TERMS AND CONDITIONS

PROMOTIONAL CAMPAIGN

"ACCELERATE YOUR TRADE – ZERO FEE BANKING PACKAGE"

1. Promotion Name

"Accelerate Your Trade – Zero-Fee Banking Package" Promotional Campaign (the **"Program"**).

2. Eligible Participants

The Program applies to customers of Vietnam Technological and Commercial Joint Stock Bank **("Techcombank")** who satisfy all of the following conditions:

- The customer is a corporate customer managed under the Corporate Banking and Financial Institutions Division; and
- The customer either:
  - opens a new current account with Techcombank; or
  - has an existing current account with Techcombank but has not initiated any active transaction on such account during the three (03) months immediately preceding the date on which Techcombank sends an invitation to participate in the Program (excluding automatic debit transactions carried out by Techcombank for fee collection, interest payments, or fulfillment of the customer's obligations to Techcombank); and
- The customer has been accepted by Techcombank for participation in the Program in accordance with Techcombank's regulations in force from time to time; and
- The customer satisfies all other eligibility requirements set out in the Program and these Terms and Conditions.

3. Program Period

The Program shall be conducted from **01 July 2026 to 31 December 2026**, or until:

- the promotional quota allocated to the customer under Section 6 of this Program has been fully utilized; or
- Techcombank issues a notice terminating the Program, whichever occurs first.

Promotions	Promotional Products and Services (Details of the promotional benefits under the Program)	Promotion Period and Eligibility Requirements

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<td>Gifting goods or providing services without charge, not in conjunction with the sale of goods or provision of services.</td>
<td rowspan="2">Customers participating in the Program shall be entitled to the following services free of charge:
▪ Import Letter of Credit (Import LC) (excluding UPAS LCs, deferred-payment LCs under which another bank is nominated to negotiate or purchase documents on a non-recourse basis, and deferred-payment LCs where Techcombank purchases documents under the LC on a non-recourse basis). The fee waiver covers fees related to Import LCs charged by Techcombank to the Customer acting as the Buyer, as stipulated in Techcombank’s Trade Finance Fee Schedule, including:
• LC issuance fees;
• LC amendment fees (where payable by the Buyer);
• Document handling/processing fees;
• LC reimbursement processing fees (where payable by the Buyer);
• Bill of lading endorsement and shipping guarantee issuance fees;
• SWIFT/message charges; and
• Courier charges.
Note: The fee waiver does not cover any fees expressly stipulated in the LC or payment instructions that are charged by correspondent/partner banks and/or collected by Techcombank on behalf of third parties.
▪ Export Letter of Credit (Export LC) (but excluding LC which Techcombank purchased without recourse): This includes fees related to</td>
<td>Customers shall be entitled to the promotional benefits unconditionally for the first three (03) months from the date on which Techcombank sends the invitation notifying the Customer of its eligibility to participate in the Program.</td>
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<td>Giving goods or providing services free of charge, accompanied by the purchase or sale of goods or services.</td>
<td>During the period of three (03) months from the date on which Techcombank sends the invitation notifying the Customer of its participation in the Program (the “Evaluation Period”), the Customer shall conduct foreign exchange transactions with Techcombank with an aggregate transaction value of at least 60% of the total value of international trade transactions processed through Techcombank during the same evaluation period.
For the purpose of this assessment, the value of international trade transactions shall be determined based on: the value of documents presented under Import Letters of Credit issued by Techcombank; the value of documents presented under Export Letters of Credit through Techcombank; the value of inward and outward documentary collection transactions; and the value of outward remittances and inward receipts from overseas.
Techcombank shall independently determine whether the Customer satisfies the above requirement and</td>
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	export LCs collected by Techcombank from the Seller as stipulated in Techcombank's Trade Finance Fee Schedule, including LC notification/amendment notification fees, document examination fees, document preparation fees as requested by the customer, document processing fees, LC cancellation/transfer fees, telegraphic transfer fees, and postage fees. (Note: Not including fees specified on LC, payment instructions collected by Partner Bank and / or Techcombank collected from Third Party) ▪ **Free Collection Service (DA/DP):** including fee for processing collection documents, telegraphic transfer fee, delivery fee. (Note: Not including the fee collected by the Partner Bank and specified on the directive to collect, other documents). ▪ **Free Overseas Remittance Service** (OTT): including oversea remittance fees, telegraphic transfer fee, fees collected by overseas banks. (Note: If the Remitter bears fees - OUR Fee)	shall notify the Customer of the assessment result within a maximum of fifteen (15) business days following the end of the evaluation period. Based on Techcombank's assessment results, the Customer shall either continue to enjoy the promotional benefits during the subsequent three (03)-month period immediately or have such benefits terminated following the first evaluation period in accordance with the rules of the Program.

