

TERMS & CONDITIONS*of Techcombank Rewards*

Article 1: Program's name: Techcombank Rewards

Article 2: Eligible regions: Applies nationwide to customers using Techcombank's Techcombank Mobile application

Article 3: Promotion type: Rewarded with goods & services without fee is accompanied by the purchase and sale of goods and provision of services.

Article 4: Effective date: From 25/02/2024 until 31/12/2024.

Article 5: Applicable products/services: Debit card; Credit; Payment account; Electronic banking services; Tier benefits for Techcombank Private, Priority, and Inspire members (member identification regulations are publicly on the website).

Article 6: Goods and services used for promotion: Vouchers (including gift vouchers, service/product discount coupons) purchased from 3rd parties providing services/products to Customers or cashback to Customers from time to time.

Article 7: Eligible Customers (beneficiaries of promotions):

Techcombank selects individual customers to participate in Techcombank Rewards. These customers are individual customers of Techcombank using the Techcombank Mobile application, using Techcombank products and services including Debit cards, Credit cards, Payment accounts, Digital banking services, and other products and services in regulations identify customers as members of Techcombank Private, Priority and Inspire and receive notifications from Techcombank (via SMS, notification on the application, email or via Telesales channel) about this program.

Article 8: Total reward value (nationwide): 412,000,000,000 VND (Four hundred and twelve billion VND).

Article 9: Content of Techcombank Rewards:

9.1 Method of participation:

On the Techcombank Mobile application, customers who are eligible to participate in the Techcombank Loyalty program issued by Techcombank from time to time and announced on the Techcombank Mobile application and the website will have only 1 Loyalty account.

9.2 Content of the promotion program:

9.2.1 Earn points:

Customers will earn points for each transaction using the corresponding service/product as follows by the Program's point accumulation principles.

Product	Rewards Points				Condition
	Regular customers	Inspire Member	Priority member	Private member	
(A) Earn points for transactions using Debit Card and TCB Mobile Application					
Debit card	1 point for every 1,000 VND spent	x 2	x 3	x 4	<ul style="list-style-type: none"> • Transactions from 100,000 VND or more • Applicable to All debit cards
Pay the bill					
Deposit payment					
One-touch payment <i>(Not applicable at WinMart, WinMart+, or WiN store systems under the management of WinCommerce General Commercial Services Joint Stock Company nationwide)</i>					<ul style="list-style-type: none"> • Transactions from 100,000 VND or more • Maximum 10 transactions/month/customer
QR payment (outside Techcombank)	50 points per transaction	x 2	x 3	x 4	<ul style="list-style-type: none"> • Transactions from 50,000 VND or more • Applicable to all QR transactions including QR transfers and QR payments (excluding transactions with receiving bank Techcombank), as defined by Techcombank from time to time • Maximum 5 QR transactions/customer /day can earn points
QR payment (in Techcombank) <i>(Not applicable at WinMart, WinMart+, or WiN store systems under the management of WinCommerce General Commercial Services Joint Stock Company nationwide)</i>	100 points per transaction	x 2	x 3	x 4	<ul style="list-style-type: none"> • Transactions from 50,000 VND or more • Applicable only to QR transactions including QR transfers and QR payments (with the receiving bank being Techcombank), as defined by Techcombank from time to time • Maximum 10 QR transactions/customer /day can earn

