

RULES OF THE PROMOTION PROGRAM

By participating in this Promotion Program, the Customer defaults to accept all the terms and conditions of the Promotion as specified below.

- 1. Program name:** COMPLETE UTILITIES – GRATITUDE TO VALUED CUSTOMERS
- 2. Form of promotion:** Giving goods and services without collecting money, not accompanied by the purchase of goods or use of services.
- 3. Goods and services used for promotion:** Promotional code to give money to transactions when using services: VNPAY Taxi, Car Ticket Booking, Train Booking, Movie Ticket Booking, Flight Ticket Booking, Sports – Entertainment Reservation, Hotel Booking, Delivery, Flower Order and Cash Voucher for transactions when using VnShop Shopping service on IVB Mobile Banking application.
- 4. Promotion period:** From 20/10/2025 to the end of 31/12/2025 or until the budget/promo code is used up, whichever comes first.

(The actual implementation time may be adjusted according to the agreement agreed between the Parties).
- 5. Subjects of the Program:** Individual customers using IVB Mobile Banking service.
- 6. Promotion area:** Nationwide.
- 7. Total expected promotion value:** 83,750,000 VND (In words: Eighty-three million seven hundred and fifty thousand VND) (excluding VAT).
- 8. Prize Structure:**

Prize Structure	Prize content	Prize value (VND)	Number of awards	Number of episodes	Prize Pool	Currency (VND)
Offer 01	Each period, promotional codes/vouchers when using services on IVB Mobile Banking for customers who register and successfully activate IVB Mobile Banking application for the first time, specifically:					
	Get 100 promotional codes for 50% discount up to VND 100,000 when customers use VNPAY Taxi services/ Bus ticket booking/ Train booking/ Flight ticket booking/ Movie ticket purchase/ Sports - entertainment/ Hotel booking/ Delivery/ Flower order on IVB Mobile Banking.	100.000	100	3	300	30.000.000
	Get 50 vouchers for 50,000 VND discount for orders from 100,000 VND when customers use VnShop Shopping service on IVB Mobile Banking.	50.000	50	3	150	7.500.000
Offer 02	Each period, a promotional code of VND 35,000 will be given to customers who use VNPAY Taxi service for the first time on IVB Mobile Banking application, specifically: Applicable for transactions with a value of less than or equal to 70,000 VND, with transactions with a value of over 70,000 VND immediately reduced by 35,000 VND.	35.000	50	3	150	5.250.000

Prize Structure	Prize content	Prize value (VND)	Number of awards	Number of episodes	Prize Pool	Currency (VND)
Offer 03	Each period, get a promotional code: Buy 01 movie ticket and get 01 movie ticket for customers who use the Movie Ticket Purchase service on IVB Mobile Banking application for the first time, applicable to ticket classes from 100,000 VND or less. For ticket classes over 100,000 VND, get 100,000 VND discount for the second ticket.	100.000	20	3	60	6.000.000
Offer 04	Give promotional code and voucher 35% off up to VND 35,000 for customers when making VNPAY Taxi transactions / Car ticket booking / Train booking / Flight ticket booking/ Movie ticket purchase / Sports - entertainment / Hotel booking / Delivery / Flower order / VnShop shopping on IVB Mobile Banking	35.000	1.000	1	1.000	35.000.000
Total Budget of the Program (Excluding VAT)						83.750.000
<i>In words: Eighty-three million seven hundred and fifty thousand VND./.</i>						

9. How to consider rewards and rewards for Customers:

- **General Terms:**

- Promotional codes/Vouchers will be applied directly to the value of payment transactions when successfully making transactions on IVB Mobile Banking application (tax included) of customers, specifically including services: VnShop Shopping/ Flight ticket booking/ VNPAY Taxi/ Movie ticket purchase/ Sports - Entertainment/ Car ticket booking/ Train ticket booking/ Hotel booking/ Booking Flowers/ Delivery.
 - Promotional Codes/Vouchers are not redeemable for cash, in-kind, reservations or refunds of excess money.
 - Customers do not have to buy any goods, use any services during the promotional period to receive promotional codes/vouchers.
 - Each month: calculated according to the official calendar issued by the State (solar calendar) in 2025.
- **For Offer 01:**
- Applicable to customers who register for the first time and successfully activate IVB Mobile Banking application from the 15th to the 30th of each month, specifically:
 - For VNPAY Taxi service/Bus ticket booking/Train booking/ Flight ticket booking/ Movie ticket purchase/ Sports - entertainment/ Hotel booking/ Delivery/ Flower order: Each month, including the first 100 successful transactions to receive and enjoy promotions. Maximum frequency 02 times/ Customer/ Program.
 - For VnShop shopping services: Each month, including the first 50 successful transactions to receive and enjoy promotions. Maximum frequency 01 time/ Customer/ Program.
 - The list of applicable customers and the time of paying rewards for each installment are as follows:
 - Phase 1: Applicable to eligible customers from 20/10/2025 to 30/10/2025. Promo Codes/Vouchers are valid from 25/10/2025 to 20/11/2025.
 - Phase 2: Applicable to eligible customers from 15/11/2025 to 30/11/2025. Promo Codes/Vouchers are valid from 20/11/2025 to 20/12/2025.
 - Phase 3: Applicable to eligible customers from 15/12/2025 to 30/12/2025. Promotional codes/Vouchers are valid from 20/12/2025 to 20/01/2025.
 - The time to consider and award rewards is within 05 working days from the time customers successfully register and activate IVB Mobile Banking application to meet the conditions of the program.

