

TERMS & CONDITIONS

of Techcombank Rewards

Pursuant to the 2005 Commercial Law, Decree 81/2018/ND-CP, Decree 128/2024/ND-CP amending and supplementing a number of articles of the Government's Decree 81/2018/ND-CP detailing the Commercial Law on trade promotion activities, Techcombank announces the promotion program as follows:

Article 1: Program name: Techcombank's Loyalty Program (Loyalty Program)

Article 2: Eligible regions: Nationwide Applicable

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 01/07/2025 until the end of 31/12/2025, *or until the promotion budget runs out (whichever comes first).*

Article 5: Applicable products/services: Debit card; Credit; Payment account; Electronic banking services and others products/services provided by Techcombank following to License No. 38/GP-NHNN.

Article 6: Goods and services used for promotion: Vouchers (including gift vouchers, service/product coupons) purchased from parties providing services/products to customers or donating money.

Article 7: Eligible Customers (beneficiaries of promotions):

Techcombank's individual customers who use the Techcombank Mobile application will be issued a Loyalty ID and automatically join the Customer Loyalty Program if they fully satisfy the following conditions:

- Have at least 01 active transaction made by the customer within the last 03 months for Individual Customer's products (such as Credit Card/Debit Card, or have a balance for Banca, Casa, Bonds, Auto Return, Term Deposit, Auto Loan, etc.) Home loans, Household loans, Overdrafts with and without collateral...); and
- On the database system and/or on other systems of Techcombank, the customer isn't recorded at least one of the following cases:
 - + Suspected of fraudulent transactions
 - + Bad-debt of group 03 or higher
 - + Under the Blacklist/Watchlist.

Article 8: Total reward value (nationwide): 503.111.911.536 VND (Vietnamese Dong Five hundred three billion one hundred eleven million nine hundred eleven thousand five hundred and thirty three only).

Article 9: Contents of the promotion program:

9.1 Techcombank Rewards Account (Rewards Account)

Techcombank Rewards Account (Rewards Account): It is a rewarded point account (not a payment account) that records the rewarded points of customers according to Techcombank's promotional programs issued from time to time. Rewards Account is integrated and can be used on the Customer's Techcombank Mobile Application. Each customer will have only one Techcombank Rewards Account based on the customer ID at Techcombank.

9.2 Techcombank Rewards account status:

The status of Rewards Account recorded on the Techcombank system includes: Active, Dormant, Suspended, Lock and Inactive.

9.2.1 Active account status:

- At the time of Rewards Account's issuance, the customer's Rewards Account will have the account status of "Active".
- Customers can earn the rewarded points and use the accumulated points in accordance with the contents specified in Sections 9.3 and 9.4 of Article 9 of this TnC.

9.2.2 Dormant account status:

- Conditions: The account will be updated to the "Dormant" account status if there isn't any valid transaction to earn or burn rewarded points within 6 consecutive months
- Benefits: Customers can earn the rewarded points and use the accumulated points in accordance with the contents specified in Sections 9.3 and 9.4 of Article 9 of this TnC.

9.2.3 Suspended account status:

- Conditions: The account will be updated to the "Suspended" account status if the Customer is under the Watchlist list on the database system and/or on other systems of Techcombank.
- Benefits: Customers can continue to accumulate the rewarded points but can not redeem the accumulated points, and customers are unable to access Techcombank Rewards.

9.2.4 Lock account status:

- Conditions: The account will be updated to the "Lock" account status if Techcombank receives a request to stop participating in this Promotion from the Customer.
- Note: Customers are unable to access Techcombank Rewards, and in during this time they aren't be received reward points and aren't able to use the accumulated points.

9.2.5 Disabled account status :

- Conditions: The account will be updated to the "Disabled" account status if the customer does not fully satisfy the conditions as stated in Article 07 of this TnC or if the customer's account is in the "Locked" status for 06 consecutive months.

- Note: Customers are unable to access Techcombank Rewards, and in during this time they aren't be received reward points and aren't able to use the accumulated points.

