

DETAILED RULES

Program "Recruit new friends - Unlimited gift hunting" for customers participating in Friend Banking Service.

- 1. Promotion name:** "Recruit new friends - Unlimited gift hunting"
- 2. Promotion area (scope):** Nationwide.
- 3. Form of promotion:** Donation of goods and provision of services without collection of money accompanied by the purchase and sale of goods and provision of services.
- 4. Promotion period:** From 01/09/2025 to the end of 31/12/2025.
- 5. Promotional goods and services:** Products/services provided by Techcombank.
- 6. Goods and services used for promotion:** Preferential vouchers (including gift vouchers, service/product coupons).
- 7. Customers of the Promotion Program (eligible for promotion):**
 - Individual customers (who have never had information on the Techcombank system) successfully open a new account for the first time by electronic method via Techcombank Mobile application from 01/01/2025 until the end of the promotion program in this regulation and:
 - (i) Use Techcombank's payment services and e-banking services on the Techcombank Mobile app and
 - (ii) have a Techcombank Rewards account that is not in a locked/suspended/disabled state at the time of the promotion and reward payment, and
 - (iii) successfully register to participate in TCB Friend Banking on Techcombank Mobile application

8. Prize structure (prize content, prize value, number of prizes)

Prize content	Total number of prizes (prizes)	Prize Value - GrabFood Voucher (VND)	Total prize value (VND)
Goal 1: The new group fund initiated during the promotion period with 02 (two) members who are new customers (Individual customers who open a new Techcombank account for the first time from 01/01/2025 to the end of the promotion in this regulation) and have a total value of at least VND 200,000 (two hundred thousand VND) will receive 02 (two) GrabFood vouchers, each voucher is worth 50,000 VND (fifty thousand VND).	7910	100,000 VND (Includes 2 GrabFood 50,000 vouchers)	791,000,000
Goal 2: The new group fund initiated during the program period can invite at least 03 members who are new customers (Individual customers	1582	100,000 VND (Includes two GrabFood	158,200,000

who open a new Techcombank account for the first time from 01/01/2025 to the end of the promotion in this regulation) and have a total amount of money transferred to the group fund of at least VND 1,000,000 (one million VND) during the program period will receive 02 (two) GrabFood vouchers, each worth 50,000 VND (fifty thousand VND).		vouchers 50,000 VND)	
Total prize value (VAT included)			VND 949,200,000

9. Total value of goods and services used for sales promotion (Nationwide): 949,200,000 VND

(In words: Nine hundred and four nine million two hundred thousand VND.)

10. Detailed content and rules of the promotion:

10.1. Program content:

10.1.1 Rewards Account Status: refer to the Rules of the Loyalty Program at Techcombank issued from time to time.

10.1.2 Detailed Rules of the Promotion

- During the promotion period, customers who meet the requirements of the program who meet the requirements of the program will receive the corresponding rewards:
- Promotion period: From 01/09/2025 to the end of 31/12/2025, in which:

Goal	Prize	
Objective 1: The new group fund initiated during the promotion period with 02 (two) members who are new customers (Individual customers who open a new Techcombank account for the first time from 01/01/2025 to the end of the promotion in this regulation) and have a total remittance value to the group fund of at least VND 200,000 (two hundred thousand VND) will receive 02 (two) GrabFood vouchers, each voucher is worth 50,000 VND (fifty thousand VND).	Note: <ul style="list-style-type: none"> - Customers can choose to participate in conquering 01 or all 02 goals of the promotion. - When completing all 02 objectives, the maximum reward received is 04 (four) vouchers - a total value of 200,000 VND (two hundred thousand VND). - During the program, each group fund can only receive the prize at most once. - During the program, a customer can participate in multiple group funds as a fund holder/member, customers will be rewarded once at each goal. - For Goal 2, the total value of money transferred to the Group Fund needs to be maintained at least VND 1,000,000 (one million VND) until the end of the reward consideration period corresponding to the participation of the program. 	
Objective 2: The new group fund initiated during the program period can invite at least 03 members who are new customers (Individual customers who open a new Techcombank account for the first time from 01/01/2025 to the end of the promotion in this regulation) and have a total amount of money transferred to the group fund of at least VND 1,000,000 (one million VND) during the program period will		

receive 02 (two) GrabFood vouchers, each worth 50,000 VND (fifty thousand VND).	<ul style="list-style-type: none"> - New customers (Individual customers who open a Techcombank account for the first time from 01/01/2025 until the end of the promotion in this regulation) can be the initiator of the group fund or the person invited to participate in the group fund. - A new group fund is counted as valid if the time of initiation of the group fund falls within the promotion period in this regulation. (From 01/09/2025 until the end of 31/12/2025). - After the voucher has been awarded to the team fund that completes the goal, each team member can view the voucher information and use it. - Each voucher has a maximum of 01 use.
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10.2. Conditions for consideration of validity when successfully participating in TCB Friend Banking services.

- Customers who register to participate in the Friends Banking service and successfully create a group fund on the Techcombank Mobile application include the Group Fund Owner and group fund members.

10.3. Regulations on the number of prizes, the time of each round of prize consideration and payment:

Wave	Program time	Reward Consideration Period	Prize payment period	Number of Prizes
Phase 1	From 01/09/2025 until 15/09/2025	16/09/2025 - 18/09/2025	19/09/2025 - 20/09/2025	1310 Goal 1 Prizes 260 Prizes Goal 2
Phase 2	From 16/09/2025 to 30/09/2025	01/10/2025 - 03/10/2025	06/10/2025 - 07/10/2025	1320 Goal 1 prizes 260 Prizes Goal 2
Phase 3	From 01/10/2025 to 15/10/2025	16/10/2025 - 18/10/2025	20/10/2025 – 21/10/2025	1320 Goal 1 prizes 260 Prizes Goal 2
Phase 4	From 16/10/2025 to 31/10/2025	01/11/2025 - 05/11/2025	06/11/2025 – 07/11/2025	1320 Goal 1 prizes 260 Prizes Goal 2
Phase 5	From 01/11/2025 to 15/11/2025	16/11/2025 - 19/11/2025	20/11/2025 – 21/11/2025	1320 Goal 1 prizes 260 Prizes Goal 2
Phase 6	From 16/11/2025 to 31/12/2025	01/01/2026 - 06/01/2026	07/01/2026 – 08/01/2026	1320 Goal 1 prizes 282 Prizes Goal 2

Note:

- *In case the budget of Goal 1 has not been used up, the budget will be transferred to Goal 2.*
- *In case the budget of the 1st phase is not used up, the budget will be transferred to the 2nd phase, 3rd phase... Phase 6.*
- *In the event that the number of teams that complete the goals exceeds the number of prizes and the budget of each round, Techcombank will give priority to the teams that complete the goals earlier.*

10.4. Process, methods and procedures for receiving prizes:

- The group fund is not locked/blocked/closed at the time of determining the eligible group fund and at the time of prize payment of the program.
- Techcombank is not responsible for the reward payment process when the customer does not receive the notification message to receive the prize via the phone number registered with Techcombank due to the customer's phone number being locked, canceled or changed to a different phone number that is not the same as the registered phone number.
- The voucher of the prize will be paid on the Techcombank Mobile application, specifically: The voucher will be displayed in the Friend Rewards area – the voucher is assigned to the loyalty account of the Group Fund Holder, other members of the Group Fund can see it.

10.5. Regulations on the validity period of vouchers: refer to the Loyalty Program Rules at Techcombank from time to time

- Regulations on the expiration date of vouchers: Each voucher given to customers will have a validity that is clearly stipulated by Techcombank's partners on the vouchers customers receive.
- Regulations on how to use the Voucher:
 - Vouchers received by customers on Techcombank Rewards wallet will be available immediately after customers receive the voucher from the program.
 - Customers can look up information related to the Voucher of the service provider/product provider (including: Voucher value, how to use the Voucher, conditions for applying the Voucher, Voucher expiration date, contact information to support the use of the Voucher...) on the Customer's Reward Account at Techcombank Mobile App or OneU application (in case the Customer has contacted Techcombank Rewards account on Techcombank Mobile application and OneU application) as stipulated by Techcombank from time to time
 - Customers can use the Voucher of the service provider/product provider that has been saved on the Customer's Reward Account at Techcombank Mobile App or OneU application (in case the Customer has linked a Techcombank Rewards account on the Techcombank Mobile application and OneU application) as stipulated by Techcombank from time to time

