

## TERM AND CONDITIONS

*Start Your Business With Zero Fees, Break through With Techcombank*

1. **Promotion program name:** Start Your Business With Zero Fees, Breakthrough With Techcombank.
2. **Promotion area (scope):** Nationwide.
3. **Form of promotion:** Donation of goods, provision of services without collection of money together with the purchase and sale of goods and provision of services
4. **Promotion period:** From 25/09/2025 to the end of 31/12/2025 or until the total value of goods and services used for promotion of the program is exhausted, whichever comes first.
5. **Goods and services eligible for promotion:** Current account and use of payment services at Techcombank
6. **Goods and services used for promotion:** Exemption/reduction of fees for using services provided by Techcombank, services provided by TCB's partners , including VNPT, FAST, Business Establishment Consulting Partners.
7. **Customers of the Promotion Program (Promotion Recipient):** Customers fully comply with the contents specified in section 8 below
8. **Total promotional value paid by Techcombank: 14,980,000,000 VND** (In words: Fourteen billion nine hundred and eighty million VND), excluding the value of goods and services provided by Techcombank's partners to customers who meet the conditions to participate in the program
9. **Details of the promotion:** Customers can apply the offers in sections 9.1 and 9.2 below at the same time
  - 9.1. **Incentives for services provided by Techcombank:**
    - Target Customers: applicable to all customers who are newly established enterprises and successfully open a current account at Techcombank within 1 year from the date of establishment of the business.
    - Upon satisfying the conditions in this article, the Client will receive:
      - Offer under BusinessOne Connect, BusinessOne Plus, BusinessOne Premium Solution Package: <https://techcombank.com/khach-hang-doanh-nghiep/quan-tri-hang-ngay/goi-giai-phap/business-one-connect>
      - MerchantOne Solution Bundle offer: <https://techcombank.com/khach-hang-doanh-nghiep/quan-tri-hang-ngay/goi-giai-phap>
      - SmartPOS fee incentives according to the fee schedule (for customers using SmartPOS services)

- SoftPOS fee incentives according to the fee schedule (for customers using SoftPOS services): <https://techcombank.com/content/dam/techcombank/public-site/documents/bieu-phi-dich-vu-softpos-hieu-luc-tu-01032025.pdf>
- International remittance via electronic channels: Free remittance for the first year under BusinessOne Plus and BusinessOne Premium solution packages and continue to be exempt for the next 6 months for customers who meet the conditions under the program: Trade Breakthrough – Privileges for Import-Export businesses: <https://techcombank.com/thong-tin/thong-bao/but-pha-giao-thuong-uu-dai-dac-quyen-cho-doanh-nghiep-xuat-nhap-khau>
- QR POS transaction cashback offer: <https://techcombank.com/thong-tin/thong-bao/uu-dai-thu-tien-cuc-tien-hoan-tien-cuc-da-cho-doanh-nghiep-su-dung-pos-qr-techcombank>

**Offers are subject to change from time to time and are officially announced by Techcombank on Techcombank's website. The validity of these notices is determined by Techcombank at the time of notification.**

## **9.2. Offers from partners:**

- Object:
  - Applicable to corporate customers according to the criteria specified at Points 9.2.1, 9.2.2;
  - Applicable to individual clients wishing to establish a business (excluding legal consultancy activities and services) according to the criteria specified at Point 9.2.3
- This offer is subject to change depending on the agreement between Techcombank and each partner from time to time and announced on Techcombank's website

### **9.2.1. Offers from VNPT:**

- Eligibility: applicable to all customers who are newly established businesses and successfully open a Techcombank's current account within 1 year from the date of establishment of the business in Hanoi, with no limit on the number of incentives.
- Details of incentives/1 corporate customer include the following incentives:
  - Customers who have never used VNPT's services (\*)

STT	Customers who have not used VNPT service - CA, Invoice combo package	Package value paid by VNPT (VND, VAT included)
1	Free 12 months of digital signing of public administrative services (VNPT Smart CA PS0 package includes free initiation, free signing) from the time of service registration	958,100 VND
2	Free 1,000 e-invoices for 12 months from the time of service registration	
3	Free 50 e-contracts to use for 03 months from the time of service registration	220,000 VND
4	Free 01 fiber optic Internet channel with a speed of up to 120 Mbps (Fiber Eco1 package) for 01 month from the time of service registration	352,000 VND
5	Free 01 multi-functional Cloud switchboard VNPT Vbot used for 03 months from the time of service registration	900,000 VND
	<b>Total value of incentives</b>	<b>2,430,100 VND</b>

(\*) At the time of registering the service with VNPT: The customer has never used the registration service. Not applicable to services that customers have used, canceled and want to re-register.