*Notes:

The following accounts will be changed automatically to “Active” status if:

- The account with status “Dormant” has incurred any transaction relating to earning or burning rewarded points
- The account with status “Suspended” is no longer on the Watchlist list on the database system and/or on other systems of Techcombank
- The account with status “Disabled” fully satisfies the conditions for participants as specified in Article 07 of this TnC.

The “Lock” account is only reactivated if the Customer actively requests to unlock to re-join in the Techcombank RewardsProgram.

9.3 Regulations on earning points:

9.3.1 How to earn rewarded points

- Customers will earn points as follows:

Product		How to earn points				Condition
		Regular customers	Inspire Member	Priority Member	Private Member	
Promotion for customers making payment transactions via Debit Card and Credit Card						
Debit Card	Techcombank Priority			Customer's rewarded Cashback points: (1) equivalent 2% on spending value on education; (2) equivalent 1% on spending value on international transactions; (3) equivalent 1% on spending value on airfare payments		<ul style="list-style-type: none"> • Apply for Techcombank Priority International Payment Card with BIN as 45745100 • Up to 2 million points per card account per month (including primary and supplementary cards) with Program (1) • Unlimited reward points for Program (2) & (3) • Not applicable (1), (2) and (3) in conjunction
Credit Card	Techcombank Spark	U-Point rewards are as follows: <ol style="list-style-type: none"> Choose 1 of the following offers: (1) 8% on Travel transactions (2) equivalent 8% on spending value on Fashion transactions (3) equivalent 8% on spending value on Entertainment transactions (4) equivalent 2% on spending value on Dining transactions (5) equivalent 2% on spending value on Online Consumer transactions. equivalent 0,1% on spending value on other transactions 				<ul style="list-style-type: none"> • Maximum number of reward points per month is 500 thousand reward points, satisfied both of 2 conditions: (1) per account card (including all primary and supplementary cards) and (2) cap per customer • When updating a promotion field (up to 01 time/1 day),

Product		How to earn points				Condition
		Regular customers	Inspire Member	Priority Member	Private Member	
						all transactions recorded on the update date (including transactions incurred before the update time of the day) will earn points according to the updated field.)
	Techcombank Everyday, Techcombank Classic, Techcombank Style	U-Point rewards are as follows: <ul style="list-style-type: none"> i. equivalent 1% on spending value on Restaurant transactions ii. equivalent 3% on spending value on domestic e-commerce transactions iii. equivalent 8% on spending value on international e-commerce transactions iv. equivalent 0,1% on spending value on other transactions 				<ul style="list-style-type: none"> Maximum number of reward points per month is 500 thousand reward points, satisfied both of 2 conditions: (1) per account card (including all primary and supplementary cards) and (2) cap per customer When updating a promotion field (up to 01 time/1 day), all transactions recorded on the update date (including transactions incurred before the update time of the day) will earn points according to the updated field.)
	Techcombank Visa Signature	Cashback point rewards are as follows: <ul style="list-style-type: none"> i. equivalent 10% on spending value on selected restaurant transactions ii. equivalent 5% on spending value on selected non-selected restaurant transactions iii. equivalent 3% on spending value on travel and hotel transactions 				<ul style="list-style-type: none"> Applied for Techcombank Visa Signature credit card with BIN beginning is 48393189; Techcombank Priority Visa Signature credit card with BIN beginning 48393188

Product		How to earn points				Condition
		Regular customers	Inspire Member	Priority Member	Private Member	
	Techcombank Priority Visa Signature					<ul style="list-style-type: none"> Maximum number of reward points per month, satisfied both of 2 conditions: (1) per card account of both Visa Signature credit card and Priority Visa Signature credit card (including primary and supplementary card and (2) cap per customer (Cus ID) by Tier as follow: <ul style="list-style-type: none"> ✓ Priority/ Private Member: Up to 5 million cashback points; ✓ Other Member & Inspire Member: Up to 3 million cashback points
	Techcombank Visa Eco Credit Card	<p>U-Point rewards are as follows:</p> <p>(i) Reward 300,000 U-points for customers who open a new card when spending 5,000,000 VND within 30 days of opening the card (Applicable to primary cards only) (*)</p> <p>(ii) Equivalent 3% on spending value on Insurance & Education from 1,000,000 VND and above.</p>				<ul style="list-style-type: none"> Applied for Techcombank Visa Eco Credit Card with BIN beginning is: 45735386. The maximum number of reward points applied for Promotion No. (ii) is 800,000 points per month and 7,000,000 points annual, that satisfy both conditions: (1) per card account (both primary and supplementary cards)

