
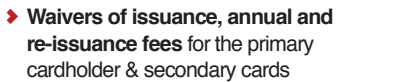
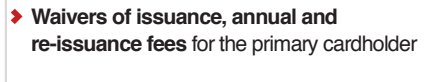
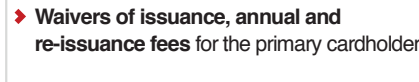






One Privilege, One Class

NEEDS	APPLICABLE PRODUCT	PRIVILEGE		
		VIP 1	VIP 2	VIP 3
 Payment & Transaction	Current Account	Waivers of fees related to current accounts according to TCB's tariffs updated from time to time		
	Remittance	Waivers of remittance fees at counters (not including foreign currencies related transactions)		
	Domestic & International Debit Card	Waivers of issuance and annual fees (applicable only to primary cards)		
		Waivers of cash withdrawal fees at all ATMs of Techcombank in Vietnam		
		1% cashback for all transactions on debit cards (program's terms and conditions applied)		
	International Credit Card			
Pre-approval limits in accordance with Priority customers' regulations in each period				
Internet banking, F@stmobile	Waivers of all transaction fees on Internet banking & F@stmobile Transaction limit up to VND 5 billion			
 Saving	Regular savings with interest paid at end of tenure, Regular savings with interest paid periodically, Phat Loc Savings, Online Deposits, Phat Loc Online Deposits	+ 0.2%/year	+ 0.15%/year	+ 0.1%/year
		The maximum additional interest rates will be applied from the highest interest rates for regular customers according to transaction amounts and channels (online, counters) and tenures from time to time		
		Waivers of service fees for savings deposits according to TCB's tariffs updated from time to time		
 Investment	iBond TCBF fund certificate	Preferential rate according to Techcom Securities's announcement in each period		
 Protection	Life Insurance	10% APE	8% APE	6% APE
		APE cashback for policies on 12-month premium payment installment, NO requirement on premium payments minimum value		
 Loan	Secured and unsecured loans	Special offerings on interest rates, pre-payment fees and pre-approval limits in accordance with regulations for Priority customers issued from time to time		

(* The above privileges may be updated in accordance with Techcombank's regulations periodically.