

TERMS AND CONDITIONS

1. Expected promotion name: Auto-Earning, Mega-Winning

2. Promoted goods and services: Products / services provided by Techcombank under License No. 38 / GP-NHNN

3. Promo period:

- Meet the conditions to accumulate weekly tickets from **21/04/2025** – until **28/09/2025**
- Time to use weekly tickets: Every Friday and Saturday from 02/05/2025 to 04/10/2025

4. Area (scope) of promotion: Nationwide

5. Goods and services used for promotion: Vouchers (including gift vouchers, service / product discount vouchers) purchased from parties providing services / products to Customers or donated money

6. Form of promotion: promotion of chance - lucky draw

7. Customers of the promotion program:

Individual customers meeting the following conditions:

- Condition 1: Have a current account at Techcombank; and
- Condition 2: Customers successfully register for Techcombank's e-banking services and have a Membership account (Techcombank Rewards) that is not being recorded in such states as locked / suspended / disabled according to current regulations of Techcombank at the time of receiving the ticket; and
- Condition 3: Customers satisfy both conditions:
 - Successfully activate Techcombank Automatic Profitability - Version 2.0;
 - Meet the conditions for transactions and account balance according to Article 10 Detailed Program Rules attached.

8. Prize structure:

Weekly prize	Weekly gift	Quantity	Prize value	Value (VNĐ)
1	e-voucher received iPhone 16 128GB	230	19,000,000	4,370,000,000
2	e-voucher receives AirPods 4	460	3,000,000 VND	1,380,000,000
3	e-voucher (discount code) from Brands	1,049,730	Detail in appendix 01	244.089 million
4	e-vouchers, money exchanged by Customers from Regular Rewards Points Loyalty Program at Techcombank	1,115,000	Detail in appendix 01	3,178,355,000
Total		2,165,420		253,017,355,000

Monthly prize	Type of gift	Quantity	Prize value	Value (VNĐ)
1	e-voucher Vinfast VF7 Bản Eco	5	800,000,000	4,000,000,000

2	e-voucher iPhone 16 128GB	75	19,000,0000	1,425,000,000
Total		80		5.425,000,000

Quarterly Prize	Type of gift	Quantity	Prize value	Total quantity
1	e-voucher One-Bedroom Masterise Home Studio	2	2,100,000,000	4,200,000,000
2	e-voucher iPhone 16 128GB	30	19,000,0000	570,000,000
Total		32		4,770,000,000

The list of gifts is provided in Appendix 01

9. Total value of awards:

The total value of awards against the total value of promotional goods is 0.01%

- Total prize value: 263,212,355,000 VND (*In words: Two hundred and sixty-three billion two hundred and twelve million three hundred and fifteen thousand VND*)
- Techcombank commits the value of the award in accordance with the provisions of law;
- Vietnam Technological and Commercial Joint Stock Bank contributed together with the list of 20 companies for the program, details of contributions are in appendix 1. Detail promotion rules attached.

10. Detailed content promotion program rules:

10.1. Customers: Individual customers at Techcombank who are eligible for Section 7 and Section 10.2 of this Regulation.

10.2. How Customers attend and determine wins, and use gifts:

10.2.1 For weekly prize:

a. Time to accumulate weekly tickets:

General schedule:

- The last week of March 2025 from 24/3/2025 – 30/3/2025 is the base week to compare the Average balance of the growing week.
- Participation week is the week on the list from Week 1 to Week 23 to record data to determine the eligibility conditions to receive customers' tickets.
- The next Wednesday (starting from April 30, 2025), Customers are paid weekly tickets, to carry out lucky Tickets on Friday – Saturday.

Detailed schedule of weekly tournaments: see Appendix 02.

b. Individual customers of Techcombank perform the duties of the program:

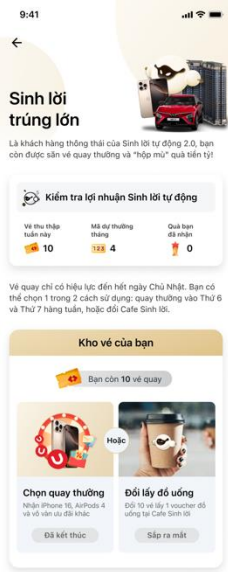


Type of award ticket	Conditions for customers to perform tasks:	Quantity

Weekly ticket	<p>At each week of participation (data calculation time, refer to Appendix 02), when customers meet the following conditions, they will receive a number of tickets used to participate in the lucky wheel:</p> <ul style="list-style-type: none"> a) Activate newly or are using Auto-Earning – Version 2.0; and b) Have at least 5 valid active payment transactions (*); and c) Every week, customers with an increase in average balance of current accounts (**) compared to the last week of March 2025 (from 24/03/2025 – 30/03/2025) will receive 1 extra credit for every extra 10 million VND: Weekly ticket = Average balance increased / 10 million (taken from the integer). <p><u>Especially:</u> New customer (a customer who first opens a payment account at Techcombank and receives information on the system for the first time and participates in transactions with Techcombank during the Program from 21/4/2025 to 28/9/2025) will receive double the number of tickets: Weekly tickets = Average balance increase / 10 million (taking the integer part of the division) x 2.</p> <p><i>Example:</i></p> <p><i>The average balance last week of March 2025 is 3 million VND</i></p> <p><i>At the week of participation (the week on the list Week 1 to Week 23 as Appendix 02):</i></p> <ul style="list-style-type: none"> - <i>If: The average weekly balance is 18 million VND, the average increased balance = 18 million - 3 million = 15 million VND so Customers will be awarded 1 ticket (New customers will be awarded 2 tickets).</i> - <i>If: The average weekly balance is 32 million VND, the average increased balance = 32 million – 3 million = 29 million VND so Customers will be awarded 02 tickets (New customers will be awarded 04 tickets).</i> 	<p>With an average weekly balance of less than 100 million, each 10 million receives 1 ticket.</p> <p>With an average weekly balance of 100 million or more, receive 10 tickets per week.</p>
---------------	--	---

(*) and (**) See details in Appendix 02.

c. How customers use weekly tickets to participate in the lucky draw:

- After receiving weekly tickets: Customers use the weekly tickets to participate in the lucky draw.
- Screen to participate in the weekly lucky ticket:

		
<p>From Monday to Thursday: Visit the Program Information Page</p>	<p>From Friday to Saturday: Visit Program Information Page >> Go back now</p>	<p>From Friday to Saturday: Record weekly rotation and see the available weekly rotation</p>

- The condition to determine the validity of the weekly ticketaround of each week takes place only during the Round Ticketning Time of that week. At each week, if the customer does not use up the ticket, the remaining number of tickets of that week will be invalidated. The system will not confirm the validity of the ticket if taken before or after this time.
- The weekly Ticketing Information is displayed in the "Auto-Earning, Mega-Winning" Program Information Page on Techcombank Mobile.

d. How customers use gifts:

No.	Type of gift	How customers use gifts
1	e-voucher (discount code) from Brands / e-voucher received iPhone and airpod	<p>Steps to use voucher</p> <p><u>Step 01:</u> Customers receive e-voucher winning notification directly on the weekly ticket interface according to Appendix 01 when customers win a gift as e-voucher</p> <p><u>Step 02:</u> E-voucher with detailed information on user guide, terms and conditions of use will be stored in the Bank's database. Customers can look up directly at the section "my gift" on the ticket of each respective week, and displayed in the section "voucher wallet" or OneU application (in case Customers have connected accounts with OneU application) as regulated by Techcombank from time to time.</p> <p>General regulations of the voucher:</p> <ul style="list-style-type: none"> - About the expiration date of the voucher: Every voucher given to the customer will be valid and specified by Techcombank's partners on the voucher received. - About how to use the voucher <ul style="list-style-type: none"> • Voucher Customers received on Techcombank Rewards wallet will be able to use (use) immediately after customers receive vouchers from the program.