- The promotional code is sent to the notification message on IVB Mobile Banking (OTT) application.

- **For Offer 02:**

- Applicable to customers who book VNPAY Taxi for the first time on IVB Mobile Banking: Each month, including the first 50 successful transactions to receive and enjoy promotions (Total 150 transactions during the promotion period).
- Promotion period:
 - Phase 1: from 20/10/2025 to 30/10/2025.
 - Phase 2: from 15/11/2025 to 30/11/2025.
 - Phase 3: from 15/12/2025 to 30/12/2025.
- Each customer can receive and use the promotional code up to 01 time during the promotion period.

- **For Offer 03:**

- Applicable to customers who make a movie ticket purchase transaction on IVB Mobile Banking for the first time: Each month, including the first 20 successful transactions to receive and enjoy promotions (Total 60 transactions during the promotion period).
- Promotion period:
 - Phase 1: from 20/10/2025 to 30/10/2025.
 - Phase 2: from 15/11/2025 to 30/11/2025.
 - Phase 3: from 15/12/2025 to 30/12/2025.
- Each customer can receive and use the promotional code up to 01 time during the promotion period.

- **For Offer 04:**

- Applicable to customers who choose and apply the offer of promotional codes/vouchers as soon as possible when making transactions on IVB Mobile Banking, specifically:
 - For VNPAY Taxi service/Car ticket booking/Train booking/ Flight ticket booking/ Movie ticket purchase/ Sports - entertainment/ Hotel booking/ Delivery/ Flower order: Including the first 700 successful transactions to receive and enjoy promotions. Maximum frequency 02 times/ Customer/ Month.
 - For VnShop shopping services: Including the first 300 successful transactions to receive and enjoy promotions. Maximum frequency 02 times/ Customer/ Month.

- Promotion period: from 20/10/2025 to 31/12/2025

10. Regulations when participating in the program:

- Transactions are considered successful transactions during the implementation of the Program, excluding transactions in the process of handling complaints/disputes, refund transactions, canceled transactions, transactions showing signs of fraud or abuse.
- Customers who receive prizes if they are within the taxable framework as prescribed by law, are responsible for paying taxes incurred in connection with receiving the prizes of the Program.
- The organization of sales promotion programs must ensure fairness, transparency and objectivity.
- For any transaction that IVB suspects is **an invalid transaction; profiteering, not for personal purposes; IVB has the right to exclude such transaction** from the program and **refuse to award prizes or retrospectively collect the value of prizes** awarded to customers **without prior notice**.
- In any case of disputes, **complaints and decisions of IVB shall be final**.
- IVB has the right to change and adjust the content of the promotion program accordingly in accordance with the provisions of law and publicly announce it on IVB's website (<https://www.indovinabank.com.vn>).
- When registering to use and/or making transactions via IVB Mobile Banking application, customers have agreed to the terms and conditions of using IVB's Mobile Banking services and the rules of the promotion program via IVB Mobile Banking application and customers also agree to the provision of information, the Customer's personal data when processed through IVB's application as well as agree to the Notice on the processing of IVB's personal data posted on the IVB Mobile Banking application or published on IVB's website (including amendments, supplements and replacements by IVB from time to time).
- After 30 days from the end of the program, IVB does not receive any complaints from customers related to the Fraud Act.
- For any questions from customers related to the promotion, please contact:
 - IVB Mobile Banking Customer Support Center: 1900 5888 79.
 - Customer Care Center – Vietnam Payment Solutions Joint Stock Company (VNPAY):

- VNPAY Taxi, Train Booking, Bus Ticket Reservation, Delivery, Sports - Entertainment, Movie Ticket Purchase, Flower Order: *6789.
- Flight Ticket Reservation, Hotel Reservation: 1900 5555 20.
- VnShop Shopping Service: 1800 5888 59.