- The new business has been established since January 1, 2025 and has not received incentives from the Hanoi Department of Finance. The determination of customers who have received incentives from the Department of Finance will be determined by VNPT

STT	Newly established customers - CA, Invoice combo package	Package value paid by VNPT (VND, VAT included)
1	Free VNPT CA OID Standard Digital Signature for 12 months (including USB Token device) from the time of service registration	1,000,000
2	Free 500 e-invoices, used for 12 months from the time of service registration	
3	Free 50 e-contracts, used for 03 months from the time of service registration	220,000
	<b>Total value of incentives</b>	<b>1,220,000</b>

- Form of receiving incentives: Customers contact the following focal points to receive the incentive package:
  - Ms. Truong Thi Phuong Nga
  - Phone: 0904 998 363
  - Email: ngattp@techcombank.com.vn

#### 9.2.2. Offers from FAST

- Subjects of application: Applicable to all customers who are newly established enterprises and successfully open a current account of Techcombank within 1 year from the date of establishment of the business, with no limit on the number of incentives.
- Offer details: Customers choose 01 of the following 02 offers

##### Package 01:

STT	Promotion content	VND preferential value paid by FAST
1	Free Fast e-Invoice software, including account fees, standard invoice templates and a package of 500 e-invoices	924,000 VND
2	Free 01 year of using Fast Accounting Online (FAO cloud) or Fast HKD (Business Household) accounting software including bankhub feature (if connected) for 01 user. Shelf life 01 year	2,300,000 VND
3	Free Fast e-Contract software including a service account for 01 year and a package of 100 electronic documents	1,500,000 VND
4	Give an additional 01 year of use when registering to buy a digital signature package for 01 year (total usage time is 02 years)	1,200,000 VND
	<b>Total value of incentives</b>	<b>5,924,000 VND</b>

##### Package 02:

STT	Promotion content	VND preferential value paid by FAST
1	Free Fast e-Invoice software, including account fees, standard invoice templates and a package of 500 e-invoices	924,000 VND
2	Discount 2,000,000 VND when buying the license of Fast Accounting accounting software	2,000,000 VND
3	Free Fast e-Contract software including a service account for 01 year and a package of 100 electronic documents	1,500,000 VND

4	Free 01 additional year of use when registering for a 01-year digital signature package (total usage time is 02 years)	1,200,000 VND
	<b>Total value of incentives</b>	<b>5,624,000 VND</b>

- How to receive the offer:
  - Customers can access the **[FAST - TECHCOMBANK] Digital Transformation Solution Offer for Businesses** (<https://fast.com.vn/fast-techcombank-uu-dai-giai-phap-chuyen-doi-so-cho-doanh-nghiep/>) through the link sent from Techcombank via Email or access from the announcement page of the New Business Welcome program on Techcombank's website.
  - The customer leaves contact information and the FAST sales staff contacts customers to advise on services and incentives
  - Hotline: 1900 6088, email: [info@fast.com.vn](mailto:info@fast.com.vn) or FAST's sales staff according to each office
    - Hanoi Office: (024) 7108-8288.
    - Ho Chi Minh City Office: (028) 7108-8788.
    - Da Nang Office: (0236) 381-0532

9.2.3. Incentives from partners providing consulting services and carrying out procedures related to businesses (excluding legal representation and consultancy activities; General guidance and consultancy and preparation of legal documents under Legal activities (691 - 6910 according to Decision 27/2018/QD-TTg)

- Subjects of application: Individuals who wish to establish a business introduced by Techcombank, with the conditions for enjoying incentives prescribed by Techcombank, are entitled to preferential business establishment expenses according to the provisions of this Program.
- Incentive form: co-financing the cost of a business establishment consulting package from Techcombank and partners by direct deduction/Customers receive a direct discount on the partner's business establishment consulting service package. The preferential costs are paid directly by Techcombank to the business establishment service provider.
- Preferential fee package: Customers who meet the conditions determined by Techcombank are entitled to the preferential business establishment consulting package at Techcombank's business establishment service provider from time to time. Specifically, according to the information of the partner's business establishment consulting service package as detailed below. For transparency, this incentive package will be paid by Techcombank to business establishment

consulting partners. This package is not exchangeable for cash/transfer and/or payment to the Customer in any way.