One-touch payment <i>(Applicable at WinMart, WinMart+, or WiN store systems under the management of WinCommerce General Commercial Services Joint Stock Company nationwide)</i>	5 points for every 1,000 VND spent	x 2	x 3	x 4	<ul style="list-style-type: none"> • Transactions from 100,000 VND or more • Maximum 10 transactions/month/customer 	
QR payment (in Techcombank) <i>(Applicable at WinMart, WinMart+, or WiN store systems under the management of WinCommerce General Commercial Services Joint Stock Company nationwide)</i>						
(B) Earn points when the customer maintains a current account balance, registered/participated in the Auto Earning feature at the Bank						
Current account balance <i>(including current account available balance for the account that registered/participated in the Auto Earning feature)</i>	From 5 mil to under 20 mil	10 points/day	x 2	x 3	x 4	<ul style="list-style-type: none"> • Account balance will be calculated on all current accounts (including available balance for current accounts that registered /participated in the “Auto Earning” feature) • The above account balance used for rewards calculation will be determined at the payment and settlement time of Techcombank's internal system.
From 20 mil to under 50 mil	50 points/day					
From 50 mil to under 100 mil	100 points/day					
From 100 mil to under 200 mil	250 points/day					
From 200 mil	500 points/day					
(C) Earn points for transactions using Credit Card						
Credit card products	Techcombank Spark credit card	i. Choose 1 of the following reward points incentives, change at any time (1 time/day): (1) for Travel transactions, for every 1,000 VND spent, customers will receive 80 points (2) with Fashion transactions, for every 1,000 VND spent, customers will receive 80 points (3) for Entertainment transactions, for every 1,000 VND spent, customers will receive 80 points (4) for transactions For Restaurant transactions, for every	<ul style="list-style-type: none"> • Maximum 500 thousand points rewarded for every customer per month • Determining transactions in travel, fashion, entertainment, restaurants, and online consumption will be based on the goods and services category code 			

		<p>1,000 VND spent, customers will receive 20 points (5) for Online Consumer transactions, for every 1,000 VND spent, customers will receive 20 points</p> <p>ii. For other transactions, for every 1,000 VND spent, customers will receive 1 point</p>	<p>(MCC) prescribed by TCB from time to time.</p>	
	<p>Techcombank Everyday credit card/ Techcombank Classic credit card/ Techcombank Style credit card</p>	<p>i. All point rewards are as follows: (1) For Restaurant transactions, for every 1,000 VND spent, customers will receive 10 points (2) For domestic Online Consumption transactions, for every 1,000 VND spent, customers will receive 30 points (3) for international Online Consumption transactions, for every 1,000 VND spent, customers will receive 80 points</p> <p>ii. For other transactions, for every 1,000 VND spent, customers will receive 1 point</p>	<p>Maximum 500 thousand points rewarded for every customer per month and maximum 500 thousand points rewarded for all primary cards & supplementary cards which are valid from September 1st 2024, to all new & existing customers, in which:</p> <ul style="list-style-type: none"> • For offer (i), each customer will receive a maximum of 250 thousand points rewarded for every customer per month & maximum of 250 thousand points for every card type (including both primary & supplementary cards), valid from September 1st 2024, to all new & existing customers. • Category identification for every transaction in travel, fashion, entertainment, restaurants, and online shopping will be based on Merchant Category Code (MCC) prescribed by TCB from time 	
<p>(D) Point reward program for customers / Bonus campaigns</p>				
<p>Birthday Anniversary (Applicable to customers with transactions occurring during the promotion period of the program)</p>		<p>8,888 points</p>	<p>88,888 points</p>	<p>Customers will receive rewards once a year For priority customers, birthday gifts only apply to customers with total asset value at</p>

					Techcombank from 1 billion VND to under 4 billion VND, or may change according to Techcombank's policies from time to time.
Bank Anniversary Reward for anniversary of establishing relationship with Techcombank (in case the date of establishing relationship falls within the implementation period of this program) (Applicable to customers with transactions occurring during the promotion period of the program)		5,000 points	10,000 points	50,000 points	For customers who have had a relationship with the bank for 1 year to less than 3 years
		10,000 points	20,000 points	100,000 points	For customers who have had a relationship with the bank for 3 to less than 5 years
		20,000 điểm	50,000 điểm	200,000 điểm	For customers who have had a relationship with the bank for 5 years or more

Note:

