

**TERMS & CONDITIONS**

*Implementing the promotion program Golf privileges for cardholders Techcombank Private international payment cards*

- Promotion name: privileges for Techcombank Private international payment cardholders when booking Golf services.**
- Area (scope) of promotion: Nationwide**
- Form of promotion: Free gift of goods or services accompanied by the purchase and sale of goods or provision of services.**
- Promo period: From October 26, 2024 to February 28, 2025.**
- Promotional goods and services: payment services using Techcombank Private international payment cards**
- Goods and services used for promotion: UrBox promotion code**
- Customers of the promotion program (eligible subjects):**

Individual customers using Techcombank Private International Payment Card (6 leading numbers of the card 401148) Hereinafter referred to as "Banking Card"

**8. Prize structure (award content, value, number of prizes):**

<b>Category</b>	<b>Gifts</b>	<b>Value of gift</b>	<b>Number of promotion codes</b>	<b>Total Banking books</b>
<b>Private card privileges</b>	UrBox discount code for Golf Service Fee	Discount 50% Golf Service Fee at UrBox when using Bank Card to pay for Golf Service Fee at UrBox	Each Private cardholder is entitled to 04 UrBox promotion codes per 1 calendar month	3,000,000,000 VND

**9. Total gift value (nationwide): 3,000,000,000 VND (In words: Three billion VND.)****10. Content and Detailed Rules of the Promotion Program:****10.1. Detail of promotion**

- Rewards code UrBox 50% Service Fee – understood as Service Fee Package 1 play including: Greenfee, caddy fee, 1/2 cart at the Golf courses within the scope of program

implementation specified in article 10.3. The specific playing fee at each golf course applies from time to time policy of the UrBox partner.

- Each Techcombank Private cardholder can enjoy up to 4 UrBox Rewards codes per 1 calendar month.
- Each voucher is applied for 1 payment for 1 play of 18 holes. Any form of combined payment from 2 plays or more will not be applied voucher.
- Reservation of Golf Service must be made via Hotline 24/7: Phone: 1800282831 and email: TCBPrivate@Urbox.vn (“Headphone”). Reservation requests via third-party websites/applications or directly with the Golf Course will not be eligible for discount.

**10.2.Application conditions:**

- Eligible Payers: All Customers who own a Techcombank Private Payment Card and use this card to pay Service Fee at the Golf Courses specified in Article 10.3.
- Payment channel: Online payment by Techcombank Private Payment Card at the Payment Link provided by the switchboard employee (CS).
- In case the Customer cancels the service after successful payment, the value of the discount will not be refunded. Techcombank has the right to refuse to pay the discount for these transactions.
- Customers only make payment when the UrBox system displays the preferential Service Fee exclusively for Techcombank Private Payment Cardholders. Techcombank is not responsible for the system's failure to display the preferential amount at the payment step.
- In case of arising any complaints / complaints from customers related to the problems of goods / services provided, how to apply UrBox takes full responsibility for handling.
- Transactions eligible for the incentive program do not include refunded or cancelled transactions that make the actual order value not guarantee the minimum order value eligible for incentives as prescribed, excluding transactions related to fraud and fake.
- Techcombank has the sole right to decide whether or not to apply this offer with other Techcombank offers implemented at the same time.
- To avoid confusion, while Techcombank facilitates cardholders to enjoy this offer, Sân Golf và Urbox are the service providers for this offer. Therefore, cardholders understand and accept that using services under this offer will form a contract between the cardholder and the supplier and Techcombank does not participate in this contract

**10.3.Applicable Golf Areas:**

No.	COUNTRY NAME	APPLICATION TIME
1	Tam Dao Golf Resort	Monday – Sunday

<b>No.</b>	<b>COUNTRY NAME</b>	<b>APPLICATION TIME</b>
2	Dai Lai Golf Club	Monday – Sunday
3	Heron Lake Golf Course	Monday – Sunday
4	Thanh Lanh Valley and Resort	Monday – Sunday
5	Hilltop Valley Golf Club	Monday – Sunday
6	Dragon Golf Links	Monday – Sunday
7	Royal Golf	Monday – Sunday
8	Chi Linh Golf & Country Club	Monday – Sunday
9	BRG Legend Valley	Monday – Sunday
10	BRG Legend Hill	Monday – Sunday
12	BRG Kings Island Lake Side	Monday – Sunday
13	BRG Kings Island View	Monday – Sunday
14	BRG Kings Island King Course	Monday – Sunday
16	SkyLake Golf & Resort (Sky Course)	Monday – Sunday
17	Ruby Tree Golf Club	Monday – Sunday
18	Sono belle Hai Phong (Song gia)	Monday – Sunday
19	Tuan Chau Golf Resort	Monday – Sunday
20	Mong Cai International Golf Course	Monday – Sunday
21	Trang An	Monday – Sunday
22	Yen Dung Golf Club	Monday – Sunday
23	Kim Bang Golf Club - Stone Valley Golf Resort	Monday – Sunday
24	Phoenix Golf & Resort	Monday – Sunday
25	Yen Bai Star Golf and Resort	Monday – Sunday
26	Sapa Grand Golf Course	Monday – Sunday
27	Van Tri Golf	Monday – Sunday
28	Vinpearl Golf Hai Phong (Vuc Yen)	Monday – Sunday