- Customers agree to let Techcombank share information with Techcombank's business establishment consulting partners from time to time to advise on business establishment.
- For the sake of transparency, the scope of the partner's business establishment consulting service package only includes the contents as mentioned in the table below. All other service agreements between the client and the business formation consultant will be paid by the customer directly with the business formation consulting company and are not covered by this program.
- Conditions for customers to be satisfied at the same time to enjoy this incentive package:
  - An enterprise established by an individual introduced by Techcombank must have a legal representative or a legal representative of the account holder at Techcombank who is an individual appointed/introduced by Techcombank to use business establishment consulting services of Techcombank's partners.
  - Enterprises appointed/introduced by individuals by Techcombank to use business establishment consulting services of Techcombank's partners have an establishment date within the validity period of this Promotion.
  - There is a confirmation of Techcombank's business establishment consulting partner that this enterprise was established on the basis of the consultancy of Techcombank's partners according to Techcombank's introduction
  - This enterprise has opened an account at Techcombank according to the link containing the UTM source of the Business Establishment Consulting Partner within 30 days from the date of the Business Registration Certificate. For the sake of transparency, the date of establishment of this business must be within the validity period of this Promotion.
  - After successfully opening a current account at Techcombank, this account has transactions that meet the following conditions within 30 days from the date of successful account opening (and not more than 60 days from the date of issuance of the Business Registration Certificate):
    - Transactions of depositing or transferring money to the account with a value of from VND 2 million/transaction; or
    - Register for a Merchant ID and have a transaction to receive money via QR code; or
    - Successful POS registration; or

- Incurring international money transfer transactions in foreign currencies available with an equivalent value of at least VND 10 million/01 transaction or incurring foreign currency transactions (buying or selling) at Techcombank with an equivalent value of at least VND 10 million/01 transaction

*In which:*

- The transaction value in foreign currency will be converted into VND at the exchange rate at the time of transaction specified by Techcombank.
- The opening of a payment account and successful transaction under this Section will be proactively evaluated, decided and completed by Techcombank in accordance with regulations.
- Techcombank refuses to pay for fraudulent, profiteering, dishonest transactions, and transactions that violate the law.

- Business establishment consulting service package:

STT	Content	Hanoi		Other provinces/cities	
		Basic	Premium	Basic	Premium
	The service price includes the following items	<b>3.000.000</b>	<b>3.600.000</b>	<b>3.600.000</b>	<b>4.200.000</b>
	<i>Techcombank and payment partners</i>	<i>3.000.000</i>	<i>3.000.000</i>	<i>3.000.000</i>	<i>3.000.000</i>
	<i>Customers who meet the conditions of the Payment Program</i>	<i>0</i>	<i>600.000</i>	<i>600.000</i>	<i>1.200.000</i>
1.	Enterprise Registration Certificate	x	x	x	x
2.	Information Disclosure	x	x	x	x
3.	Corporate entity seal	x	x	x	x
4.	Title mark	x	x	x	x
5.	The dossier has been submitted internally at the company	x	x	x	x
6.	Company Marine (Mica Marine Material)	x	x	x	x
7.	2 hours of tax consultation, license fees, accounting	x	x	x	x

8.	Open a Techcombank bank account	x	x	x	x
9.	1-year digital signature (Viettel/VNPT) for businesses in Hanoi 1-year digital signature (ONE-CA, I-CA, FASTCA) for businesses in other provinces/cities	x	x	x	x
10.	500-digit e-invoices (Viettel/VNPT) for businesses in Hanoi 500-digit e-invoices (ONE-CA, I-CA, FASTCA, Mat Bao) for businesses in other provinces/cities	x	x	x	x
11.	Preparation and submission of initial tax dossiers at tax authorities, registration of electronic tax accounts	x	x	x	x
12.	Other customer support activities: - Consulting, supporting and answering problems in the process of business operations. - Consulting and registering for free courses on Marketing and Sales in Hanoi city ( <i>if customers have needs</i> )	x	x	x	x
13.	License Tax Declaration- Make a Declaration, File a Declaration		x		x
14.	Submission of the first quarter tax report- Preparation of declarations, submission of VAT returns, license tax, CIT declarations, etc.		x		x