		<ul style="list-style-type: none"> • Customers can look up information related to Service Provider's / Product Provider's Voucher (including: value of voucher, how to use voucher, conditions for using voucher, validity period of voucher, contact information to support in using voucher...) on Customer's Reward Account at Techcombank Mobile App or OneU Application (in case Customer has a link to Techcombank Rewards account on Techcombank Mobile Application and OneU Application) regulated from time to time by Techcombank • Customers can use Service suppliers' vouchers / product suppliers' vouchers which have been stored on the Customer's Reward Account at Techcombank Mobile App or OneU application (in case the Customer has a link to the Techcombank Rewards account on the Techcombank Mobile app and OneU application) regulated from time to time by Techcombank <p>– Revocation and adjustment of received voucher</p> <ul style="list-style-type: none"> • Techcombank has the right not to pay / Revoke vouchers for cases that do not meet the conditions specified in Section 10 or when there are special reasons such as fraudulent customers, system troubleshooting, in case the customer has used the voucher the customer has,... • In case the Customer has used up the voucher, Techcombank can withdraw money with a value equivalent to the voucher value Customers received and used through any method including but not limited to the method of automatically debiting the customer's card account / current account. <p>In case Techcombank needs more information about the transaction as specified in this regulation, Techcombank will notify the Customer to provide documents / invoices to prove the transaction. Customers supplement valid documents / invoices for Techcombank within 5 working days from the date of receiving Techcombank's Notice. The provision of this document will be carried out at Techcombank's transaction location. In case the Customer supplements the document after the above time limit or the Customer does not provide adequate documents at Techcombank's request, the relevant transaction will be determined as ineligible transaction to enjoy promotion, and Techcombank has the right to proactively withdraw gifts given to customers.</p>
2	Loyalty Program points at Techcombank	<p><u>Step 1.</u> Customers receive the notification of bonus points directly on the weekly ticket interface according to Appendix 01 when customers ticket a gift as bonus points.</p> <p><u>Step 2.</u> Rewards points will be added directly to the customer's Rewards account, customers can directly look up at the section "my gifts" on the ticket of each respective week, and displayed in the section "U-point balance" on the Techcombank Mobile application or OneU application (in case the Customer has made an account connection with the OneU application) regulated by Techcombank from time to time.</p>

		Regulations on the validity period of points, on the withdrawal and adjustment of points, on the use of points: refer to the Rules of the Loyalty Program at Techcombank from time to time
--	--	--

10.2.2 For monthly prize:

a. **Box accumulation period Month:**

General schedule:

- The last week of March 2025 from 24/mar 2025 – 30/mar 2025 is the base week to compare The average balance of the week increased.
- Last week of each month: Is the week specified in Appendix 03.
- On the first Wednesday of next month (starting from 04/06/ 2025), Customers are paid the Gift Box of the previous month, to:
 - + Customers open the Monthly Gift Box to get the Monthly Prize Code from Wednesday to Sunday
 - + Membership code to participate in Techcombank's Monthly Prize Ticketning Event

Detailed schedule of monthly tournaments: see Appendix 03.

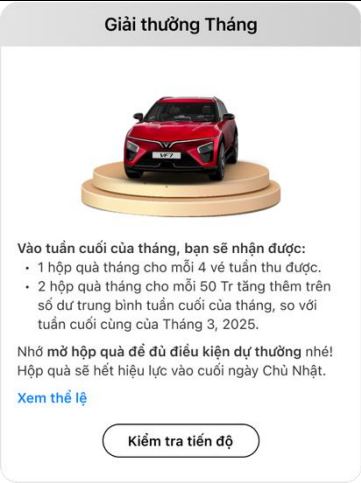

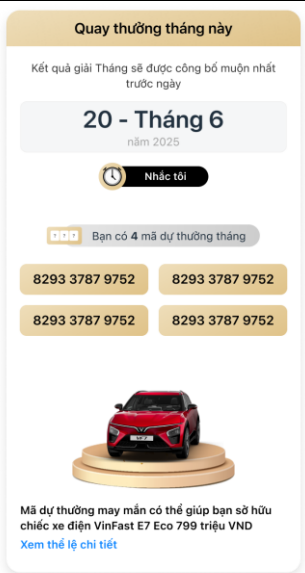
b. **Individual customers of Techcombank perform the duties of the program:**

Type of award ticket	Conditions for customers to perform tasks:	Quantity
Reward code Month	<p>At each month (for weeks of the month, refer to Appendix 03), Customers currently using Techcombank Automatic Profit 2.0 will collect Secret Boxes (hereinafter referred to as Monthly Boxes), to unlock Monthly Award Code by 1 or both of the following ways (Customers meeting both ways will collect the number of Monthly Boxes by the total Monthly Boxes of both ways combined):</p> <ul style="list-style-type: none"> • Method 1: Customers are automatically awarded 01 Monthly Gift Box for every 04 Tickets issued to Customers of the weeks in the month (including both used and unused Tickets); i.e.: Monthly Gift Box Number = Total Tickets Weeks in April (taking the integer part of the division). • Method 2: At the last week of the month, Customers with an average balance of additional payment accounts compared to the last week of March / 2025 will receive 02 Monthly Gift Boxes for every additional 50 million VND; i.e.: Number of Monthly Gift Boxes = Average weekly balance increased / 50 million (taking the integer part of the division) x 2. <p><i>Example for method 2:</i></p> <p><i>The average balance last week of March 2025 is 3 million VND</i></p> <p><i>At the last week of the month:</i></p> <p><i>If: The average balance in the last week of the month is 130 million VND, the increased average balance = 130 million - 3 million = 127 million VND, so customers will receive 04 Monthly Gift Boxes.</i></p> <p><i>Note:</i></p>	For customers with an additional growth of less than 500 million, each 50 million receives 2 gift boxes per month, with customers with a growth of 500 million or more receive 20 gift boxes per month

	Customers need to open the Month Box within the time specified in Appendix 03 to get the Month Prize Code.	
--	--	--

c. How customers use the Monthly Reward Code to participate in the Monthly Awards Event:


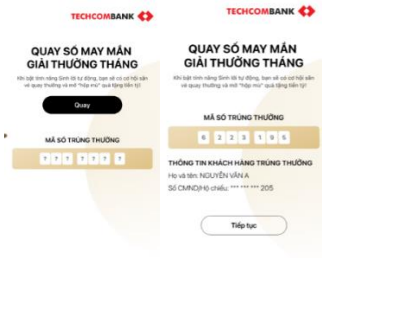
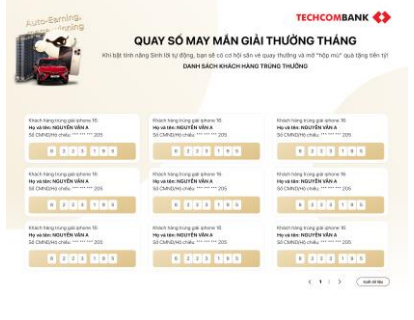
- Customers need to open the Monthly Gift Box on the Program Information Page "Auto-Earning, Mega-Winnings" on Techcombank Mobile to get the Monthly Prize Redemption Code during the Monthly Gift Box Opening Time as prescribed. The screen simulates the following steps:

		
Go to Program Information Page -> Select Monthly Award	Open Month Box to get Reward Code by selecting "View Reward Code"	Information of month bonus code received by customer.

