

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.

- Promotion name:** 35 YEARS – A JOURNEY, MILLION CONNECTIONS
- Goods and services are promoted:** IVB Mobile Banking application and features on the application.
Number of goods and services to be promoted (if any): 12 Vouchers to give money to the transaction.
- Promotion period:** 20/10/2025 to 30/12/2025.
- Promotion area (scope):** Nationwide.
- Forms of promotion:** Providing goods or services free of charge in conjunction with the sale of goods or the provision of services.
- Customers of the promotion program** (Promotion beneficiaries): Individual customers who register for the first time, successfully activate the application and use services on IVB Mobile Banking.
Not applicable to children and adolescents under 15 years old.

7. Prize Structure:

Prize Structure	Prize content (details of content and symbol of each prize)	Prize value (VND)	Number of prizes	Total prize value (VND)
Incentives	Each period, a voucher for Apple Airpods 4 headphones will be given at only 35,000 VND when customers use VnShop Shopping service on IVB Mobile Banking for the first time to successfully register to activate the IVB Mobile Banking application with the order number respectively 35, 135, 235 and 335.	3.455.000	12	41.460.000
Total Budget of the Program (Excluding VAT)			41.460.000	
In words: Forty-one million four hundred and sixty thousand VND./.				

Total prize value = 41,460,000 VND, equivalent to about 99% of the total value of promotional goods (customers pay the rest of 35,000 VND/product).

8. Detailed contents of the rules of the promotion program:

8.1 Specific conditions, methods and procedures that customers must follow to participate in the promotion program:

- Condition: Being an individual customer.
- Method: Register and successfully activate IVB Mobile Banking application for the first time.
- Procedure:
 - Customers who register directly at Indovina Bank Limited include Business Centers, Branches, Transaction Offices and affiliated Business Units and;
 - Customers register online.

8.2 Time and method of issuance of proof of winning

Issued without goods, sent directly via OTT (Over The Notification) message on IVB Mobile Banking.

8.3 Regulations on proof of winning

- Proof of winning is a Push Notification Message Voucher on IVB Mobile Banking application (OTT: Over The Notification).
- The voucher is only applicable to the list of eligible customers in each promotional month, which is set separately for each winning customer.
- Total vouchers for transactions: 04 vouchers/month, a total of 12 vouchers for the whole program.
- Each Voucher is valid for 30 days from the date of issue and is not reserved, redeemed for cash, or refunded for excess value.

8.4 Time, place and method of determining the winner:

- **Time to determine the winner:** Within **ten (10) working days** following the 30th day of each month throughout the duration of the program. (Example: For December from December 15 to 30, 2025, the time for determining and announcing the prize will take place within 10 working days after December 30, 2025).
- **Location to determine the winner:** At IVB's head office or the location decided by IVB.
- **How to determine the winner:**
 - Applicable to clients made between 00:00:00 on the 20th and 23:59:59 on the 30th of October, November and December 2025.
 - After the end of the program participation period in each month, IVB compiles the list of individual customers who register and successfully activate IVB Mobile Banking for the first time.
 - The list is arranged in chronological order of registration completion and valid activation.
 - Winning customers are customers with the ordinal numbers 35, 135, 235 and 335 in this list.
 - IVB selects customers who meet the conditions and have the order numbers 35, 135, 235, 335 in the list of customers who register and successfully activate IVB Mobile Banking.

- In case the Customer stops using IVB Mobile Banking service before the end of the program and/or at the time of reward consideration or for any reason cannot award the prize to the Customer, IVB will select an alternative customer to ensure a sufficient number of prizes issued in each month. in order of priority as follows:
 - Priority 1: The customer has the next adjacent ordinal number and fully meets the conditions for receiving the prize (e.g. 36, 136, 236, 336; followed by 37, 137, 237, 337,...).
 - Priority 2: In case there is no valid next adjacent customer, the prize will be awarded to the customer whose previous adjacent ordinal number meets the conditions (e.g. 34, 34, 134, 235, 334...).
- Each month: Calculated according to the official calendar issued by the State (solar calendar) in 2025.
- Each customer can receive a maximum of 01 voucher during the promotion period.
- The voucher is not redeemable for cash, in kind, or reserved.

8.5 Winning Notification:

Notification via OTT on IVB Mobile Banking as soon as the voucher is issued.

8.6 Time, location, method and procedure for awarding prizes

- **Prize awarding time:** Within **10 (ten) working days** from the end of the participation period of each month, IVB and VNPAY will complete the determination of the winner list, support the cost of vouchers and send OTT notifications to customers.

- **Location:** On IVB Mobile Banking application (applied directly when paying).

- **Method:** The customer manually enters the code in the Voucher received in the OTT notification. Voucher worth 3,455,000 VND applies when customers buy Apple AirPods 4 Headphones at VnShop shopping feature on Mobile Banking application.

- Prize Awarding Procedure:

- **Step 1:** Each month, IVB filters data and compiles the list of customers who have successfully registered and activated the IVB Mobile Banking application from the 20th to the 30th, including: Full name of the customer, phone number, time of successful registration, latest activation time, etc. the registration order number to meet the conditions for the promotion, and other verification information. This list will be sent to VNPAY within 02 (two) working days from the next working day after the end of the promotion period of each month.
- **Step 2:** IVB and VNPAY agree on the list of customers to receive rewards within 02 (two) working days.
- **Step 3:** Within the next 05 (five) working days from the date of agreeing on the list, VNPAY will support the cost of the voucher and install the code of the voucher for eligible customers according to the list provided by IVB and notify IVB of the completion of the installation.

- **Step 4:** IVB sends an OTT notification to the list of customers who have received the reward with the agreed content, within 01 (one) working day from the receipt of the notification of completion of code installation from VNPAY.
- **Step 5:** Customers receive the voucher and make a purchase. In case of not using the voucher within the validity period (30 days from the date of issue) for any reason (including but not limited to missing the notification on IVB Mobile Banking application), the voucher will automatically expire and cannot be used. IVB has completed the awarding of prizes as soon as the voucher is successfully sent via OTT message on IVB Mobile Banking application, and IVB is not responsible for refunding, renewing or re-issuing prizes in these cases.

- Responsibilities of winning customers for expenses incurred when receiving prizes, irregular income tax: Winning customers are responsible for expenses incurred when receiving prizes, irregular income tax.

9. The focal point for answering questions for customers about issues related to the promotion program:

For any inquiries related to the promotion program, please contact:

- Customer Support Center for IVB Mobile Banking application: 1900 5888 79.
- Customer Care Center – Vietnam Payment Solutions Joint Stock Company (VNPAY):
 - ✓ VNPAY Taxi, Train Booking, Bus Ticket Booking, Delivery, Sports & Entertainment, Movie Ticket Booking, Flower Ordering Services: *6789.
 - ✓ Air Ticket and Hotel Booking Services: 1900 5555 20.
 - ✓ VnShop Shopping Service: 1800 5888 59.

10. Responsibilities for information disclosure:

IVB is responsible for announcing the promotion program, detailed rules and winning results of the promotion program on IVB's official media channels such as: OTT announcement on Mobile Banking, IVB Facebook page or website: <https://www.indovinabank.com.vn>

11. Other provisions (if any):

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 event of a dispute; complaints and decisions of IVB are final.

- IVB reserves 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)
VnShop Shopping Service: 1800 5888 59.