

## PROMOTIONAL PROGRAM

### OFFER FOR INDIVIDUAL FOREIGN CUSTOMERS

#### OVER-THE-COUNTER ISSUANCE OF CERTIFICATES OF DEPOSIT

1. **Program Name:** Promotional Program for Foreign Individual Customers Purchasing Certificates of Deposit (CDs) at Branches.
2. **Promotion Period:** From July 1, 2026 to November 30, 2026, or until the promotional offers are fully redeemed, whichever comes first.
3. **Promotion Scope:** Nationwide.
4. **Eligible Customers:**
  - Foreign individual customers (non-Vietnamese nationals) who purchase Certificates of Deposit (CDs) at OCB branches with tenors ranging from 6 to 36 months.
5. **Applicable Product:**
  - Certificates of Deposit (CDs) issued at branches (excluding Flexi Savings) for individual customers.
6. **Program Details:**
  - Foreign individual customers who purchase Certificates of Deposit (CDs) at branches will be entitled to the following promotional benefits:

*Unit: VND*

Value/Certificate of Deposit	Promotional Benefit	Value	Total Number of Lounge Accesses	Total Number of Eligible Customers
From 1 billion to under 3 billion	01 uses of international airport lounge services in Vietnam	900,000	251	251
From 3 billion to under 5 billion	02 uses of international airport lounge services in Vietnam	1,800,000	150	75
From 5 billion and above	03 uses of international airport lounge services in Vietnam	2,700,000	99	33
<b>TOTAL</b>			<b>500</b>	<b>359</b>

**Notes:**

- Details of the airport lounges applicable to this promotional program are provided in Appendix 02. Each gift is calculated separately for each Certificate of Deposit (CD) issued. Customers are not allowed to combine multiple CDs to qualify for a gift. A customer may participate multiple times during the promotion period; however, the

total number of lounge access benefits received must not exceed 10 airport lounge visits per customer. At the time of reward assessment and benefit issuance, the CD used to qualify must remain valid, must not have been redeemed before maturity, and must not have had any partial principal withdrawn.

- The number of complimentary accesses to international airport lounges in Vietnam that a customer receives corresponds to the number of benefits applicable to each promotional package. Each access will be provided in the form of one link/QR code and sent to the customer via a notification on the OCB OMNI application within a maximum of 45 days from the date the CD is issued.
- Validity Period: 12 months from the date the partner delivers the benefits to OCB.
- Customers must commit to maintaining their Certificate of Deposit for a minimum of three (03) months from the issuance date. Upon purchasing the CD, the customer is required to sign a CD Blocking Request corresponding to the deposit tenor and amount, clearly stating that the purpose is participation in the promotional gift program, and submit it to Customer Service for processing. All eligible CDs must be under blocking status on the reward assessment date.
- If a customer redeems the CD before maturity or makes a partial early withdrawal of the principal within three (03) months from the issuance date, OCB reserves the right to recover the value of the gift already granted, either in cash or by debiting the customer's payment account maintained at OCB, equivalent to the value of the gift, regardless of whether the gift has been used.
- OCB reserves the right to refuse to grant or to revoke any promotional benefit awarded to customers who provide invalid, unclear, incomplete, or fraudulent information, or who violate any terms and conditions of this promotional program. OCB will notify the customer using the contact information registered with OCB within 30 days from the date such violations are identified.
- Any unused lounge access benefits during the promotional period may be carried forward; however, they must be used within the validity period specified under the "Benefit Validity Period" section of these Terms and Conditions.
- Airport lounge access benefits are non-transferable under any circumstances, cannot be exchanged for cash, and will automatically expire if not used within the validity period specified in these Terms and Conditions.
- OCB will receive and resolve customer inquiries and complaints regarding the promotional program from the commencement date of the program until seven (07) days after the program ends. Any inquiries or complaints submitted after this period will not be accepted.
- In the event of any dispute regarding promotional benefits, OCB's decision shall be

final.

- By participating in this promotional program, customers acknowledge and agree to all of the above terms and conditions set forth by OCB.

#### **7. Contact Information**

- For any inquiries regarding the promotional program, please contact the OCB Customer Service Center via Hotline 1900 1846 (24/7) or visit the nearest OCB Branch/Transaction Office.
- Priority Banking Customers: Please contact your Priority Relationship Manager, call Hotline 1800 6678 (toll-free, available 24/7), or visit the nearest OCB Branch/Transaction Office.