- The maximum total reward points for a customer/month from 2 activities (A) and (B) is **500,000 points**
- Customers participating in the Techcombank Experience Inspire Member program are entitled to the same benefits available to regular customers according to the regulations of Techcombank's Loyalty program.
- Detailed promotion period:
 - o Activities (A), (B), (D): From February 25, 2024 until December 31, 2024
 - o Activity (C): From March 9, 2024 until December 31, 2024 (for Techcombank Classic credit cards valid from June 8, 2024, until December 31, 2024, for Techcombank Style credit cards valid from July 13, 2024, until December 31, 2024)

9.2.2. Regulation on earn points :

- International payments will be converted at Techcombank's exchange rate from time to time
- All valid spending transactions of the primary cardholder will record Techcombank Reward points for the primary cardholder, and valid spending transactions of the supplementary cardholder will record Techcombank Reward points for the supplementary cardholder.
- The Customer's point wallet includes total points from all products used by the Customer and additional bonus points
- The number of earned points applies the principle of rounding down to the unit, for example:
 - o Customers who spend 119,500 VND via debit card will earn 119 points.

- Points accumulation does not apply to cash withdrawal/advance transactions, interest fees, or void/reversal transactions due to: (i) system error, (ii) Customer, or 3rd party canceling the transaction, (iii) or as specifically specified in the rules of promotional programs from time to time.
- The spending aspect is determined based on the Merchant Category Code (MCC) data field sent by the card organization to Techcombank based on the product category code that the merchant registered with the payment bank.
- Time to earn points: Customers will accumulate points and receive notification no later than working day T+3
- Techcombank does not add points to top-up transactions money into e-wallet via account and debit card.
- Techcombank has the right not to add points/Deduct points for cases of suspected fraud, forgery, or improper nature of payment transactions for goods and services for legitimate personal consumption purposes via POS/mPOS, Internet, Mail/Phone order,... at card accepting units (vendors). In case Techcombank decides to revoke points due to suspicion that the Customer has made a fraudulent, fake, or improper transaction of payment for goods and services for legitimate personal consumption purposes via POS/mPOS, Internet, Mail/Phone order,... at merchants (also known as fake transactions), Techcombank has the right to deduct money from the customer's payment account or deposit account to recover the amount corresponding to the number of points. that the Customer has earned from transactions showing signs of fraud, forgery or the nature of the transaction (false transactions), and the Customer has spent/used these points.

9.3 Regulations of points validity:

Points earned pro rata each month are valid until the last day of the next 12 months. For example:

- Customers accumulate 100 points on January 1, 2023, which will expire on January 31, 2024.
- Customers accumulate 200 points on January 31, 2023, which will expire on January 31, 2024.
- Customers accumulate 300 points on February 15, 2023, which will expire on February 29, 2024 (leap year).

Points earned under different programs may have different validity periods as detailed in the Rules of each program. Techcombank has the right to change the validity period of

Loyalty reward points in section 2 and notify customers through the Techcombank Mobile application and Website.

9.4 Deduct and adjust earn points

- Techcombank has the right to deduct/revoke points from the customer's Techcombank Rewards point account when adjusting a decrease in the customer's point account when there is a special reason such as identifying a fraudulent customer, overcoming a system error, in case of In case the customer has spent more than the number of available point,...
- In case the Customer has used up all earned points, the deduction of earned points will be recorded on the Customer's bonus points account in a negative number. In this case, all earned points that the Customer accumulates after that time will be prioritized to compensate for the points that have been revoked. Customers will not be able to redeem gifts or use points as the point balance is greater than 0 (zero).
- Techcombank has the right to deduct money (debit) from all customer payment accounts to recover all or part of the amount corresponding to the negative Loyalty points.

9.5 Use Techcombank Rewards points

Techcombank Rewards Earn points will be usable (available) immediately after customers receive reward points from the program.

9.6 How to use Techcombank Rewards points

9.6.1 Interpretation:

- **One Mount Consumer:** is One Mount Consumer Joint Stock Company, as Techcombank's partner, known as a gift-exchange service provider, as well as an operator of Techcombank 's promotion program
- **OneU application:** is a product owned & operated by One Mount Consumer Joint Stock Company, for Customers to use rewarded points of Techcombank Rewards to exchange promotional/discount coupons and other services on OneU based on terms & conditions of every goods and services.