Note:

- *The content of the business establishment service package does not include legal representation and consultancy activities; General guidance and consultancy,*



*preparation of legal documents and other activities of legal activities (691 - 6910) according to Decision 27/2018/QĐ-TTg*

- *The time to consult and establish a business is from 7-10 working days from the time of receipt of the customer's complete dossier in accordance with the law.*
- *The cost does not include VAT, the time is calculated from the date of receipt of complete documents.*
- *The implementation time does not include the time to deliver results to customers and handle problems arising due to force majeure (if any)*
- *The scope of the partner's business establishment consulting service package includes the contents as mentioned in the table above. All other agreements between the client and the business establishment consultant will be paid by the client and are not covered by this program*

### **9.3. Promotion Rules:**

#### **9.3.1 Conditions for receiving promotions:**

- The promotion recipient fully satisfies the conditions specified in this Regulation and the provisions of law;
- The provision of incentive packages and establishment consultancy of partners and transactions of customers must ensure legality and validity, in which the determination of eligibility and conditions and basis for applying promotions will be decided by Techcombank at its sole discretion;
- Information and terms and conditions of the Program are published in full detail on Techcombank's website (<https://techcombank.com/>). The contents, conditions and terms of this Program may be adjusted from time to time at the discretion of Techcombank. Changes (if any) will be notified, registered in accordance with the law and updated on Techcombank's website before the date of application.

#### **9.3.2 Information and terms and conditions of the Program are published in full detail on Techcombank's website (<https://techcombank.com/>). The contents, conditions and terms of this Program may be adjusted from time to time at the discretion of Techcombank. Changes (if any) will be notified, registered in accordance with the law and updated on Techcombank's website before the date of application.**

This program can end before 31/12/2025 when the Program Budget is exhausted and will be publicly announced by Techcombank on the website: <https://techcombank.com/>

**10. Names of traders participating in the Program, specific contents of participation and specific responsibilities of each trader participating in the Program:**

- Techcombank's business establishment consulting partner from time to time
- VNPT Business Center – Hanoi – Branch of Telecommunications Services Corporation (VNPT) – MST: 0106869738-002,
- FAST Business Management Software Joint Stock Company – MST: 0100727825

Each of the above-mentioned traders is responsible for providing correct and adequate services as detailed regulations of the Strategic Plan, and is responsible for these costs; settle complaints and questions of customers arising from the services provided by them; properly and fully perform other obligations such as the cooperation contract signed with Techcombank; properly and fully perform other obligations arising from the sales promotion in accordance with the provisions of law.

Vietnam Technological and Commercial Joint Stock Bank (Techcombank) is committed to properly implementing and taking full responsibility for the above promotion program in accordance with current laws

**11. Focal point for answering related questions:**

- For any questions related to the content and conditions of the promotion program, customers can contact the following address for guidance and answers:
  - Vietnam Technological and Commercial Joint Stock Bank
  - Head office address: No. 6 Quang Trung, Hoan Kiem, Hanoi
  - 24/7 Customer Service Phone Number: 1800 6556 (domestic) or: +84 24 7303 6556 (international)
  - Email : [hotrodoanhnghiep@techcombank.com.vn](mailto:hotrodoanhnghiep@techcombank.com.vn)
  - Time to receive and resolve complaints: within 45 days from the time the customer successfully opens a business account at Techcombank.
- For any questions related to products and services of partners, customers contact the focal point from time to time for guidance and answers:
  - VNPT: Focal point Ms. Truong Thi Phuong Nga, Tel: 0904 998 363; Email: [ngattp@techcombank.com.vn](mailto:ngattp@techcombank.com.vn)
  - FAST: 1900 6088, email: [info@fast.com.vn](mailto:info@fast.com.vn)
  - Partners providing consulting services and carrying out procedures related to businesses: according to the announcement on Techcombank's website from time to time

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