

Appendix: Detailed Rules Promotion Program Open New Techcombank Payment Account For Circle K Customers

1. **Promotion name:** Promotion Program Open New Techcombank Payment Account For Circle K Customers
2. **Area (scope) of promotion:** Nationwide
3. **Form of promotion:** Free gift of goods and services accompanied by the purchase and sale of goods and provision of services.
4. **Promo period:** From 11/09/2025 to 31/12/2025 or until the end of the Program implementation Budget, whichever comes first.
5. **Promotional goods and services:** Payment account and payment services via payment account ("TKTT") at Techcombank.
6. **Goods and services used for promotion:** Cash gift
7. **Customers of the promotion program (eligible subjects):**
During the program, individual customers (hasn't ever had information on the Techcombank system) successfully open a new Techcombank payment account for the first time by electronic means via the Techcombank Mobile application through scanning the QR Code according to the instructions on Techcombank's media publications displayed at Circle K stores nationwide.
8. **Prize structure (award content, value, number of prizes):**

Customer group	Requirements for opening current account	Prize value and conditions for payment transactions	State budget
Customer group section 7	Individual customers (hasn't ever had information on the Techcombank system) successfully open a Techcombank checking account for the first time electronically via the Techcombank Mobile application through scanning the QR Code on Techcombank's media publications displayed at Circle K stores nationwide during the promotion. Customers opening a Techcombank account for the first time are customers who open	Customers (KH) receive 2 cashback offers immediately after successful account opening and when paying bills using QR Techcombank (QR247) <ul style="list-style-type: none"> o Offer 1: 50% refund of transaction value up to 50,000 VND o Offer 2: refund 30% of transaction value up to 30,000 VND <ul style="list-style-type: none"> - Expiry date: 15 days from the date of account opening - The offer can be used when customers pay via Techcombank's QR code rapid response code, which contains payment information of the respective order, at Circle K 	1,166,130,000 VND

	an account by scanning their chip-enabled national identity card (NFC) or via a VneID application link successfully	stores nationwide during the promotion period. - Principles for using the promotion will be specified in article 10.1.3 of the Promotion Program Rules attached to this Notice	
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9. Total value of goods and services used for promotion: 1,166,130,000 VND (In words: One billion one hundred sixty six million one hundred thirty thousand Dong)

10. Content and Detailed Rules of the Promotion Program:

10.1 Content of the program:

10.1.1 Conditions for considering the validity of the customer's current account in section 7 to participate in the program:

- A successfully opened current account is when a customer successfully opens a current account via QR code at Circle K store and receives an account opening notification on the Techcombank Mobile application interface, has a customer ID, and the customer's current account is transactional (except for cases where the current account is blocked / closed due to the request of the Customer and / or the competent State agency and / or Techcombank detects there are risks, discrepancies or abnormal signs between customer identification information or detects suspicious transactions during the process of using the current account during the promotion).

10.1.2 The program is not applicable to customers opening current accounts at Techcombank branch counters.

10.1.3 Regulations on using cashback incentives:

- At the date of receiving the offer as described in Section 8, the offer will be saved in Section "My offer" on the Techcombank Mobile app screen.
- When customers successfully make payment for goods and services on the Techcombank Mobile application and fully meet the conditions according to this Charter, customers will be entitled to the offer and a refund directly to the Customer's payment account after paying the full value of the invoice.
- Cashback offer can be applied at the same time with other promotions Circle K is implementing at the Stores participating in this Promotion. The invoice value used to consider the conditions for applying this promotion under this Rule is the invoice value including VAT and after applying the incentives according to Circle K's own promotion program (if any).
- Cashback offer is only used for Valid Transactions meeting the following conditions:
 - i) Is the transaction of paying for goods and services at Circle K stores nationwide during the promotion period.
 - ii) Customers make payment with Techcombank's QR code response code, which contains payment information of the respective order at Circle K stores nationwide during the

promotion period. In particular, the QR code response code is Techcombank's form of payment that allows Customers to scan the code on the Techcombank Mobile application to pay for shopping transactions for goods and services at Circle K stores nationwide.

- iii) Not applicable to refunded, cancelled, disputed or invalid payment transactions or forgery or suspected signs of fraud.
- In case there are many Customers meeting the same eligibility requirements, Techcombank will consider the following priority criteria:
 - The customer who meets the eligibility requirements sooner.
 - Customers who have a greater total valid transaction value during the promotional period.
 - Techcombank is the last legal entity to decide on the list of eligible customers to receive the offer.
- Techcombank has the right to refuse to pay / automatically withdraw the refund offer in case after verifying that the customer (i) does not satisfy the bonus program's conditions, or (ii) in case Techcombank assesses that the transaction shows signs of fraud, fake, self-seeking, or (iii) the customer's account is blocked and closed or (iv) The customer cannot provide documents and documents to clarify at Techcombank's request in this Program Rules at any time during the program period. In case Techcombank verifies that the referred customer belongs to item (ii) of this clause, Techcombank has the right to refuse the customer to continue participating in the program.

10.2 Contact point to answer questions related to promotion programs:

- For any questions related to the promotion program, Customers contact the following address for guidance and answers:

Vietnam Technological and Commercial Joint Stock Bank
Address: 06 Quang Trung Street, Hoan Kiem District, Hanoi
Phone: 024. 3944 6368
- For inquiries related to products and goods at Circle K, Customers contact the following address for guidance and answers:

Red Circle Company Limited
Address: 160 Bui Thi Xuan Street, Pham Ngu Lao Ward, District 1, Ho Chi Minh City
Phone number: 028 3620 9017
- The time limit for Techcombank to receive and solve customer 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 limit will not be solved.

10.3 Other regulations:

- 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.

- Customers participating in the promotion agree: 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 Customer enjoying the promotion 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.
- 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.
- 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 is responsible for directly settling, if no agreement is reached, the parties are entitled to initiate a lawsuit to the competent People's Court for handling in accordance with current law.

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