

## **TERMS AND CONDITIONS ABOUT TCB INSPIRE MEMBERSHIP PROGRAM**

### **I. SCOPE OF APPLICATION**

1.1. TCB Inspire membership program applies to customers who are eligible to participate in TCB Inspire program.

### **II. EXPLAINING WORDS**

2.1. TCB Inspire: is a member service exclusively for individual customers who satisfy the ranking criteria as prescribed by Vietnam Technological and Commercial Joint Stock Bank. Accordingly, member customers will receive their own benefits and preferential policies.

### **III. TCB INSPIRE SERVICE MEMBERSHIP BENEFITS**

When participating in the program, customers enjoy the following benefits of TCB Inspire service membership:

3.1. Enjoy service policy

3.1.1. Being identified, serving and performing transactions at all transaction offices and branches of Techcombank;

3.1.2. Be consulted and served by a professional consulting force regulated from time to time.

3.2. Enjoy informational privileges:

3.2.1. Consulting, providing regularly and fully information about financial products and services - banking via Email/SMS...

3.2.2. Provide information and support 24/7 via a dedicated line when making a call to the hotline number: 1800 588 822 (domestic) or +024 3944 9626 (overseas) or the phone number to update updated from time to time.

3.3. Enjoy products, pricing policies, interest rates, banking service procedures for TCB Inspire service members according to regulations from time to time.

3.4. Enjoy customer care services and programs for TCB Inspire service members according to regulations from time to time.

3.5. Enjoy external incentives at Techcombank's affiliated partners according to regulations from time to time.

3.6. Other benefits as prescribed by Techcombank from time to time.

### **IV. TERM AND TERMINATION OF TCB INSPIRE MEMBERSHIP**

4.1. The membership period is specified as follows:

4.1.1 The term for qualified customers to participate in the TCB Inspire membership is 12 months from the date the customer receives the notification from TCB about being eligible to participate in the TCB Inspire membership.

4.1.2 The term for member groups subject to exception approval/ business program is 6 months from the date the customer receives the notification from TCB.

4.2. Techcombank will terminate the Customer's membership benefits in the following cases:

4.2.1 During the membership period, TCB will terminate the membership benefits and remove the TCB Inspire service member identity if:

4.2.1.1 Customer voluntarily requests to terminate the TCB Inspire membership;

4.2.1.2 Customers with overdue debts over 30 days at Techcombank;

4.2.1.3 The Customer is on the blacklist of fraud at Techcombank;

4.2.1.4 The customer identifies under the Family banking program, then the customer no longer participates in Family banking and the customer does not satisfy other conditions of Inspire membership.

4.2.2. Expiration of the membership period: termination of membership benefits and removal of TCB Inspire service membership if the customer no longer meets the official membership eligibility criteria according to the internal regulations of TCB Inspire in each period.

## **V. CUSTOMER INFORMATION SECURITY**

5.1. Techcombank is committed to respect all information related to the Customer and ensuring that such information is strictly confidential.

5.2. Techcombank will only allow employees to use Customer's information for Techcombank's operational purposes. Any violations of information security standards caused by Techcombank employees will be handled in accordance with Techcombank's regulations.

5.3. Any information Customer shares with Techcombank is only used for the purpose of providing customers with specific products and services. In case of having to cooperate with a third party to support Techcombank's activities such as building information systems, consulting, auditing and advertising, the Customer accepts Techcombank's provision or disclosure. information related to the Customer in accordance with Techcombank's regulations and applicable laws without notifying the Customer of this.

## **VI. GOVERNING LAW AND DISPUTE SETTLEMENT**

These Terms and Conditions are governed by the laws of Vietnam. If there is any dispute arising from the implementation of the Terms and Conditions between Customer and Techcombank, such dispute will first be resolved through negotiation and conciliation. If the time limit of 30 days from the date on which a party raises a dispute but the parties fail to conciliate, the parties have the right to bring the dispute to a competent court in Vietnam for settlement.

## **VII. FINAL TERMS**

Techcombank reserves the right to change/add/terminate regulations related to TCB Inspire Membership Regulations from time to time without prior notice to Members.