<b>No.</b>	<b>COUNTRY NAME</b>	<b>APPLICATION TIME</b>
29	Vinpearl Golf Phuoc	Monday – Sunday
30	Vinpearl Golf Nha Trang	Monday – Sunday
31	Vinpearl Golf Nam Hoi An	Monday – Sunday
32	FLC Ha Long Golf	Monday – Sunday
33	FLC Sam Son Golf Link	Monday – Sunday
34	FLC Quy Nhon Golf Links	Monday – Sunday
35	FLC Quang Binh	Monday – Sunday
36	Ba Na Hill Golf Resort	Monday – Sunday
37	Montgomerie Links Vietnam	Monday – Sunday
38	BRG Danang Golf	Monday – Sunday
39	Laguna LangCo Golf	Monday – Sunday
40	Cualo Golf	Monday – Sunday
41	Mường Thanh diễm Lam	Monday – Sunday
42	Mường Thanh Xuan Thanh	Monday – Sunday
43	KN Golf Links Cam Ranh	Monday – Sunday
44	Diamond Bay Club	Monday – Sunday
45	Hoiana Shores Golf Club	Monday – Sunday
46	Nara Binh Tien	Monday – Sunday
47	Dalat Palace Golf Club	Monday – Sunday
48	Sacom Tuyen Lam Golf Resort	Monday – Sunday
49	The Dalat 1200	Monday – Sunday
50	Dongnai Golf Resort	Monday – Sunday
	Long Thanh Golf Resort	Monday – Sunday
51	Paradise Golf	Monday – Sunday
52	Taekwang Jeongsan Country club	Monday – Sunday

No.	COUNTRY NAME	APPLICATION TIME
53	Belong Be Golf	Monday – Sunday
54	The Bluff Ho Tram	Monday – Sunday
55	Twin Doves	Monday – Sunday
56	VietnamGolf & Country Club	Monday – Sunday
57	Sealink Golf & Country Club	Monday – Sunday
58	West Lake Golf	Monday – Sunday
59	Eschuri Vung Bau - Phu Quoc	Monday – Sunday
60	Sonadezi Chau Duc Golf Course	Monday – Sunday
61	Long Bien Golf Course	Monday – Sunday
62	Tan Son Nhat Golf Course	Monday – Sunday
63	Hanoi Golf Club (Minh Tri)	Monday – Sunday
64	Stone Highland Golf & Resort Vietnamese	Monday – Sunday
65	Novaland Thiet	Monday – Sunday

#### 10.4.How to use the offer:

To enjoy the program's incentives, customers can book a golf schedule through the following steps:

- Step 1: Customers / PCRM of Techcombank contact via one of the following channels to make an appointment: Hotline 24/7: Phone: 1800282831 and email: TCBPrivate@Urbox.vn (“Taller”): Information to provide includes: The Golf Course want to make a reservation, the date of play, the required playing time, Full name of the customer, Head BIN (6 first numbers) and the last 4 numbers and the name of the type of card the customer owns, the phone number of the cardholder for Urbox to check the remaining valid number of vouchers according to the policy cardholders are entitled to (this information is not required), phone number to receive booking information (or email in case the customer sends reservation information via email) and Fight information available Customer has registered with the ground (if any).
- Step 2: The switchboard checks customer information.
- Step 3: The switchboard checks the responsiveness of the Golf course and confirms playtime with the Golf course.

- Step 4: The switchboard contacts the customer to inform the ability to respond with accompanying information including: Service available, confirmation Customer agrees to order the service and conditions / surcharges (if any).

The switchboard will contact the customer up to 03 times to notify the response ability and accompanying information.

- Step 4a: Contacting the customer failed, the switchboard sends an SMS to the contact phone number Customer informed the switchboard in step 1.
- Step 4b: Contact customer successfully:
  - Step 4b.1: Service available (understanding is that the Golf Course has room, the program has preferential rate, Customers are valid to participate in the program), Customer confirms and agrees to book the service and the conditions / surcharges (if any). Customers are forwarded to step 5.
  - Step 4b.2: Service is not available (understood as In case the Golf course does not confirm the reservation or has run out of incentives) Customers are informed by the Consultant and advise customers on an alternative playing time / Golf course for customers to choose. After reaching an agreement on a new playing time schedule, the customer service switchboard similar to step 4b.1
- Step 5: Customers pay the cost of booking a golf course according to the booking confirmation

After receiving the payment link, customers pay Service fee (including Greenfee, caddy fee, 1/2 cart) as follows:

- The switchboard provides an online payment link to customers via the program's email or from Urbox's OA account on the Zalo platform: Name of UrBox Premium Services (phone number: 0984128166) or UrBox - Electronic Gifts, ensuring the correct matching of the amount of playing golf fees payable by Techcombank cardholders after discounts. The switchboard suggests customers to make payment with the informed card when booking. Urbox is responsible for the safety and security of customer's card payment.
- The payment of the cost should be completed before the playtime so that the Customer has priority to use the preferential Service Fee and preferential rate. After the Customer makes a successful payment, the Call Center will check the ability to meet again, if it is still available, it will book it for the customer, if it is no longer available, it will advise other Play Hours. In case of failure to select a new Play Hour, the Call Center

will refund the Customer. Customers will receive a refund within 7-15 working days from the successful payment.