Product		How to earn points				Condition
		Regular customers	Inspire Member	Priority Member	Private Member	
						<div>and (2) cap per cus (by CusID)</div> <ul style="list-style-type: none">Eligible MCC list in term of Insurance & Education is publish by Techcombank on Techcombank website or Techcombank Mobile App or other channels.The list of MCCs applicable under Promotion No. (ii) will not be included in Promotion No. (i) <div>(*) Customers who meet the eligible transaction conditions first, will be considered for the promotion first, in order of valid transaction time, until the preferential budget of this program is 500,000,000 VND (Five hundred million VND). Each cusID is reward 1 time the entire period of the Promotion No (i).</div>
Privilege Rewards for Members in Tiering						

Product	How to earn points				Condition
	Regular customers	Inspire Member	Priority Member	Private Member	
Debit Card & Credit Card		<p>U-Point rewards for member in Tiering are as follows:</p> <ul style="list-style-type: none"> i. Inspire Max members are the corresponding points of 25% of the transaction value below. ii. Inspire Pro members are the corresponding points of 10% of the transaction value below. iii. Inspire members are the corresponding points of 5% of the transaction value below. <p>*Eligible transactions are payment transaction from 100,000 VND at card-accepting units as follows:</p> <p>(1) FnB: Phúc Long, Phê La, Highlands, Katinat</p> <p>*Eligible transactions are payment transaction from 500,000 VND at card-accepting units as follows</p> <p>(1) FnB: Golden Gate</p>	<p>U-Point rewards for member in Tiering are as follows:</p> <ul style="list-style-type: none"> i. Priority Diamond Members/Priority Gold Members are the corresponding points of 25% of the transaction value below. ii. Priority Members are the corresponding points of 5% of the transaction value below. 	<p>U-Point rewards for member in Tiering are as follows:</p> <ul style="list-style-type: none"> i. Private Elite member s are the corresponding points of 25% of the transaction value below. ii. Private member s are the corresponding points of 5% of 	<p>Maximum number of reward points per Client per month:</p> <ul style="list-style-type: none"> ▪ Inspire Max member : Up to 700 thousand reward points. ▪ Inspire Pro member: Up to 300 thousand reward points. ▪ Inspire member: Up to 200 thousands reward points. ▪ Private Elite, Priority Diamond and Priority Gold members: Up to 1 million reward points ▪ Private và Priority members: Up to 300 thousand reward points. <p>Maximum number of reward points per Client annual:</p> <ul style="list-style-type: none"> ▪ Inspire Max member: Up to 5 million reward points. ▪ Inspire Pro member: Up to 3 million reward points.

Product	How to earn points				Condition
	Regular customers	Inspire Member	Priority Member	Private Member	
		(2) Supermarket: Winmart, AEON Mall, Coop Mart (3) Online shopping: Shopee, ShopeeFood, Tiktok Shop	Eligible transactions are payment transaction from 1,000,000 VND at card-accepting units as follows: (1) Supermarket: Winmart, AEON Mall, Coop Mart; (2) Online Shopping: Shopee, ShopeeFood, Tiktok Shop	the transacti on value below Eligible transactions are payment transaction from 1,000,000 VND at card-accepting units as follows: (1) Supermarket: Winmart, AEON Mall, Coop Mart; (2) Online Shopping: Shopee, ShopeeFood, Tiktok Shop	■ Inspire member: Up to 1.5 million reward points. Membership Criteria for Individual Customers are announced by Techcombank on Techcombank's website or on Techcombank Mobile application or other channels.

