

RULES OF THE PROMOTION PROGRAM

- 1. Name of the expected promotion:** Increase orders quickly - Receive rewards over the milestone
- 2. Promotional goods and services:** Current accounts, collection services and e-banking services provided by Techcombank.
- 3. General promotion period of the whole Program:** from **01/07/2026** until the end of **18/09/2026**.
- 4. Promotion area:** Nationwide
- 5. Goods and services used for promotion:** Services/products purchased from parties providing services/products to customers or donating money.
- 6. Promotion form:** Promotion program by chance
- 7. Customers of the promotion:**

Customers who simultaneously satisfy the following conditions:

 - Condition 1: Individual business customers/business households of Techcombank; and
 - Condition 2: Customers use Techcombank's e-banking service version 4.0.16 and have a Loyalty Program account (Techcombank OneU account).
 - Condition 3: Customers are not on the Blacklist/Watchlist and are not recorded in the status such as locked/suspended/disabled according to Techcombank's current regulations at the time of receiving the draw ticket and receiving the prize; and
 - Condition 4: Customers receive Techcombank's notification about the content of this promotion via 01 of the following communication channels of Techcombank: Email (from email: no-reply@mail.techcombank.com), or notification on Techcombank Mobile application, or SMS (from the identification number named Techcombank), or Zalo (from Techcombank's official Zalo account).
 - Condition 5: Customers are not employees of Techcombank.
 - Condition 6: Individual customers open a current account using collection products at Techcombank (QR, POS, Sales Software Link...)/ or opening a Business Household account at Techcombank. Exclude customers who open a store QR for the first time within 60 days from the date of opening.

8. Prize Structure:

STT	Category	Quantity	Prize Value	Value (VND) (excluding VAT)
1	The product prize worth VND 23,990,000 applies to customers who buy iPhone 17 256GB (not applicable to the purchase of other products) at Mobile World nationwide with a validity period until April 30, 2027.	33	23,990,000	791,670,000
2	The product prize worth 16,000,000 VND is applied to customers who buy 01 gold thread 999.9, gold rings or gold bars depending on the customer's needs (not applicable to the purchase of other products) at PNJ with a validity period until 30/4/2027	33	16,000,000	528,000,000
3	Reward points for Techcombank's Loyalty Program (Regular points – U-points) (*)	17,788	Refer to Appendix 01 detailed rules of the program	1,617,100,000
Total		17,854		2,936,770,000

(*) Reward points for the Loyalty Program at Techcombank (U-Points): are points accumulated from promotions and incentives of Techcombank. 1 reward point is equivalent to 1 VND. Details on how to use reward points according to Techcombank's instructions from time to time in clause 9.4.3 of the <https://techcombank.com/content/dam/techcombank/public-site/documents/The-Le-Chuong-Trinh-Khach-Hang-Thien-Thiet-Tai-Techcombank-14032026.pdf>.

Techcombank is committed to the value of the prize in accordance with the provisions of the law.

9. Total prize value: 2,936,770,000 VND (*In words: Two billion nine hundred and thirty-six million seven hundred and seventy thousand even*)

The total value of the prize compared to the total value of promotional goods and services is 0.06%.


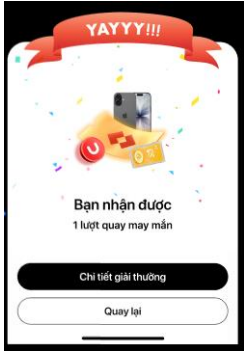


10. Detailed content of the rules of the promotion program:

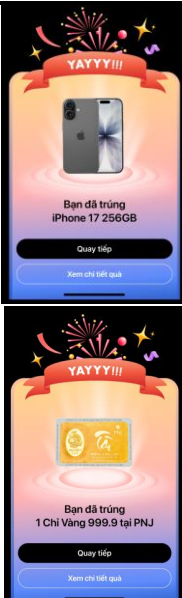
- a.** Tasks to be performed to identify customers as participating in the Program:
- Eligible customers with more than 300 valid transactions in the month of the program will be given 01 lucky draw/month.
 - Customers use all received spins to make a lucky draw from 00:01 on 24/09/2026 to 23:59 on 01/10/2026. The specific reward of each spin is 01 E-Voucher or U-Point bonus point (details of rewards are according to Appendix 01 of these Regulations).
 - Eligible transactions: are transactions with a minimum transaction amount of 35,000 VND/transaction. These transactions must come from a minimum of 10 different accounts and through the following forms: transfer via the QR code of the payment account; transfer via store QR code; transactions via POS, sales software; money transfer transactions from other banks to customers' accounts at Techcombank. Valid transactions are calculated according to the time of recording Techcombank's system.
 - Invalid transactions: are transactions that deposit cash into payment accounts from transaction counters/ATMs/CDMs; credited transactions from automatic entries (account interest payments, refunds,...); money transfer transactions between customers' own payment accounts in Techcombank; deposit settlement transactions, sale of certificates of deposit, receipt of money due to card tracing/refund; debt/interest collection; receive Loyalty Program cashback.
 - Time to consider the validity of the transaction:

Month	Time to consider the validity of the transaction	Number of Spins/ Customers
7	01/07 - 31/07/2026	01
8	01/08 - 31/08/2026	01
9	01/09 - 18/09/2026	01

b. The screen simulates the steps as follows:

Itinerary	Details	Corresponding Display
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<p>1. Successful task execution</p>	<p>Customers reach 300 valid transactions in the month of reward consideration.</p>	
<p>2. Get a lucky spin</p>	<p>Customers will receive 01 Notification on the App no later than the 10th of the following month to congratulate customers on receiving 01 lucky spin. Customers' lucky spins accumulated over the months will be saved in the "My Gifts" section of this task's page. Customers will use these spins to spin at the time of opening the prize draw.</p>	
<p>3. Draw prizes at the time of drawing prizes</p>	<p>From 0:00 on 24.09 to 23:59 on 01/10, customers will see and make a spin on the application to randomly receive one of the prizes of the program.</p>	
<p>4. Get rewarded</p>	<p>Case 1: The customer receives a gift of regular points (U-Point). Customers choose: click "Continue Spinning" to spin the remaining turns, or click "View Gift Details" to view the point balance.</p>	

	<p>Case 2: The customer receives a gift as a product prize.</p> <p>Customers choose: click "Continue Spinning" to spin the remaining turns, or click "View Gift Details" to view details or use the voucher.</p>	
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c. How to use the gift:

c.1. The gift is a product prize worth VND 23,990,000 applied to customers who buy iPhone 17 256GB at Mobile World nationwide or a product prize worth VND 16,000,000 applied to customers who buy 01 gold thread 999.9 at PNJ: will be specifically instructed when Techcombank awards rewards to customers. Techcombank will deduct 10% of the value of the counterfeit product reward to pay irregular income tax, fees and charges (if any) on behalf of the customer as prescribed by law on the value of the promotion that the customer has received to the competent authority in accordance with the law.

c.2. Gifts that are U-Points:

- Steps to use reward points: Reward points will be added directly to the customer's Techcombank OneU account, customers can look up directly at the "Regular point balance (U-Point)" section on the Techcombank Mobile application or OneU application (in case the customer has linked the account with the OneU application).
- Regulations on the validity period of bonus points, on the revocation and adjustment of bonus points, on the use of bonus points: refer to <https://techcombank.com/content/dam/techcombank/public-site/documents/The-Le-Chuong-Trinh-Khach-Hang-Thanh-Thiet-Tai-Techcombank-14032026.pdf>

11. Other regulations:

- a. For any questions related to the promotion, customers can 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.

- b. In case of a dispute related to this promotion, Techcombank is responsible for directly resolving it, if the dispute cannot be reached, the parties are entitled to initiate a lawsuit to the competent People's Court for settlement in accordance with the current law.
- c. The rules of the program are published on the website of Techcombank (<https://techcombank.com>). Techcombank reserves the right to amend and adjust these Terms and Regulations and related regulations after obtaining the approval of the Department of Promotion. The content of the adjusted rules will be published on Techcombank's website.
- d. Customers participating in the program agree to receive preferential notifications via communication channels (SMS, Email, e-banners, social pages, etc.) of Techcombank and third party partners to communicate the program.
- e. Customers who receive promotional amounts under these Rules or are transferred/donated to points may be subject to irregular income tax, fees and charges (if any) in accordance with current laws. In case of paying personal income tax, the Customer agrees that Techcombank will deduct the taxes, fees and charges (if any) as prescribed by law on the value of the promotion that the Customer has received and on behalf of the Customer to the competent authority in accordance with the provisions of law.
- f. In case of a dispute related to the date program, the Joint Stock Commercial Bank for Technology and Trade of Vietnam shall be responsible for directly settling it, if no agreement can be reached, the parties are entitled to initiate a lawsuit to a competent People's Court for handling in accordance with current law.

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

**APPENDIX 01:
DETAILED GIFT LIST**

STT	Category	Quantity	Unit price	Program budget (VAT not included)
E-VOUCHER				
1	The product prize worth VND 23,990,000 applies to customers who buy iPhone 17 256GB at Mobile World nationwide with a validity period until the end of April 30, 2027	33	23,990,000	791,670,000
2	The product prize worth 16,000,000 VND applies to customers who buy 01 gold thread 999.9 at PNJ with the voucher validity period until 30/4/2027.	33	16,000,000	528,000,000
Total		66		1,319,670,000
U-POINT REWARDS				

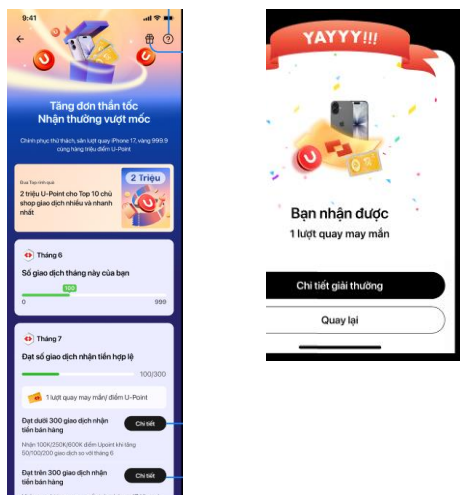
1	Give 50K U-Points to Techcombank OneU account	15,000	50,000	750,000,000
2	Donate 100K U-Points to Techcombank OneU account	1,234	100,000	123,400,000
3	Donate 200K U-Points to Techcombank OneU account	666	200,000	133,200,000
4	Give 500K U-Points to Techcombank OneU account	555	500,000	277,500,000
5	Donate 1000K U-Points to Techcombank OneU account	333	1,000,000	333,000,000
Total		17,788		1,617,100,000

APPENDIX 02

PROGRAM SIMULATION SCREEN

(The content of the screen in this Appendix is only tentative and Techcombank reserves the right to amend and adjust it after obtaining the approval of the Department of Promotion)

Program Start Time:



From 0:00 on 24/9/2026 to 23:59 on 01/10/2026, opening the draw => customers can start making the following prize draws:

