

PROGRAM RULES

Free tickets “Anh Trai Vuot Ngan Chong Gai” Day3 for Private&Priority customers enable Auto Earning and deposit savings at Techcombank

1. **Promotion program name:** Free tickets “Anh Trai Vuot Ngan Chong Gai” Concert Day3 for Private&Priority customers enable Auto Earning and deposit savings at Techcombank
2. **Promotion area (scope):** Nationwide
3. **Promotion form:** Giving away goods or providing services without collecting money, accompanied by the purchase of goods or provision of services.
4. **Promotion period:** From 06/02/2025 to 02/03/2025 or until tickets run out, whichever comes first
5. **Promotional goods and services:** Savings/term deposits in VND with a term of 6 months, Payment accounts; Payment services; Techcombank Mobile e-banking services.
6. **Promotional goods and services:** 02 tickets to attend the Concert of the program "Anh Trai Vuot Ngan Trong Gai"
 * ANH TRAI VUOT NGAN TRONG GAI CONCERT 3
 Time: March 22, 2025
 Location: The Global City, District 2, HCMC
7. **Promotional Program Customers (Promotional beneficiaries):** Individual customers who meet the conditions and regulations in section 9 of this rule.
8. **Gift structure (content, value, quantity of gifts):**

Prize	Number of prizes	Ticket class	Prize value (VND)	Total amount (VND)
Group1	115	Bền bỉ 2	3,000,000	345,000,000
	215	Nam Thần 1	3,000,000	645,000,000
	170	Liên Minh 2	1,600,000	272,000,000
	400	Vượt chông gai 1	1,600,000	640,000,000
Total Group 1	900			1,557,000,000
Group 2	115	Bền bỉ 1	3,000,000	345,000,000
	115	Nam Thần 2	3,000,000	345,000,000
	270	Liên Minh 2	1,600,000	432,000,000
Total Group 2	500			1,122,000,000
Total prize value	1400			2,679,000,000

Total prize value: 2,679,000,000 VND (In words: Two billion six hundred seventy nine million dong)

9. Terms and Conditions

9.1. Customer and prize conditions: Individual customers must satisfy the following conditions at the same time:

- Be a Techcombank Private or Priority member on the Reward Data Closing Date, and
- Successfully register for Techcombank's e-Banking service and have an active Techcombank Rewards account at the time of receiving the reward; and
- Satisfy the following groups of conditions to receive the corresponding reward for each Customer group:

Customer Group	Customer Terms	Prize
Group 1	<p>Individual customers must satisfy the following conditions at the same time:</p> <ol style="list-style-type: none"> a. The balance of (savings/term deposits) (*) increases by at least VND 1 billion compared to December 31, 2024, in which the balance of 6-month term deposits increases by at least VND 1 billion compared to the deposit balance as of December 31, 2024; and b. Accounts with Auto Earning – Version 2.0 have at least 14 days during the program period with a Profit Balance increase of at least 300 million VND compared to the Account balance as of December 31, 2024. <p>(*) <i>Regulations on deposits for balance consideration at data closing time points:</i></p> <ul style="list-style-type: none"> - <i>Products: Phat Loc Savings, Phat Loc Online Deposits, Flexible Principal Withdrawal Deposits, Regular Savings with interest paid at the end of the term</i> - <i>Deposit type: VND</i> - <i>Term: From 1 month or more</i> - <i>Deposits are not in the case of savings books/deposit contracts of co-owners</i> - <i>Deposits for consideration of increased balance are deposits that are valid during the program period and have not been settled at the time of consideration of increased balance</i> 	Group 1 Prize
Group 2	<p>Are individual customers who have registered or are using Techcombank's payment solution for individual business households including QR code (hereinafter referred to as Business Household QR) and POS card acceptance device (hereinafter referred to as POS) during the program period and simultaneously satisfy the following conditions:</p> <ol style="list-style-type: none"> a. There are at least 300 successful credit transactions via Business Household QR and/or POS during the program period; and b. Accounts with Auto Earning - Version 2.0 enabled have at least 14 days during the program period with a Profit Balance increase of at least 300 million VND compared to the balance of that Account as of December 31, 2024. 	Group 2 Prize

9.2. Number and time of each review and reward period:

Batch	Award review period	Payout data closing date	Reward Time	Number of awards
1	06/02 – 23/02/2025	23/02/2025	03/01/2025	Group 1: 450 Group 2: 250
2	06/02 – 02/03/2025	03/02/2025	03/08/2025	Group 1: 450 Group 2: 250