- The customer's month award code will have a structure of 10 characters with the format: T-ABC-DEF-XYZ, of which T is the fixed character corresponding to the Month award, ABC and XYZ are 6 randomly generated numbers for each award code. The month award code of each customer is different and unique in the month as well as in the whole program. Each month award code is equivalent to a Month gift box that the customer opens at the Month Award page at the specified time of the program.
- The conditions to determine the validity of the Month Prize Award Code only take place during the Month Box Opening Time to get the Award Code. At each month, if the customer does not open all the Month Boxes within the specified time, the remaining number of Month Boxes will be invalidated. The system will not record the conditions to determine the validity of the Month Prize Award Code before or after this period.
- The month gift box information is displayed in the Program Information Page "Auto-Earning, Mega-Winnings" on Techcombank Mobile..
- Techcombank organizes the Monthly Award Ticketning at Techcombank, 06 Quang Trung Street, Hoan Kiem District, Hanoi. based on the Customer's Monthly Award Entry Codes with the direct participation of at least 3 customers to ensure transparency and fairness. Images and results of the ticketning session

will be publicly posted on Techcombank's media no later than the Date of Announcement of Monthly Award Results.

- Lucky wheel simulation screen:

		
Program information page	Techcombank Tickets Monthly Awards	Notice of customers winning the Monthly Prize

d- **How customers use gifts:**

No.	Type of gift	How customers use gifts
1	e-voucher for iPhone	Follow the Usage of Gift Week
2	e-voucher Vinfast VF7 Eco	<p><u>Step 1:</u> Customers receive a win notification on the Campaign Information Page on the Techcombank Mobile application, accompanied by detailed instructions on how to receive gifts.</p> <p><u>Step 2:</u> Within 5 working days from the date of receiving the winning voucher, taking care of Techcombank customers at TCB Call Center: 024 39446368 will contact the customer to confirm the customer's consent about Techcombank transferring the customer's full name and phone number to VINFAST.</p> <p><u>Step 3:</u> Techcombank sends identification voucher to the customer on the TCBM app within 3-5 working days</p> <p><u>Step 4:</u> VINFAST contacts the customer within 7 working days to confirm information such as customer's name, CCCD, the customer's desired vehicle delivery method (at VINFAST's showroom or delivery if located in the area that Vinfast delivers), information to issue an invoice to the customer according to VINFAST's sample form</p> <p><u>Step 5:</u> Customers come to VINFAST showroom to sign the contract or follow VINFAST's instructions to sign an electronic contract.</p> <p><u>Step 6:</u> After 30 working days from the date the Customer has signed a contract with Vinfast, the Customer will receive a delivery car from Vinfast.</p> <p>Note:</p> <ul style="list-style-type: none"> - Techcombank will only be responsible for supporting customers who are on the list of winners announced by Techcombank. - Hotline, email and representative office address of Vinfast program: • Phone number: (+84) 981909306 • Email: v.yentth23@vinfast.vn

		<ul style="list-style-type: none"> Address: 20A Floor, Vincom Dong Khoi Street, 72 Le Thanh Ton Street, Ben Nghe Ward, District 1, HCM City
--	--	--

10.2.3 Quarterly Prize:

a. Quarter Box accumulation period:

General schedule:

- The last week of March 2025 from 24/3/2025 – 30/3/2025 is the base week to compare the Average balance of the growing week.
- Last week of each quarter: Is the week with Data Validation period in Detailed Calendar below.
- On the first Wednesday of the following quarter (starting from July 2, 2025), Customers are paid for the gift box of the previous quarter, to:
 - + Customers open quarterly gift boxes to get quarterly prize codes from Wednesday to Sunday
 - + Code to participate in Techcombank's quarterly prize draw event (same time as the last month of the quarter)

Detailed quarterly schedule: see Appendix 04.



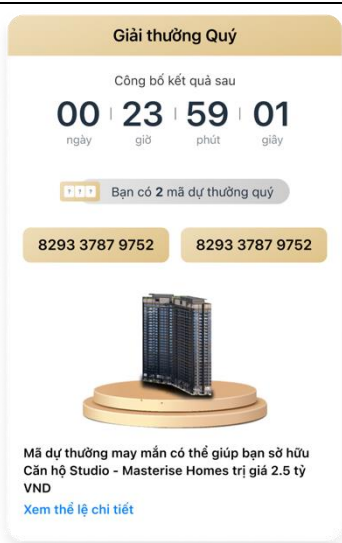
b. Individual customers of Techcombank perform the duties of the program:

Type of award ticket	Conditions for customers to perform tasks:	Quantity
Quarterly bonus code	<p>At each quarter (for the weeks of the quarter, refer to Appendix 04), Customers currently using Techcombank Automatic Profit 2.0 will collect Secret Boxes (hereinafter referred to as Quarterly Boxes) to unlock the Quarterly Prize Code, by 1 or both of the following ways (Customers meeting both ways will collect the number of Quarterly Boxes by the total Quarterly Boxes of both ways combined):</p> <ol style="list-style-type: none"> Method 1: Customers are automatically awarded 01 Quarter Box for every 12 tickets distributed to the Customers of the weeks in the quarter (including all used and unused tickets), i.e.: Number of Quarter Boxes = Total number of tickets weeks in the quarter / 12 (taking the integer part of the division). Method 2: At the last week of the quarter, Customers with an average balance of additional payment accounts compared to the last week of March / 2025 will receive 02 Quarter Boxes for every additional 50 million VND; i.e.: Number of Quarter Boxes = Average weekly balance increased / 50 million (taking the integer part of the division) x 2. <p><i>Example for method 2:</i></p> <p style="padding-left: 40px;"><i>The average balance last week of March 2025 is 10 million VND</i></p> <p style="padding-left: 40px;"><i>At the last week of the quarter:</i></p>	<p>For customers with an additional growth of less than 500 million, each 50 million receives 2 Boxes of gifts quarterly, with customers growing from 500 million or more receive 20</p>

	<p><i>If: The average balance last week of the quarter is 200 million VND, the increased average balance = 200 million - 10 million = 190 million VND so Customers will be given 06 Quarterly Boxes.</i></p> <p>Note:</p> <p><i>Customers need to open the Box within the time specified in Appendix 04 to get the Quarterly Prize Code.</i></p>	Boxes of gifts quarterly.
--	---	---------------------------

c. How customers use quarterly bonus code to participate in the Quarterly Awards Event:

- Techcombank organizes the Quarter Final Draw based on the Customer's Quarter Final Award codes. with the direct participation of at least 3 customers to ensure transparency and fairness. Images and results of the award ticket will be publicly posted on Techcombank's media no later than The time of announcing the Quarter Final Results
- Customers open the Quarter Box on the Program Page "Auto-Earning, Mega-Winnings" on Techcombank Mobile to get the Quarter Prize Redemption Code during the opening period of the Quarter Box according to the above regulations.
- The screen simulates the following steps:

		
Go to Program Information Page -> Select Quarterly Awards	Open the Precious Box to get the Reward Code by selecting "View Reward Code"	Information of quarter bonus code received by the customer.