9.3.2 Principle of accumulating points:

- 1 point = VND 1
- International payments will be converted at Techcombank's exchange rate from time to time
- A valid card transaction is a successful transaction within the time limit corresponding to the conditions for enjoying the promotion specified in Section 9.3.1 above the main card and the supplementary card. 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 rewarded point balance includes the 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:
 - Customers who spend VND 119,500.75 via credit card will receive 11,950 points
- 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. The determination of transactions in which field of transactions will be based on the code of goods and services (MCC) prescribed by TCB from time to time
- Applicable Payment Acceptor List for Techcombank Priority Credit Card Earning Scheme:
 - + Foreign spending: is transactions at Merchant outside the territory of Vietnam and excludes Airfare and Education transactions as follow;
 - + Flight tickets: apply for online payment transactions and payment transactions at POS with MCC list: 4511, 3000, 3001, 3005, 3006, 3007, 3008, 3009, 3010, 3011, 3012, 3013, 3014, 3015, 3016, 3020, 3022, 3025, 3026, 3034, 3042, 3047, 3058, 3066, 3072, 3075, 3076, 3078, 3079, 3082, 3084, 3098, 3099, 3102, 3103, 3132, 3136, 3161, 3174, 3182, 3211, 3245, 3246, 3256, 3260, 3294, 3295, 3298, 3299;
 - + Education: apply for online payment transactions and payment transactions at POS with MCC list: 8299, 8220, 8241, 8244, 8211, 8249, 8351
- Point accumulation time: Customers will be able to accumulate points and receive a notification no later than T+3 working day (T is the date on which customers make a valid successful transaction updated on the system. In case the customer's transaction falls on a Sunday/holiday, T day is the next working day).

- 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 invalid-transactions,. In case Techcombank decides to revoke points due to suspicion that the Customer has made a suspicious 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 these transactions, and the Customer has spent/used these points.
- Applicable Payment Acceptor List for Techcombank Visa Eco Credit Card Earning scheme:
 - + Insurance: 6300; 5960
 - + Education: 8299; 8249; 8244; 8241; 8220; 8211

9.3.3 The Successful payment transaction:

- The payment transaction was recorded as successful by the Techcombank system;
- The payment transaction is not recorded by Techcombank's system but the transaction is settled by the payment card organization with Techcombank and Techcombank has successfully debited the cardholder's account
- The payment transaction was successfully recorded by Techcombank's system but the amount was less than the amount the payment card organization settled with Techcombank and Techcombank successfully recorded the additional debit to the cardholder's account

9.3.4 The Invalid payment transactions

- Returned, refunded, disputed or invalid, or counterfeit payment transactions, or goods and services taxes;
- Transactions showing signs of fraud, taking advantage of the program, transactions requested by Techcombank to be traced on the grounds that the Cardholder does not make the transaction
- Withdrawal and cash advance transactions at ATM/POS; fee and interest collection transactions; Void/reversal due to: (i) a system error, or (ii) the Customer, or (iii) a 3rd party canceling the transaction;
- Transactions at several special MCCs according to Techcombank's regulations from time to time;

- Transactions in which the Bank suspects signs of profiteering, misuse of cards, violation of terms and conditions of use of credit cards, risk management policies related to products, including but not limited to the following cases:
 - Customers who commit fraudulent or counterfeit card transactions, payment transactions that do not arise from the purchase and sale of goods and the provision of services (short transactions at card acceptors, etc.);
 - Customers perform transactions of an agency nature, profiteering transactions, fraudulent transactions (For example: payment on behalf of electricity/air tickets/telecommunications charges...);
 - Payment transactions for business expenses – not for personal consumption;
 - Transactions at card-accepting units with the following goods and services item codes (MCC): MCC 7995 (Gambling, Betting), MCC 6211 (securities, financial investment), MCC 4829, 6051 (money transfer services), MCC 6011 (cash withdrawal);
 - Fraudulent, forged, or improper transactions of payment for goods and services for lawful personal consumption via POS/mPOS, Internet, Mail/Phone orders,... at the Merchants (also known as short transactions)
 - The transactions that Techcombank evaluates or determines are similar in nature to e-wallet transactions.
- In case Techcombank suspects that the Card Transaction is invalid according to the above regulations, Techcombank has the right to request the Cardholder to provide invoices and documents related to the transaction to prove that the Cardholder's transaction is the purchase and sale of goods and services in accordance with the provisions of the Law and the conditions of this Promotion Program. Cardholders shall supplement valid documents/invoices for Techcombank within 05 working days at Techcombank's transaction locations from the date of Techcombank's announcement.)
- In case the Cardholder fails to provide invoice documents or supplement documents/invoices after the required period or Techcombank evaluates the invoices and documents provided by the Cardholder and concludes that the card transaction is invalid, Techcombank reserves the right to refuse refund under this Promotion to the Cardholder.)
- Techcombank reserves the right to refuse refund for non-refundable transactions or adjust/revoke the value of refunded transactions paid to the customer's credit account/payment account for non-refundable transactions.