5. The Program shall be applicable at all Techcombank business units nationwide.

6. The total promotional budget allocated for the Program is VND 5,000,000,000 (five billion Vietnamese Dong) and shall be made available to Customers who satisfy the eligibility criteria for receiving promotional benefits as notified by Techcombank.

7. Techcombank shall have the sole discretion to review, select, and determine Customers eligible for the promotional benefits based on its overall assessment and the regulations and policies applied by Techcombank from time to time.

8. Techcombank reserves the right to refuse the application of, terminate, or recover any promotional benefits previously granted at any time if it determines that:

(i) the Customer does not satisfy the Program eligibility requirements at the time of Techcombank's assessment; or

(ii) the Customer has engaged in fraudulent, forged, misleading, or dishonest conduct in relation to its participation in the Program.

Any refusal, termination, or recovery of promotional benefits shall be implemented directly by Techcombank through its systems and shall take immediate effect upon Techcombank's notification to the Customer.

9. Techcombank shall have the right to recover all or part of any fees that have been waived or reduced where such promotional benefits have been applied contrary to the Program rules, including cases arising from system errors or operational errors.

Such recovery may be affected by:

- debiting the Customer's current account maintained with Techcombank; and/or
- requesting the Customer to reimburse the relevant amount.

By participating in the Program, the Customer is deemed to have agreed and irrevocably authorized Techcombank to debit the Customer's account for the purpose of recovering such fees in accordance with the foregoing provisions, without requiring any further consent, approval, or instruction from the Customer.

10. For clarity and transparency, Customers participating in the Program acknowledge and agree that the determination of whether a Customer satisfies the eligibility criteria for receiving promotional benefits under this Program shall be made solely by Techcombank.

In addition, where different interpretations may arise in respect of any provision of the Program, Techcombank shall have the sole and final authority to interpret such provisions, and such interpretation shall be legally binding for the implementation of the Program.

By participating in the Program, the Customer confirms that it has fully understood and accepted all terms and conditions of the Program and undertakes not to raise any complaint, claim, or legal action against Techcombank in relation to decisions made by Techcombank in accordance with the provisions, terms, and conditions of the Program.

11. Detailed information regarding the Program shall be published on Techcombank's official website at https://techcombank.com

12. The contents, terms, and conditions of the Program may be amended, supplemented, or adjusted from time to time at Techcombank's discretion.

Any such amendments (if any) shall be notified and registered in accordance with applicable laws and shall be published on Techcombank's website prior to their effective date.

13. For any inquiries, questions, or complaints relating to the Program, Customers may contact Techcombank at: Vietnam Technological and Commercial Joint Stock Bank (Techcombank) – No 6 Quang Trung Street, Cua Nam Ward, Hanoi, Vietnam. Hotline: 1800 6556

14. Any dispute arising out of or in connection with the Program shall first be resolved by Techcombank and the Customer through mutual discussion and cooperation.

If the parties are unable to reach an amicable settlement, the dispute shall be resolved in accordance with the laws of Vietnam by a court of competent jurisdiction.