- Techcombank organizes the Monthly Award Spinning at Techcombank, 06 Quang Trung Street, Hoan Kiem District, Hanoi based on the Customer's Monthly Award Entry Codes with the direct participation of at least 03 customers to ensure transparency and fairness. Images and results of the spinning session

will be publicly posted on Techcombank's media no later than the Date of Announcement of Monthly Award Results.

- Precious Luck Wheel simulation screen:

Program information page	Techcombank Quarterly Awards	Tickets Notification of quarterly prize winners

- Customer's quarter bonus code will have a structure of 10 characters with the following format: Q-ABC-DEF-XYZ, in which Q is the fixed character corresponding to the quarter award, ABC-DEF-XYZ is 9 randomly generated numbers for each bonus code. The quarter bonus code of each customer is different and unique in Quarter as well as in the whole program. Each quarter bonus code is equivalent to a quarter gift box that the customer opens at the Quarter Award page according to the schedule of the program.
- Conditions to determine the validity of the Quarter Prize Award Code only takes place during the Opening Time of Quarter Box. At each quarter, if the customer does not open all the Box within the specified time, the remaining number of Boxes in the quarter will be invalidated. The system will not record the conditions to determine the validity of the Quarter Prize Award Code before or after this time.
- The gift box information is displayed in the Program Information Page "Auto-Earning, Mega-Winnings" on Techcombank Mobile.

d. How customers use gifts:

No.	Type of gift	How customers use gifts
1	Masterise Home 1 bedroom studio apartment	<p><u>Step 1:</u> Customers receive the award notification on the Campaign Information Page on the Techcombank Mobile application, accompanied by detailed instructions on how to receive gifts.</p> <p><u>Step 2:</u> Within 5 working days from the date of receiving the Award Notice, Techcombank customer care will contact the customer from Techcombank Call Center No. 024 39446368 to obtain the customer's consent to transfer the Customer's identification information to Masterise Homes including: Full name, telephone number, citizen's identity card.</p> <p><u>Step 3:</u> Within the next 30 working days from the date of the customer's consent, Masterise Home will contact the customer to guide the procedure and schedule a time to visit the Masterise Home representative office.</p> <p>Hotline, email and representative office address of Masterise Homes:</p>

		<ul style="list-style-type: none"> Hotline: (028) 39 159 159 Email: sales@masterisehomes.comsales@masterisehomes.com Address: 1st Floor, T26 Building, Times City, 458 Minh Khai Street, Hai Ba Trung District, Hanoi <p><u>Step 4:</u> At the time scheduled between the Customer and Masterise Homes, Masterise Home signs an apartment purchase contract for the customer. To clarify, Techcombank will pay the investor / transferor an amount of 2.100.000.000 VND to pay according to the purchase contract between the Customer and the investor / transferor. The remaining amount and arising expenses are paid by the Customer.</p> <p><u>Step 5:</u> Techcombank will only be responsible for supporting customers on the list of winners announced by Techcombank.</p>
2	e-voucher for iPhone	Follow the Usage of Gift Week

12. Any questions related to the promotion program, customers contact the following address for guidance and answers:

- **Contact Center: Hotline 24/7 - 1800 588 822**
- Mailbox: call_center@techcombank.com.vn
- Nearest branch / transaction office of Techcombank.

13. Responsibilities for notification:

Techcombank is responsible for fully announcing the content of the Promotion Program Rules, the list of unwinable rewards on Techcombank Mobile, on Techcombank fanpage <https://facebook.com/Techcombank>

14. Other regulations (if any):

- Techcombank has the right to refuse to give gifts to any Customer when the Bank has sufficient grounds to prove that Customer information is invalid, unclear, incomplete or violates / does not satisfy any conditions of the Program.
- Techcombank may use the Customer's name and image for commercial promotional purposes if approved by the customer.
- Customers are responsible for ensuring the security of voucher code information. Techcombank will not be responsible for voucher codes and the use of voucher codes outside the scope of this promotion. Techcombank is not obliged to re-issue / change voucher codes in any case.
- In case there is a dispute related to this promotion program, Techcombank shall directly settle it. If the parties cannot reach agreement on the dispute, they may initiate a lawsuit at a competent people's court for settlement in accordance with current law.
- For awards without recipients / winners, Technological and Commercial Joint Stock Bank of Vietnam shall deduct and pay 50% of the announced value of such award to the state budget as prescribed in clause 4 section 96 of the Commercial Law.
- Techcombank is responsible for declaration and payment on behalf of customers of taxes incurred related to this promotion.
- The deadline for Techcombank to award the promotion to customers is 45 working days after the end of the program.

**APPENDIX 01:
DETAILED GOODS LIST**

No.	Category	Quantity	Unit price	State budget
1	e-voucher Masterise Home Studio 1 bedroom apartment:			
1.1	e-voucher 01 Masterise One-Bedroom Studio, apartment C3Z1 - 20 – 15, 20th floor	1	2,100,000,000	2,100,000,000
1.2	e-voucher 01 Masterise One-Bedroom Studio, apartment C3Z1 - 17-19, 17th floor	1	2,100,000,000	2,100,000,000
2	e-voucher Vinfast VF7 Bản Eco at Vinfast agent system.	5	800,000,000	4,000,000,000
3	e-voucher iPhone 16 128GB at FPT shop nationwide	335	19,000,000	6,365,000,000
4	e-voucher Airpods 4 at FPT shop nationwide	460	3,000,000	1,380,000,000
5	Loyalty Program points at Techcombank / Regular points	1,115,000	35,040	1,589,177,500
-	686 regular points	500,000	686	343,000,000
-	868 regular points	300,000	868	260,000,500,000
-	6868 regular points	200,000	6,868	1,373,600,000
-	8686 regular points	100,000	8,686	868,600,000
-	13579 regular points	10,000	13,579	135,790,000
-	39393 regular points	5,000	39,393	196,965,000
6	e-voucher (discount code) from Brands	1,049,730		244,089,000,000
-	e-voucher discount code 10,000đ of Be Transport, Be Food, Grab Transport, Phe La, Coopmart, Green SM, Pharmacy	100,000	10,000	1,000,000,000
-	e-voucher discount code 20,000đ of Be Transport, Be Food, Grab Transport, Phe La, Pharmacy, Xanh SM,	10,000	20,000	200,000,000 VND
-	e-voucher discount code 50,000đ of Phuc Long, Shopee, Phe La, Grab Food, Shopee Food, Winmart	5,000	50,000	250,000,000
-	e-voucher discount code 100,000đ of Starbucks, Shopee Food, Grab Food, Winmart	3,000	100,000	300,000,000
-	e-voucher discount code 200,000đ of Shopee	1,000	200,000	200,000,000
-	California Fitness: Free 30-day workout	40,000	375,000	15,000,000,000
-	King Mattresses: Discount voucher up to 40%, maximum 800,000 vnd product list	20,000	800,000	16,000,000,000
-	Nagakawa: 30% discount, up to 500,000 vnd list of electrical and household appliance products	10,000	500,000	5,000,000,000
-	Btaskee: Discount 20,000 vnd for new customers	20,000	20,000	400,000,000
-	Hoayeuthuong: Discount 100,000 vnd for all invoices	20,000	100,000	2,000,000,000
-	Kachi: 50% discount, maximum 499,000 vnd eye massager	30,000	499,000	14,970,000,000
-	Locat: Discount 50,000 vnd for all invoices	10,000	50,000	500,000,000