- Other arising expenses (cost of food and drink, furniture hire, etc.), customers pay directly at the Golf course according to the prices specified by each course.
- Step 6: Customer Service Center when Customer needs to change / cancel play schedule (if Customer needs).

### **10.5.Reservation and reservation time requirements**

Customers must book a play schedule at least 24 hours before playing for playtime on weekdays and 48 hours before playtime for playtime on weekends (saturday, sunday, holidays, new year). If Customers book after the time specified above, in case the field is empty, the switchboard will still receive support for Customers to book the field.

### **10.6.Cancellation, absence and change of play schedule, playground**

- Any change or cancellation of the playing schedule must be informed directly by the Customer via the Call Center according to the minimum refund time without charge before the playing time of each field and be confirmed by the Call Center.
- Any change in play schedule, playground or cancellation that does not follow the minimum time for no-fee refund before the playtime of each field has been confirmed by the Call Center or Customer does not arrive will be counted as one play per booked date.
- No refund or cancellation of the fee collection in bad weather conditions, except for force majeure cases under the Cooperation Contract between the 2 parties.

### **11. Process, method, and procedures for receiving rewards:**

- Promotion payment method: The promotion code is managed by UrBox, valid customers are automatically applied the promotion code. 50% of the Golf Service Fee is directly deducted from Service Fee when Customers make payment. Accordingly, Service Fee Customers make payment is recorded on the invoice as an amount equal to the invoice value minus (-) the promotion value that Customers are entitled to.
- Techcombank has the right to automatically withdraw the preferential amount if it detects fraud or self-seeking acts of cardholders.

### **12. Regulations on contact points to answer questions related to the promotion program:**

*Complaints related to cards and card services provided by Techcombank*

- ***Vietnam Technological and Commercial Joint Stock Bank***
- *Address: No. 6, Quang Trung Street, Tran Hung Dao Ward, Hoan Kiem District, Hanoi*
- *Phone: 024. 3944 6368*

*For any questions related to the application of Golf Services, Customers should contact the following address for guidance and answers:*

- ***To Que Digital Marketing Joint Stock Company***
- *Address: 4th Floor, GP Invest Building, 170 La Thanh Street, Dong Da District, Hanoi*
- *Phone: 1800282831*
- *Email: TCBPrivate@Urbox.vn*

The time limit for Techcombank and To Que Digital Marketing Joint Stock Company to receive and solve Customers' questions and complaints about the results of the promotion program is 60 days from the end of the program. Any questions and complaints after the above time will not be solved.

### **13. Other regulations:**

- Vietnam Technological and Commercial Joint Stock Bank / Toà Digital Marketing Joint Stock Company has the right to refuse to award the prize to any Customer that the Bank considers to provide invalid, unclear, incomplete information or violate / not satisfy any conditions of the Program.
- Customers who are entitled to receive promotions under this Regulation 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, Customers accept that Techcombank will deduct the irregular income tax, fees and charges (if any) in accordance with law on the value of promotions that customers have received and submit on behalf of the customer to the competent authority in accordance with law.
- With the consent of the Awarded Customer, Vietnam Technological and Commercial Joint Stock Bank, affiliated companies of Techcombank, respective directors, employees and representatives of Techcombank and affiliated companies will use the name and image of the Awarded Customer for commercial advertising purposes.
- Vietnam Technological and Commercial Joint Stock Bank, affiliated companies of Techcombank, respective directors, employees and representatives of Techcombank and these affiliated companies will not be liable for any loss or damage (not only including losses or damages of other causes) or any personal accidents that occur from participation in the Program or from the reception or use of gifts except for the responsibilities specified by law.



- The promotion program rules are published on Techcombank's website (<https://www.techcombank.com>). Techcombank is entitled to amend and adjust this Rule and relevant regulations. The content of the adjusted rules will be published on Techcombank's website after completing the procedures to notify the amendment and supplementation to the competent state agency in accordance with the law. <https://www.techcombank.com>
- Customers participating in the promotion program agree to receive promotional notices via communication channels (SMS / Email / Electronic Banners / Social Pages...) of Techcombank and third parties to communicate for the program.
- In case of any dispute related to this promotion program, Vietnam Technological and Commercial Joint Stock Bank / To Qua Digital Marketing Joint Stock Company is responsible for directly settling, if no agreement is reached, the parties are entitled to initiate a lawsuit at a competent people's court for handling in accordance with current law.

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