*Explain:

- ✓ One Mount Consumer: One Mount Consumer Joint Stock Company, a partner providing gift exchange services, operating promotions for Techcombank
 - ✓ OneU Application: A product managed and operated by Techcombank's partner, One Mount Consumer Joint Stock Company, which allows customers to use reward points from the Techcombank Rewards program to redeem promotional vouchers/incentives and other services on OneU according to the terms and conditions of each product. service.
- Revocation and adjustment of received vouchers:
- Techcombank reserves the right not to return/revoke the voucher in cases where the conditions specified in Section 10 are not met or when there is a special reason such as the customer cheating, fixing system errors, in case the customer has used the voucher,...
 - In case the customer has used up the voucher, Techcombank can recover the money equivalent to the value of the voucher received and used by the customer through any method including but not limited to the method of automatic debit of the customer's card account/payment account.
 - In case Techcombank needs more information about the transaction as prescribed in this regulation, Techcombank will notify the Customer to provide documents/invoices proving the transaction. Customers add valid documents/invoices to Techcombank within 5 working days from the date of receipt of Techcombank's Notice. The provision of this document will be done at Techcombank's transaction location. In case the Customer supplements the documents after the above deadline or the Customer does not provide sufficient documents as requested by Techcombank, the relevant transactions will be determined as transactions that are not eligible for the promotion, and Techcombank has the right to proactively withdraw the gifts given to the Customer.

11. Focal point for answering questions related to the program:

- For any questions related to the promotion, customers contact the following address for guidance and answers:
 - Contact Center: Hotline 24/7 - 1800 588 822
 - Mailbox: call_center@techcombank.com.vn
 - Nearest Techcombank branch/transaction office.
- The deadline for Techcombank to receive and resolve questions and complaints from customers is as follows. Any questions and complaints after this time will not be resolved:

- For point recognition: Within 30 days from the date of the transaction/event.
- For gift exchange transactions: Within 30 days from the date the customer successfully makes a gift exchange request.
- For other issues: 30 days for transactions where disputes and complaints occur, Techcombank will temporarily block the number of vouchers received from the program. Then, depending on the actual situation of handling tracing and complaints, Techcombank will decide whether to calculate this voucher number or not. In case the Customer violates the regulations on using products prescribed by Techcombank, based on the severity of the violation, Techcombank has the right to revoke part or all of the voucher corresponding to fraudulent transactions.

12. Other provisions:

- Technological and Commercial Joint Stock Bank of Vietnam reserves the right to refuse to offer promotions to any customer who the Bank deems to provide invalid, unclear, incomplete information or violates/fails to meet any conditions of the Program.
- Customers who receive promotions under this Regulation may have to pay irregular income tax, fees and charges (if any) in accordance with applicable laws. In case of irregular income tax, the Customer agrees that Techcombank will deduct the irregular income tax, fees and charges (if any) as prescribed by law on the value of the promotion that the customer has received and pay it on behalf of the customer to the competent authority in accordance with the provisions of law.
- Technological and Commercial Joint Stock Bank of Vietnam, Techcombank's affiliates, their respective directors, employees and representatives and these affiliates shall not be liable for any loss, damage (not limited to losses or other causes of damage) or any personal accident arising from the participation in the Program or as a result of the receipt or use of the Gift, except as required by law.
- The promotion rules are published on Techcombank's website (<https://techcombank.com>). Techcombank reserves the right to amend and adjust these Terms and Conditions and relevant regulations. The content of the adjusted rules will be published on Techcombank's website after Techcombank completes the procedures for notifying amendments and supplements to the competent state agencies in accordance with the law.
- Customers participating in the promotion program agree to receive preferential notifications via communication channels (SMS, Email, Electronic Banners, social pages, etc.) of Techcombank and third party partners to communicate the program.
- In case of a dispute related to this promotion program, Vietnam Technological and Commercial Joint Stock Bank is responsible for directly settling it, if it cannot reach an

agreement, the parties are entitled to initiate a lawsuit to the competent People's Court for handling in accordance with current law.

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