-	Elsa Speak: Discount voucher 764,000 vnd for 3-month Elsa Premium course (1,713,000 vnd to 949,000 vnd)	5,000	764,000	3.820,000,000
-	Elsa Speak: Discount voucher of VND 3,051,000 for 1-year Elsa Premium course (4,800,000 vnd to 1,749,000 vnd)	5,000	3,051,000	15,255,000,000
-	Mr. Eco Health: 30% discount, maximum 50,000 vnd for any invoice	20,000	50,000	1,000,000,000
-	Be Group: Incentive package for customers using Be application and service payment link with Techcombank card for the first time include: - 02 codes Discount 50% maximum 50,000đ (0-6km: 20,000đ, 6km-12km: 30,000đ, over 12km: 50,000đ) for Be Bike / Be car. - 01 code Discount 50% maximum 50,000đ for Befood. - 01 code Discount 50% maximum 50,000đ for Be Delivery - 01 Discount code 300,000 vnd for transactions from 4,000,000 vnd for Be Flight	40,000	500,000	20,000,000,000
-	BeGroup: Exclusive plan for all customers Discount code when customers ride Be Bike / Car - 50% discount up to 50,000 vnd x 1 code - 30% discount up to 50,000 vnd x 3 codes - 20% discount up to 50,000 vnd x 2 codes - 15% discount up to 50,000 vnd x 2 codes - 10% discount up to 50,000 vnd x 8 codes - 5% discount up to 50,000 vnd x 4 codes Discount code when customers order Be Delivery - 25% discount up to 50,000đ (Be delivery 2h) x 2 codes - 15% discount up to 50,000 vnd x 4 codes - 10% discount up to 50,000 vnd x 2 codes Discount code when customers use Be Clean service: - 15% discount up to 50,000 vnd x 12 codes	10,000	2,000,000	20,000,000,000
-	BeGroup: Discount code for all customers - Be Car / Bike: 25% off up to 50,000 vnd x 100,000 code	100,000	50,000	5,000,000,000
+	Be Food: Discount 30,000 vnd for payment transaction from 125,000 vnd x 100,000 codes	100,000	30,000	3,000,000,000
+	Be Delivery: 20% discount up to 50,000 vnd x 100,000 code	100,000	50,000	5,000,000,000
+	Be Clean: 50% discount up to 60,000 vnd x 100,000 codes	100,000	60,000	6,000,000,000
-	Nguyen Kim: Discount code 300,000đ for payment transactions from 6,000,000đ	8,000	300,000	2,400,000,000

-	Nguyen Kim: Discount 1,000,000 vnd for payment transactions from 20,000,000 vnd	4,000	1,000,000	4,000,000,000
-	Nguyen Kim: Discount 5,000,000 vnd for payment transactions from 100,000,000 vnd	200	5,000,000	1,000,000,000
-	Giovani: Gifts in kind and discount vouchers from 30-55% for bills from 2,000,000 vnd to 16,000,000 vnd	5730	2,094,939	12,004,000,000
-	Phu Quy Ceramic: Discount 50,000 vnd for orders from 400,000 vnd	120,000	50,000	6,000,000,000
-	Lock & Lock: Discount 30%, maximum 500,000 vnd for all SKUs	10,000	500,000	5,000,000,000
-	Mykingdom: Discount 300,000 vnd for invoices from 1,299,000 vnd or more	20,000	300,000	6,000,000,000
-	Emspo Fashion: Discount 1,000,000đ for applications from 3,500,000đ	20,000	1,000,000	20,000,000,000
-	Lotte World Vietnam: 15% discount, up to 47,000 vnd/ticket	70,000	47,000	3,290,000,000
-	Galle Watch: Discount up to 40%, up to 1,500,000 vnd for some brands	15,000	1,000,000	22,500,000,000
-	SAPP Academy: Free 7-Day Trial Voucher for CFA Online course	10,000	700,000	7,000,000,000
-	In Dining: Discount 500,000 vnd for bill from 1,500,000 vnd at Sushi Tei	5,000	500,000	2,500,000,000
+	In Dining: Discount 500,000đ for invoices from 1,500,000đ at Jumbo Seafood	5,000	500,000	2,500,000,000
+	In Dining: Discount 500,000đ for invoices from 1,500,000đ at Crystal Jade	3,800	500,000	1,900,000,000
-	PNJ: Discount 4,000,000 vnd for invoice from 50,000,000 vnd shopping at PNJ	3,000	4,000,000	12,000,000,000
+	PNJ: Discount 12% up to 1,100,000 vnd when buying Silver jewelry	1,000	1,000,000	1,000,000,000

APPENDIX 02

DETAILS FOR WEEKLY PRIZES

Weekly schedule:



: Date when Customer participates in the lucky wheel (next week after the data recording week, starting from 02/5/ 2025)

TUẦN THAM GIA (Thời gian tính dữ liệu)	T2	T3	T4	T5	T6	T7	CN	THÁNG
Tuần 1	21	22	23	24	25	26	27	THÁNG 4
Tuần 2	28	29	30					
				1	2	3	4	THÁNG 5
Tuần 3	5	6	7	8	9	10	11	
Tuần 4	12	13	14	15	16	17	18	
Tuần 5	19	20	21	22	23	24	25	
Tuần 6	26	27	28	29	30	31		
							1	
Tuần 7	2	3	4	5	6	7	8	THÁNG 6
Tuần 8	9	10	11	12	13	14	15	
Tuần 9	16	17	18	19	20	21	22	
Tuần 10	23	24	25	26	27	28	29	
	30							THÁNG 7
Tuần 11		1	2	3	4	5	6	
Tuần 12	7	8	9	10	11	12	13	
Tuần 13	14	15	16	17	18	19	20	
Tuần 14	21	22	23	24	25	26	27	
Tuần 15	28	29	30	31				
					1	2	3	THÁNG 8
Tuần 16	4	5	6	7	8	9	10	
Tuần 17	11	12	13	14	15	16	17	
Tuần 18	18	19	20	21	22	23	24	
Tuần 19	25	26	27	28	29	30	31	THÁNG 9
Tuần 20	1	2	3	4	5	6	7	
Tuần 21	8	9	10	11	12	13	14	
Tuần 22	15	16	17	18	19	20	21	
Tuần 23	22	23	24	25	26	27	28	
	29	30						
			1	2	3	4	5	THÁNG 10