- Techcombank may recover the value of paid cashback transactions through any method including but not limited to the method of automatic debit of the customer's card account/payment account.

9.3.5 Regulations of points validity

- Prorated U-points accumulated in each month are valid until the last day of the next 12 months. Example:
 - Customers who accumulate 100 points on January 1, 2025 will expire on January 31, 2026.
 - Customers who accumulate 200 points on January 31, 2025 will expire on January 31, 2025.
 - Customers who accumulated 300 points on February 15, 2025 will expire on February 28, 2026.
- Prorated cashback points accrued in each month are valid until the last day of the next 36 months. Example
 - Customers who accumulate 100 points on January 1, 2025 will expire on January 31, 2028.
 - Customers who accumulate 200 points on January 31, 2025 will expire on January 31, 2028.
 - Customers who accumulate 300 points on February 15, 2025 will expire on February 29, 2028 (leap year).
- Techcombank reserves the right to change the validity period of the rewards points and notify customers through the Techcombank Mobile application or Website.

9.3.6 Deduct and adjust earn points

- Techcombank has the right to deduct/revoke points from the customer's Techcombank Rewards account when there is a special reason such as identifying a fraudulent customer, overcoming a system error, in case of 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 recover the value of cashback transactions paid through any method including but not limited to the method of automatic debit of the customer's card account/payment account to recover all or part of the amount corresponding to the negative points.

9.4 Rules for using Techcombank Rewards points

9.4.1 Availability of accumulated points:

The accumulated points of the Techcombank Rewards Program will be available for the following specific validity periods:

- The validity period of the U-point is as soon as the points are credited to the customer's points account
- The validity period of Cashback Points is 15 days from the date of earning valid cashback points

9.4.2 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.

9.4.3 Details on how to use Techcombank Rewards points according to Techcombank's instructions from time to time.

- At the time of this TnC publication, with available earn points, customers are able to:
 - Look up total points and incentives that can be redeemed with the customer's points available on the Customer's Rewards account on the Techcombank Mobile application or OneU application (in case the Customer has linked the account with the OneU application) in Techcombank policy from time to time.
 - Customers are able to use the U-point:
 - Customers can use earned points to redeem promotional/discount vouchers from service/product providers and save voucher information on the

Customer's Rewards account at Techcombank Mobile App or OneU application (in case the Customer has linked the account with the OneU application) 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.
- Customers can use the accumulated points to convert them for money and use this money to directly pay for a part of the value of the payment transaction at Merchants that use the QR payment solution for the store, with conditions: the total balance of points at the time of payment and the number of points used to pay for part of the transaction value at Merchants that satisfy Techcombank's regulations from time to time.
- Customers can use the Cashback point:
 - To refund your current account or reduce your credit card balance, the minimum number of cashback points is 100,000 VND
- When customers redeem points, Techcombank will deduct points according to the mechanism: Points earned from the previous product 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 provisions:

- 10.1 For any questions related to the promotion, customers contact the following address for guidance and answers:
- Customer service center (Contact Center): Hotline 24/7 - 1800 588 822
 - Mail: 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.
 - 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.
- 10.3 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.
- 10.4 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.
- 10.5 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.
- 10.6 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.
- 10.7 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.

- 10.8 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)