9.6.2 Detail usage of Techcombank Rewards:

With available earn points, customers can:

- Look up total points and incentives that can be redeemed with the customer's points available on the Customer's Loyalty account on the Techcombank Mobile application or OneU application (valid from September 4th 2024) in Techcombank policy from time to time.

- Customers can use earned points to redeem promotional/discount vouchers from service/product providers and save voucher information on the Customer's Loyalty account at Techcombank Mobile App or OneU application (valid from September 4th 2024) in Techcombank policy from time to time.
- Customers can use earned points to exchange for cash with a value corresponding to the payment value the customer has just made at certain partners.
- Customers can use redeemed promotional/discount coupons to make transactions at the service/product provider that issued the promotional/coupon.
- When customers redeem points, Techcombank deducts points according to the mechanism: Points earned from previous products will be deducted first.
- In the following cases, including but not limited to the following conditions, Techcombank has the right to refuse or cancel a customer's credit request:
 - The number of promotional/discount coupons has expired;
 - Earned points are invalid or are being verified for fraud;
 - System error;
 - Other cases as notified by Techcombank to Customer

Article 10: Other regulations:

10.1 For any questions related to the promotion program, customers can contact the following address for guidance and answers :

- Customer service center (Contact Center): Hotline 24/7 - 1800 588 822
- Mail: loyalty.support@techcombank.com.vn; call_center@techcombank.com.vn
- Nearest Techcombank branch/transaction office.

10.2 The time limit for Techcombank to receive and resolve customer inquiries and complaints is as follows: below. Any questions or complaints after this time will not be resolved:

- For recording points: Within 30 days from the date of transaction/event.
- For gift exchange transactions: Within 30 days from the date the Customer successfully requests a gift exchange.

10.3 For other issues: 30 days for transactions with disputes or complaints, Techcombank will temporarily block the points converted from these transactions. After that, depending on the actual situation of handling inquiries and complaints, Techcombank will decide whether or not to calculate these earned points. In case the Customer violates the regulations on product use prescribed by Techcombank, depending on the severity of the violation, Techcombank

has the right to withdraw part or all of the earned points corresponding to the fraudulent transactions.

- 10.4 In case Techcombank is not the supplier of products and services converted from promotional gift vouchers or shopping vouchers in the Program, Techcombank will not be responsible for the quality of these products and services. .
- 10.5 Vietnam Technological and Commercial Joint Stock Bank, affiliated companies of Techcombank, directors, employees and respective representatives of Techcombank and their respective This affiliated company will not be responsible for any loss, damage (not including loss or damage of any other cause) or any personal accident arising from participating into the Program or due to the receipt or use of Gifts except to the extent prescribed by law.
- 10.6 Program rules are published on Techcombank's website (<https://techcombank.com>). Techcombank has the right to amend and adjust these Regulations and related regulations. The content of the adjusted regulations will be announced on Techcombank's website.
- 10.7 Customers participating in the program agree to receive promotional notifications via communication channels (SMS, Email, electronic banners, social pages...) from Techcombank and third partners to communicate about the program.
- 10.8 Customers receiving promotions under these Regulations may have to pay irregular income tax, fees and charges (if any) in accordance with current law. In case of having to pay irregular income tax, the Customer agrees that Techcombank will deduct irregular income tax, fees and charges (if any) according to the provisions of law on the value of the promotional amount that the customer received goods and submitted them to the competent authority on behalf of the customer according to the provisions of law.

In case of a dispute related to this program, Vietnam Technological and Commercial Joint Stock Bank is responsible for directly resolving it. If no agreement can be reached, the parties have the right to sue to the People's Court. have authority to handle according to current law provisions .

Issued by Vietnam Technological and Commercial Joint Stock Bank (Techcombank)