() Average weekly balance of TT accounts:**

(**) Average weekly balance of TT accounts:

Payment accounts include normal payment accounts in VND (except for Dedicated accounts, payroll accounts for TCB employees, Overdraft accounts, specific-purpose accounts such as Investment capital accounts, Investment trust accounts, Securities Issuance capital accounts)

Average weekly balance is calculated according to the formula:

Average weekly balance = Total day-end balance of weekdays / 7

In which:

Day-end balance is the balance of current account that Techcombank system can record and process on working days. The balance at the end of a holiday day will be determined according to the day-end balance of the working day preceding that holiday day;

Days of the week: as specified in this Appendix is calculated from Monday to Sunday;

Customers can refer to the Day-end Balance on Account Statements. Information related to transactions and account balances of Customers provided by Techcombank via the E-banking Service may not always be completely updated because there are transactions that have not been handled or adjusted by Techcombank when there are errors or confusions. Therefore, Customers accept that information about transactions and account balances of Customers notified through the Service is not the final accurate information at the time of notification.

() Valid Payment Transactions include Valid Payment Transactions, and Valid Card Payment Transactions. The specific regulation on the validity of transactions is regulated including Articles (i) and (ii) as follows:*

(i) Valid payment transactions

defined as follows :

- "Payment transaction via QRcode": Is a payment transaction performed by scanning VNPAY QR code and / or scanning store QR code (QR Techcombank merchant) performed via Techcombank Mobile application, and;*
- "Transfer transaction to another payment account via QRcode": Is a transfer transaction performed by Scanning QR code on Techcombank Mobile, and;*
- "Tpay payment transaction": Is a payment transaction in which customers receive a notification and authenticate a payment transaction on the Techcombank mobile application, and;*
- "Invoice payment transaction" : Is a payment transaction on the "Invoice and deposit" feature on the Techcombank Mobile application, and;*

A valid transaction is one that satisfies the following conditions:

Techcombank system can record and process on working days.

Customers can refer to Transactions on Account Statements. Information related to Customers' transactions provided by Techcombank via the E-banking Service may not always be completely updated because there are transactions that have not been processed or adjusted by Techcombank when there are errors or confusions. Therefore, Customers accept that information about transactions and account balances of Customers notified through the Service is not the final accurate information at the time of notification.

Not belonging to the following "Invalid Payment Transactions":

Transfers / payments between payment accounts / cards / e-wallets of that Customer.

Disputed payment transactions are invalid or fake.

Transactions with signs of fraud, taking advantage of the program, transactions requested by Techcombank to check on the grounds that account holders do not make transactions;

Transactions have not been confirmed Debit successfully on Techcombank system.

Excluding 24/7 interbank express money transfer. (ii) Valid Card Payment Transactions meeting all the following conditions:

- "valid card transaction":

is a transaction of payment for goods and services performed by credit card or payment card issued by Techcombank and;

Is a successful transaction recorded in the Techcombank system on Account Statements and / or Credit Card Statements (not in cases where transactions listed at the Card Transaction Point are not valid in this Regulation and are not transactions for payment of fees and interest of card services) and;

Is the transaction has been confirmed the transaction value (Debit transaction) at Techcombank system recorded as successful

- Payment transactions with "Techcombank Card" include from the following cards:

+ Techcombank payment card: Techcombank Visa Classic international payment card, Techcombank Visa Gold international payment card, Techcombank Visa Platinum international payment card, Techcombank Visa Private international payment card, Techcombank Priority international payment card (Visa Signature), Fast Access Napas payment card, Techcombank Visa Eco card payment card. Including 6 card number headers are 422149, 422150, 478097, 401148, 457451, 970407, 48904400. Excluding Techcombank international payment cards for children.

+ Techcombank credit card: Techcombank Style credit card, Techcombank Everyday credit card, Techcombank Spark credit card, Techcombank Visa Infinite credit card, Techcombank Visa Signature credit card, Techcombank Priority Visa Signature credit card, Techcombank Visa Classic credit card, Techcombank Visa Gold credit card, Techcombank Visa Platinum credit card, Vietnam Airlines Techcombank Visa co-branded credit cards. Including 6 leading numbers of the card are 422075, 422076, 403280, 483931, 457353, 510164.

- and not belonging to "Invalid card payment transactions" include:

Returned, refunded, disputed or invalid payment transactions, or fake, or service goods taxes;

Cash withdrawal and advance transactions at ATMs/POSs; fee and interest collection transactions;

Customers have performed a transaction that will be expressed in the transaction history but have not been confirmed the value of that transaction. Debit transaction successfully at Techcombank system. For example: Customers transact on day T at the store. Customers notice that there is a transaction history expressed on the Techcombank application right at the transaction time on day T. However, the transaction value has not been confirmed Debit by Techcombank system and by day T+2, the confirmation of the transaction value is finally settled and transferred to the Bank. The discrepancy in the time to confirm a successful transaction as well as the discrepancy in the normal transaction value is caused by the process in which the merchant accepts unsettled card payments to the Bank and related activities such as clearing payments, foreign currency conversions, refunds, refunds or complaints.

Transactions at some special MCCs, the following advertising MCCs: Direct marketing Online insurance services Advertisement - MCC 5960, Advertisement Services - MCC 5966, MCC 5967, MCC 5968, MCC 5969, MCC 7311.

Transactions with signs of fraud, taking advantage of the program, transactions requested by Techcombank to verify on the grounds that the cardholder does not perform the transaction;

Transactions that the Bank suspects signs of profiteering, use of cards for the wrong purposes, violation of credit card conditions and terms, risk management policies related to products, including but not limited to the following cases:

✓ Customers perform fraudulent card transactions, fake cards, payment transactions not arising from the purchase and sale of goods and provision of services (fictitious transactions at card accepting units...);

✓ Customers make transactions of agency nature, abusive transactions, fraudulent transactions (Example: payment for electricity bills / airline tickets / telecommunications charges...);

✓ Payment transactions for operating expenses – not of a personal consumer nature;

✓ Transactions at merchants with the following merchant codes: MCC 7995 (gambling, betting), MCC 6211 (securities, financial investments), MCC 4829, 6051 (money transfer services), MCC 6011 (cash withdrawals);

✓ Payment transactions at some card acceptance points (POS / mPOS) in the list that Techcombank assesses that there are signs of profiteering and fraud based on abnormal behavior, frequency and value of spending transactions of customers from time to time

APPENDIX 03

DETAILS FOR THE MONTH

Detailed schedule :