## APPENDIX 01

### OFFER DETAILS

The business lounge network offers passengers a place to relax and enjoy premium services in a quiet setting, away from the airport's bustle, throughout their journey:

No.	Service Category	Details
1	<b>Facilities &amp; Amenities</b>	<ul style="list-style-type: none"> <li>- Extensive buffet featuring a diverse range of Asian and European dishes, various beverages, and fresh seasonal fruits.</li> <li>- Luxurious reception area with a cozy sofa section, ideal for relaxation or private conversations.</li> <li>- Dedicated workspace equipped with modern computers, printers, photocopiers, fax machines, and scanners (subject to facility availability) to facilitate quick work tasks.</li> <li>- High-speed Internet connection and stable, complimentary Wi-Fi.</li> <li>- A wide selection of newspapers and magazines, featuring the latest domestic and international publications.</li> <li>- Flight information display system, allowing guests to easily track and stay updated on the latest flight status.</li> <li>- Modern entertainment TVs offering a wide variety of content.</li> <li>- Medical first-aid kit and air conditioning system to ensure comfort and safety while using the service.</li> <li>- Luggage storage and shower facilities (availability varies by lounge).</li> </ul>
2	<b>Equipment &amp; Interior</b>	<ul style="list-style-type: none"> <li>- The waiting area is airy, clean, and well-lit, creating an atmosphere of ultimate relaxation.</li> <li>- Equipment undergoes regular inspections to ensure stable operation and constant readiness for service.</li> </ul>
3	<b>Service Staff</b>	<ul style="list-style-type: none"> <li>- Staff are professionally trained in serving premium passengers.</li> <li>- They maintain a professional, friendly, dedicated, and attentive attitude in every situation.</li> </ul>
4	<b>Food &amp; Beverages</b>	<ul style="list-style-type: none"> <li>- Ensure products have clear origins, are within their shelf life, and comply with food safety and hygiene regulations.</li> <li>- Present attractively and ensure convenience for customers.</li> <li>- Dining utensils are thoroughly cleaned and dried before service to guarantee absolute safety and cleanliness.</li> </ul>

**Note:**

- Service standards are subject to change based on notifications from individual lounges.

## APPENDIX 02

### LOUNGE ACCESS PROCEDURE AND LIST OF APPLICABLE LOUNGES

#### Process for using airport lounge access:

- Step 1: Receive the gift link or card code via SMS or email from the partner, Urbox.
- Step 2: Enter your registered mobile number (note: the number only needs to be entered the first time).
- Step 3: Enter the OTP sent to your mobile number.
- Step 4: The homepage appears; you can scan the QR code to use the service.

#### International Terminal Lounges at Vietnamese Airports:

No.	Province/City	Lounge Name	Airport	Detailed Location
1	Ha Noi	Lotus Lounge Noi Bai Airport	Noi Bai International Airport	International Terminal, Level 3, departure restricted area
2	Ha Noi	SH Premium Lounge Ha Noi 2	Noi Bai International Airport	International Terminal, 4th Floor, near Gate 12
3	Nha Trang	Sun Coast Lounge/Lotus Lounge	Cam Ranh International Airport	International Terminal, 2nd Floor, near Gates 1, 2, and 3 (Lotus Lounge applies only to Vietnam Airlines and Pacific Airlines passengers)
4	Da Nang	CIP Orchid Lounge 1	Da Nang International Airport International	Terminal, 2nd Floor (restricted area), Da Nang International Airport
5	Da Nang	CIP Orchid Lounge 2	Da Nang International Airport International	International Terminal, near Departure Gate 5 (Open 24/7)
6	Ha Noi	Lac Viet Business Lounge	Noi Bai International Airport	International Terminal, 4th Floor, restricted area
7	Phu Quoc	SENS Business Lounge	Phu Quoc International	International Terminal, 2nd Floor, next to Gate 7

No.	Province/City	Lounge Name	Airport	Detailed Location
			Airport	
8	Ho Chi Minh	Jasmine Halal Business Lounge	Tan Son Nhat International Airport	International Terminal, 2nd Floor, near Gate 17
9	Ho Chi Minh	Apricot Business Lounge	Tan Son Nhat International Airport	International Terminal, 1st Floor, near Gates 17–18

**Note:**

- The applicable list is subject to change based on notifications from individual lounges.