9.3. Regulations on reward payment and reward priority principles:

- a. Each customer can receive a maximum of 1 pair of tickets (maximum 02 tickets) during the program.
- b. At each Reward Period, if the number of prizes in the Period is less than the number of eligible Customers, the Customer will be given priority to receive the promotion according to the Program's Eligibility Date of each Customer Group in Section 9.1 above. The Customer with the Eligibility Date first will receive the promotion first. In case many Customers have the same Eligibility Time, the Customer will be considered in the next priority order according to the following conditions: (i) Having a higher Additional Profit Balance at the same Eligibility Time; (ii) according to the final decision of Techcombank.
- c. In case the Customer satisfies the conditions for the award in Phase 1 but has not received the award due to the priority principle in Point b. Section 9.2; the Customer will continue to be considered for the promotion in Phase 2 if the Customer continues to satisfy the conditions of Phase 2.
- d. In case the Customer satisfies the conditions of both Customer Groups: The Customer will receive the award according to the Customer Group whose condition satisfaction date is earlier. If the Customer has the same time to satisfy the conditions of both Customer Groups: according to the decision of Techcombank.
- e. In case the number of awards in Phase 1 is greater than the number of Customers who satisfy the conditions of Phase 1, leading to not all the awards being distributed, the remaining awards will be added to Phase 2.
- f. In case the number of awards by Customer Group is greater than the number of Customers who satisfy the conditions of that Group, leading to not all the awards of the Group being distributed on the award consideration date, the remaining awards will be transferred to the remaining Customer Group.

10. Regulations on Payment method:

- Techcombank will send vouchers to redeem official tickets to attend the event for Customers by one of the following methods: via Techcombank Rewards account on Techcombank Mobile application, SMS, Email. The phone number to receive SMS, the email address to receive voucher information is the phone number, email address that the customer has registered at Techcombank.
- After receiving the voucher, customers can convert it into an official ticket to attend the event by accessing the ticket sales platform TICKETBOX COMPANY LIMITED to convert it into a ticket to attend the concert Anh Trai Vuot Ngan Chong Gai.
- Regulations on voucher usage are as follows:
 - o *Expiry date: from 01/ 03/2025 to 12/ 03/2025 (After this period, the ticket code will be invalid and cannot be used to convert to concert tickets.)*
 - o *Vouchers are in the form of QR codes or numbers, used to convert into tickets on the ticket exchange platform of the ticket sales platform implementation partner, TICKETBOX LLC.*
 - o *Voucher corresponds to 01 series code used to convert into 02 (two) tickets sitting next to each other and is only for 02 (two) people to enter.*
 - o *This voucher cannot be exchanged for cash and cannot be used directly to attend the concert.*
 - o *Customers are responsible for keeping voucher code information confidential.*

- Customers use the Official Tickets exchange on the Ticketbox platform to check-in to attend the event "Concert - Anh Trai Vuot Ngan Chong Gai" on March 22, 2025 at The Global City, District 2, Ho Chi Minh City
- Techcombank will not be responsible for vouchers and the use of vouchers outside the scope of this promotion program. Techcombank is not obliged to reissue/exchange tickets in any case.

11. Withdraw and adjust received vouchers

- Techcombank has the right to not return/revoke the voucher/request a refund of the amount corresponding to the ticket value stated in Msection 8 above for cases that do not meet the conditions specified in these rules or when there are special reasons such as customer fraud or system error correction.
- In case a customer in group 1 satisfies the program conditions and has received the ticket but still prematurely pays off the 6-month term deposits opened during the program period and the premature payment of these deposits causes the customer to no longer satisfy the program conditions, the customer must refund the amount equivalent to the value of the received gift by deducting from the customer's payment account at Techcombank or in cash.
- In case the customer has used the voucher or the Concert time has passed, Techcombank can recover money with a value equivalent to the value of the voucher the Customer received through any method including but not limited to automatic debiting of the customer's card account/payment account.

12. Regulations on contact points for answering questions related to promotional programs

- Customer Service Center (Contract Center): Hotline 24/7 - 1800 588 822
- Mail: call_center@techcombank.com.vn
- Priority Client Manager
- Nearest Techcombank branch/transaction office.

13. Other regulations:

- Techcombank reserves the right to refuse to award gifts to any Customer that the Bank deems to provide invalid, unclear, incomplete information or violate/not satisfy any conditions of the Program.
- Customers receiving tickets under these Program Rules agree that Techcombank may use the Customer's name and image for commercial advertising purposes.
- Techcombank, Techcombank's affiliates, directors, employees and representatives of Techcombank and these affiliates will not be responsible for any loss, damage (not including losses or losses caused by other reasons) or any personal accident arising from participating in the Promotion or from receiving or using the program, except for the responsibilities prescribed by law.
- The Program Rules are published on Techcombank's website (<https://www.techcombank.com.vn>). Techcombank has the full right to amend and adjust these Rules and related regulations. The content of the adjusted rules will be published on Techcombank's website.
- Customers participating in the promotion program agree to receive promotional notifications via communication channels (SMS, Email, electronic banners, social pages...) of Techcombank and third parties to communicate for the Program.
- In case of a dispute related to this Promotion Program, Vietnam Technological and Commercial Joint Stock Bank is responsible for directly resolving it. If no agreement is reached, the parties have

the right to file a lawsuit with a competent People's Court for handling in accordance with current law

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