: The time when the customer opens the month gift box to get the month Award code (next week after the Last Week of the month)



: The latest time that Techcombank announces the Monthly Award results (the next week after the time Customers open the Monthly Gift Box)

THÁNG	Các tuần trong tháng	Tuần cuối tháng tính dữ liệu	T2	T3	T4	T5	T6	T7	CN
THÁNG 5	Tuần 3,4,5,6 Từ 05.05 - 01.05	26.05 - 01.06			04 Tháng 6 	05 Tháng 6 	06 Tháng 6 	07 Tháng 6 	08 Tháng 6
							13 Tháng 6 		
THÁNG 6	Tuần 7,8,9,10 Từ 02.06 - 29.06	23.06 - 29.06			02 Tháng 7 	03 Tháng 7 	04 Tháng 7 	05 Tháng 7 	06 Tháng 7
							11 Tháng 7 		
THÁNG 7	Tuần 11,12,13,14,15 Từ 30.06 - 03.08	28.07 - 03.08			06 Tháng 8 	07 Tháng 8 	08 Tháng 8 	09 Tháng 8 	10 Tháng 8
							15 Tháng 8 		
THÁNG 8	Tuần 16,17,18,19 Từ 04.08 - 31.08	25.08 - 31.08			03 Tháng 9 	04 Tháng 9 	05 Tháng 9 	06 Tháng 9 	07 Tháng 9
							12 Tháng 9 		
THÁNG 9	Tuần 20,21,22,23 Từ 01.09 - 28.09	22.09 - 28.09			01 Tháng 10 	02 Tháng 10 	03 Tháng 10 	04 Tháng 10 	05 Tháng 10
							10 Tháng 10 		

APPENDIX 04

DETAILS FOR SOLUTION

Detailed schedule:



: The time when the customer opens the Gift Box to get the Quarterly Award code (next week after the Last Week of the quarter)



: The latest time when Techcombank announces the quarterly results (the next week after the time the Customer opens the quarter gift box)

QUÝ	Các tuần trong quý	Tuần cuối quý tính dữ liệu	T2	T3	T4	T5	T6	T7	CN
					02 Tháng 7	03 Tháng 7	04 Tháng 7	05 Tháng 7	06 Tháng 7
QUÝ II	Từ Tuần 1 đến Tuần 10 (từ 21.04 - 29.06)	23.06 - 29.06					11 Tháng 7		
					01 Tháng 10	02 Tháng 10	03 Tháng 10	04 Tháng 10	05 Tháng 10
QUÝ III	Từ Tuần 11 đến Tuần 23 (từ 30.06 - 28.09)	22.09 - 28.09					10 Tháng 10		

APPENDIX 05

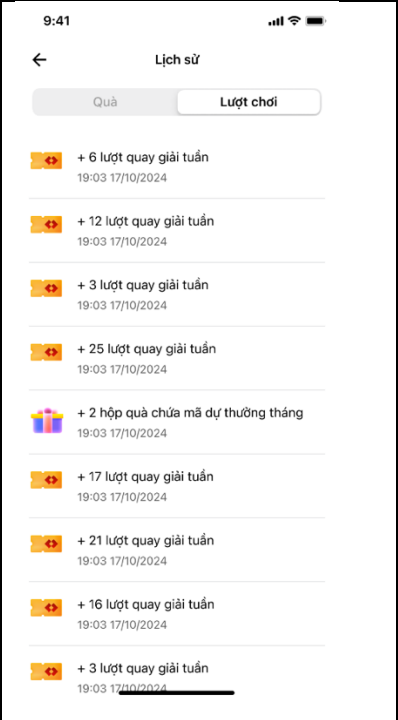
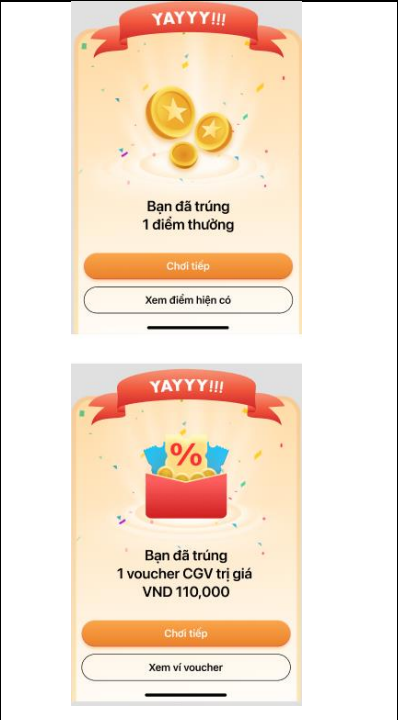
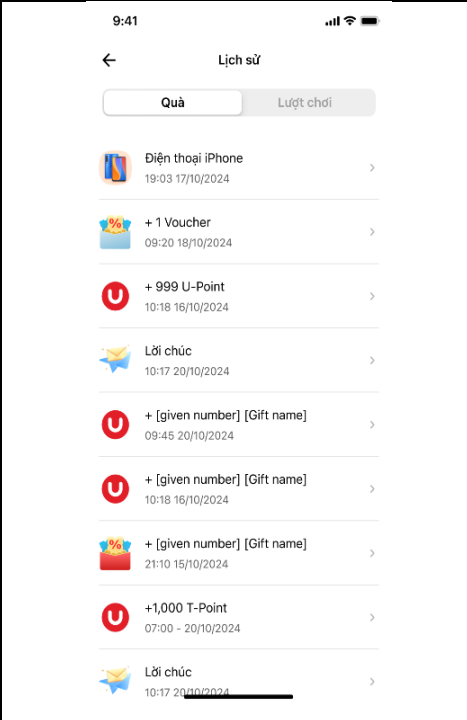
SCREEN MODEL OF “Auto-Earning, Mega-Winning” PROGRAM

(The screen content in this appendix is only expected and may be adjusted at Techcombank's decision from time to time, but does not change the way the game)

1. Average Balance Screen & Program Information Page "Auto-Earning, Mega-Winning":

<p>Method 1: Go to Techcombank Mobile, select banner or Floating icon or Nudge to go to Program Information Page</p>	<p>Method 2: Go to Techcombank Mobile, select the Average Balance screen >> Explore now leads to Program Information Page</p>	<p>“Auto-Earning, Mega-Winning” Program information page</p>

2. Description screen tracks Spins and Lucky Spins:

		
<p>Monitor Circulation Receiving History</p>	<p>Weekly Prize screen</p>	<p>Monitor to track gift receipt history Week (by week)</p>

