

APPENDIX: DETAILED RULES

The preferential program is for customers with a turnover of less than VND 80 billion, under the management of the Retail Banking sector when buying and selling foreign currency at Techcombank

- 1. Name of the merchant implementing the promotion program:** Vietnam Technological and Commercial Joint Stock Bank (hereinafter referred to as "Techcombank")
- 2. Promotion name:** Cashback up to VND 5,000,000 for corporate customers who have foreign currency buying or selling transactions at Techcombank.
- 3. Promotion area:** Nationwide
- 4. Promotional form:** Free gift of goods and services associated with the use of Techcombank's services.
- 5. Promotion period:** from 04/11/2025 to 28/02/2026.
- 6. Promotional goods and services:** Spot foreign currency trading or forward foreign currency trading services at Techcombank.
- 7. Goods and services used for promotion:** Donate money to the customer's current account opened at Techcombank.
- 8. Customers of the promotion program (eligible for promotions):** Corporate customers with revenue in the latest year of less than VND 80 billion, under the management of Retail Banking, having a current account at Techcombank and having no foreign currency buying or selling transactions from 01/11/2024 to 31/10/2025, make transactions that satisfy the conditions specified in the Rules of this Program.
- 9. Prize Structure:**

Customers who meet the conditions in this Program Rules will be given a sum of money corresponding to the transaction value specified in clause 11.1.2 and within the transaction value threshold as shown in the table below:

Total transaction value/reward period	Preferential value
From 800,000,000 VND to less than 2,500,000,000 VND	500,000 VND
From 2,500,000,000 VND to less than 5,000,000,000 VND	1,000,000 VND
From 5,000,000,000 VND to less than 10,000,000,000 VND	2,000,000 VND
From 10,000,000,000 VND	5,000,000 VND

Note:

- Each customer according to the customer identification number at Techcombank can only receive a maximum of 1 promotion in order of priority according to the customer's valid transaction value from high to low in the reward period.

10. Total value of goods and services used for promotion (nationwide): 2.85 billion VND

(Amount in words: Two billion eight hundred and fifty million VND)

11. Contents and detailed rules of the promotion:

11.1. Conditions for receiving rewards:

11.1.1 Applicable subjects: Corporate customers with revenue of less than VND 80 billion in the latest year, under the management of the Retail Banking Division, who have a current account at Techcombank who meet the following conditions:

- Performing valid transactions specified at Point 11.1.2 of these Regulations, and
- There are no foreign currency purchases or sales from 01/11/2024 to 31/10/2025, or
- There are no following transactions within 3 months before 30/10/2025: transactions within the scope of e-banking services including transactions made through the direct connection to the Host to Host system (Transfer transactions: including lot/salary/single transactions inside and outside Techcombank (excluding transfers between the customer's account); Foreign remittance transactions; Deposit transactions under deposit contracts; Foreign currency purchase and sale transactions; Online payment transactions; Loan payment transactions; Transactions Request for confirmation of transfer of certificates of deposit issued by Techcombank; Guarantee issuance transactions; Transaction of receiving money via QR payment); Transactions on International Debit Cards; Transactions receiving transfers from abroad to accounts.

11.1.2 Conditions for eligible transactions: Customers specified in section 11.1.1 who have transactions during the promotion period meet the following conditions:

- a. Spot foreign currency trading transactions of customers at Techcombank
 - i. The transaction value for promotion is the amount of VND converted from the foreign currency transaction value at the transaction rate determined at the time Techcombank debits/credits the customer's current account when buying and selling foreign currency.
 - ii. In case the customer transacts foreign currency with a currency other than VND, the value of the promotion converted into VND will be calculated according to the exchange rate of Techcombank selling transfer (of the foreign currency the customer buys) at the exchange rate

listed on the Techcombank website at the time Techcombank debits the customer's current account;

The value of the transaction to enjoy the promotion does not include all fees and VAT collected by Techcombank from customers or costs incurred by customers who make successful transactions.

Or:

- b. Foreign currency forward trading transactions of customers at Techcombank
 - i. The transaction value for promotion is the amount of VND converted from the foreign currency transaction value at the transaction rate determined at the time Techcombank and the customer sign the commitment to buy and sell foreign currency;
 - ii. In case the customer transacts foreign currency with a currency other than VND, the conversion value to VND will be calculated according to the exchange rate of Techcombank transfer (of the foreign currency the customer buys) according to the exchange rate listed on the Techcombank website at the time Techcombank and the customer sign the commitment to buy and sell foreign currency.
 - iii. The value of the transaction to enjoy the promotion does not include all fees and VAT collected by Techcombank from customers or costs incurred by customers who make successful transactions.

And:

- c. Transactions comply with regulations on foreign exchange transactions and current accounts at Techcombank and other international laws, rules/treaties to which Vietnam is a signatory;

And:

- d. Not included in the transactions described in Clause 11.1.3 of these Program Rules.

11.1.3 The promotion is not applicable to the following transactions:

- a) Spot foreign currency purchases for overseas remittances that fail are returned, refunded, disputed, or invalid or counterfeited.
- b) Transactions with signs of fraud, abuse of the program, transactions are requested by Techcombank to be traced on the grounds that customers do not make transactions.
- c) Customers' transactions are on the list of frauds/suspected frauds, other risk lists according to Techcombank's policies and regulations.
- d) International payment transactions via Techcombank Visa corporate debit card.
- e) Transactions are entitled to Techcombank's exchange rate exceptions.

- 11.1.4 Techcombank has the right to request customers to provide sufficient documents related to the transaction to ensure that the customer's transaction is valid in accordance with Techcombank's regulations from time to time. In case the customer lacks documents and does not complete the documents within 7 days from the last day of the reward consideration period, the customer is determined to be ineligible to participate in this promotion and Techcombank has the right to refuse to pay the prize to the customer.
- 11.1.5 The customer's current account is an active account, not locked/blocked/closed or suspended from e-banking/international payment services at the time of determining the list of customers eligible for reward consideration and payment of the program.
- 11.1.6 In any case, at any time, Techcombank reserves the right to terminate foreign currency trading services, refuse to pay promotions, recourse/revoke gifts/transfers or automatically deduct from customers' accounts, items and/or other benefits if Techcombank detects: (i) The customer does not meet the conditions for participating in the program according to Techcombank's regulations and policies at the time Techcombank assesses the conditions; or (ii) Customers who commit fraudulent, forgery, or dishonest acts about the conditions for participating in Techcombank's program.
- 11.1.7 In case Techcombank finds that the Customer shows signs of non-transparent or inappropriate operation in accordance with the law or Techcombank's internal regulations from time to time or there is fraud, dishonesty, or inaccuracy related to international money transfer operations, Techcombank has the right to suspend the payment of the promotion in order to perform verification and do the work clear information. The suspension period will be decided by Techcombank

11.2. Time, procedures and method of receiving rewards:

- 11.2.1 The time for evaluating conditions for receiving promotions is determined as follows:

Time to consider successful transaction status	From 00:01 on 04/11/2025 to 23:59 on 28/02/ 2026
Award Consideration Period	<p>Period 1: From 00:01 on 04/11/2025 to 23:59 on 30/11/2025.</p> <p>Period 2: From 00:01 on 01/12/2025 to 23:59 on 30/12/2025.</p> <p>Period 3: From 00:01 on 01/01/2026 to 23:59 on 31/01/2026.</p>

	Period 4: From 00:01 on 01/02/2026 to 23:59 on 28/02/2026.
Reward Payment Period	45 working days from the end of the award consideration period.

11.2.2 Techcombank reserves the right to proactively refund the customer's active current account opened at Techcombank without prior notice to the customer.

11.2.3 The promotion may end at the specified time or when the number of promotional gifts is exhausted, whichever comes first and will be announced by Techcombank on Techcombank's website (<https://www.techcombank.com>).

11.2.4 Regulations on the time limit for awarding prizes and the focal point for answering questions related to the promotion:

- Techcombank reserves the right to refuse to apply the offer for ineligible transactions or to adjust/revoke the value of the offer received by the customer from the date Techcombank determines that the transaction is ineligible.
- Techcombank may revoke the value of the incentive received by the customer through any method including but not limited to the automatic debit of the customer's account.
- Techcombank will consider rewards/refunds to customers' current accounts after 45 working days from the end of the reward period.
- For any questions related to the promotion, customers can contact the following address for guidance and answers:

Vietnam Technological and Commercial Joint Stock Bank
Address: No. 6 Quang Trung Street, Cua Nam Ward, Hanoi
Phone: 024. 3944 6368

- The deadline for Techcombank to receive questions and complaints from customers about the results of the promotion program is 60 days from the end of the program. All questions and complaints after the above time will not be resolved

11.2.5 Other regulations:

- Vietnam Technological and Commercial Joint Stock Bank has the right to refuse to award promotions to any Customer that the Bank deems to provide invalid, unclear, incomplete information or violate/fail to meet any conditions of the Program.
- Customers who receive promotional amounts under these Rules may be required to pay irregular income tax, fees and charges (if any) in accordance with applicable laws. In case of irregular income tax payment. The customer agrees that Techcombank will deduct/deduct the irregular income tax, fees and charges (if any) as prescribed by law on the value of the promotional amount that the

customer has received and paid on behalf of the customer to the competent authority in accordance with the provisions of law.

- Customers participating in the Program agree that Vietnam Technological and Commercial Joint Stock Bank has the right to use the Customer's name and image to announce the winning promotion on Techcombank's website (<https://www.techcombank.com>) and for commercial advertising purposes.
- Vietnam Technological and Commercial Joint Stock Bank is exempt from liability for any loss, damage (not only including losses or other causal losses) or any personal accident arising out of participation in the Program or as a result of the receipt or use of the Gift except as provided by law.
- The rules of the promotion program are published on the website of Techcombank (<https://www.techcombank.com>). Techcombank has the right to amend and adjust these Terms and Regulations. The content of the adjusted rules will be published on Techcombank's website after Techcombank ensures all procedures for notifying competent state agencies about the amendment and supplementation of the program rules.
- Customers participating in the promotion program agree to receive preferential notifications via communication channels (SMS, Email, e-banners, social pages, etc.) of Techcombank and third party partners to communicate the program.
- In the event of a dispute related to this promotion. The Joint Stock Commercial Bank for Technology and Trade of Vietnam is responsible for directly settling, if no agreement can be reached, the parties are entitled to initiate a lawsuit to a competent People's Court for handling in accordance with current law.

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