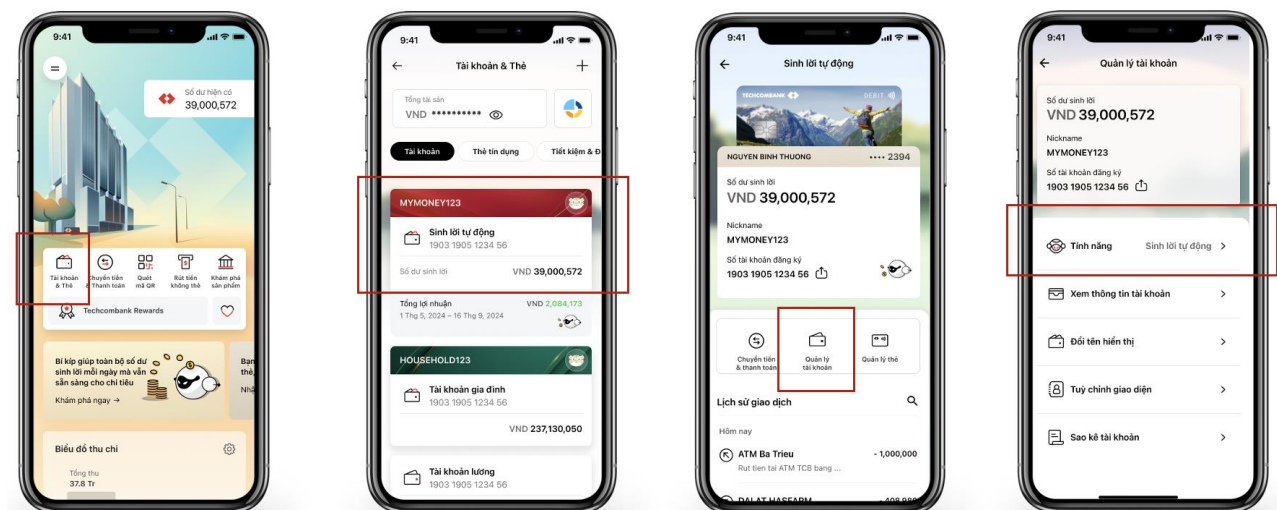
APPENDIX 06

AUTO-EARNING, MEGA-WINNING MODELLING SCREEN – VERSION 2.0

(The screen content in this appendix is a simulation screen on the Techcombank Mobile Application - from version 2.2.21 upwards, which may be adjusted at Techcombank's decision from time to time. Please update the latest version of the Techcombank Application)

1. Account screen has successfully activated Auto Earning– Version 2.0:

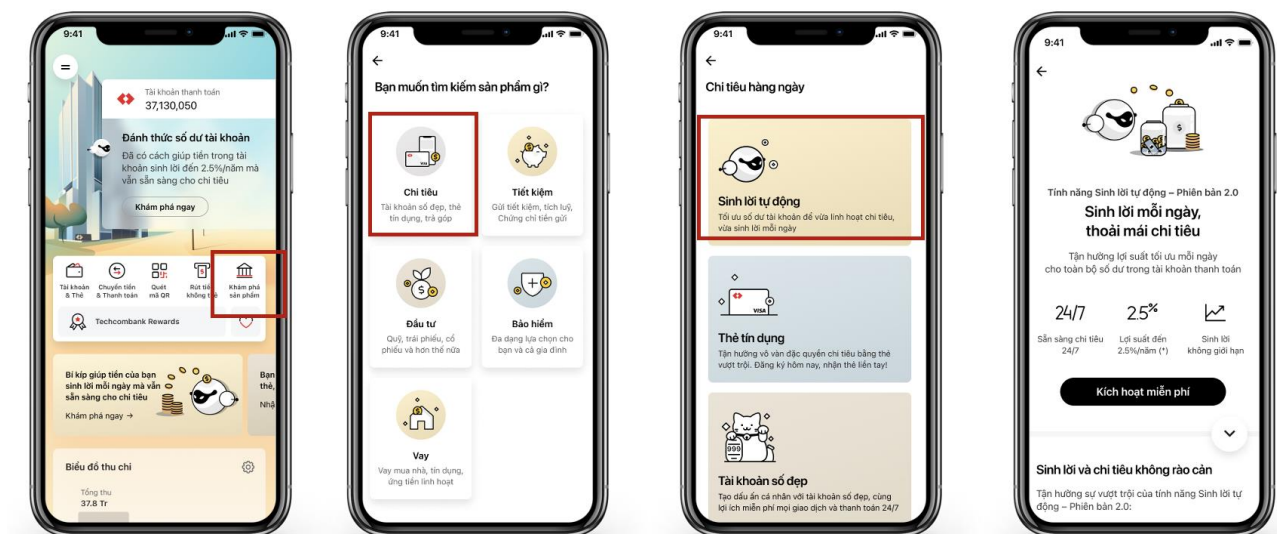
Undivided account, with Earning Balance as Total Available Balance of Account; and Customer can view Earning at Account & Card screen.



2. Screen of steps to activate Auto Earning– Version 2.0:

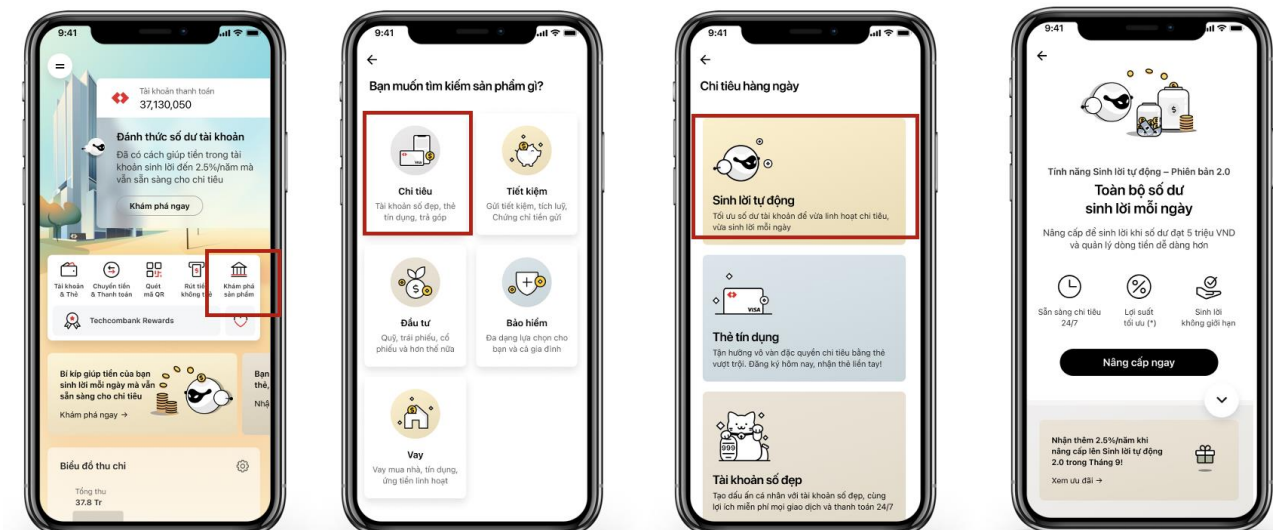
2.1. For customers who are not enabling Auto Earning- First Version:

Go to Explore Products >> Spending >> Auto Earning>> Free Activation



2.2. For Customers with Automatic Profit Enabled – First Version: 2-Bit Account Version

Go to Explore Products >> Spending >> Auto Earning>> Upgrade Now



2.2. For Customers who are enabling Auto Earning– Version 2.0: If Customers continue to try Activation, they will see Notice that Customers are using Auto Earning– Version 2.0:

