

A COMMITMENT FROM THE HEART

At TPBank, we believe that genuine service begins with the heart. Every aspect of our operations places customers at the center, true to our brand manifesto: **“A deeper understanding.”**

TPBank is committed to delivering pioneering, digitally driven banking experiences that are smart, secure, and personalized—built upon a deep understanding of each customer’s needs. We continuously strive to offer diverse solutions that make banking and financial transactions faster and more convenient in every moment of life, empowering individuals to fully live and express their unique identities.

This commitment, together with a strong foundation built upon TPBank’s five core values—**Integrity, Innovation, Progressiveness, Synergy, and Resilience**—serves as the guiding compass for all our actions. It enables us to create trusted, modern, and high-value experiences across our entire service ecosystem, delivering Peace of Mind, Convenience, and Happiness throughout every customer’s financial journey.

I. CORE VALUES

A. FAIRNESS & TRANSPARENCY

Built upon the core value of **Integrity**

- Fair Service Delivery:

We consistently apply the highest service standards across all channels and customer segments, with particular attention to vulnerable customer groups (such as senior citizens and persons with disabilities) through clear information and appropriate transaction methods. These standards are reviewed at least annually to ensure relevance and effectiveness.

- Information Transparency:

We proactively provide complete, accurate, and easy-to-understand information on products and services, clearly disclosing customer benefits, terms and conditions, fees, interest rates, risks, and obligations.

B. INNOVATION & BREAKTHROUGH

Built upon the core value of **Innovation**

- Breakthrough Experiences:

We apply data analytics and advanced technologies to optimize processes, personalize services, and proactively meet customer needs.

- Innovative Solutions:

We continuously develop smart features and superior solutions that enable faster, safer, seamless, and more convenient transactions every day.

C. OPENNESS & CONTINUOUS IMPROVEMENT

Built upon the core value of **Progressiveness**

- Multi-Channel Feedback System:

We operate transparent, user-friendly feedback collection systems across multiple channels. Customer satisfaction is regularly measured using international standards (NPS, CSAT, CES, etc.), and improvement outcomes are publicly disclosed on an annual basis.

- Continuous Improvement:

Customer feedback serves as a key driver for ongoing enhancements to our products, processes, and service quality.

D. PARTNERSHIP & COLLABORATION

Built upon the core value of **Synergy**

- Consistent Service Experience:

We ensure seamless customer experiences and timely support across all touchpoints, both physical and digital.

- Close Coordination:

TPBank's internal units and partners work closely together to minimize handovers and eliminate the need for customers to repeat information.

- Companion Solutions:

We provide appropriate solutions and programs that support customers in improving their understanding of financial products and services, enabling informed and confident financial decision-making.

E. PERSEVERANCE & SUSTAINABILITY

Built upon the core value of **Resilience**

- **Steadfast Service Commitment:**

We offer multiple convenient contact channels and closely monitor post-service processes, including error handling and issue resolution, until customer satisfaction is achieved.

- **Support in All Circumstances:**

We deliver suitable solutions for customers with special needs or those facing temporary difficulties, ensuring safety and sustainability throughout their financial journey.

- **Sustainable Responsibility (ESG):**

We are committed to advancing social responsibility, greening our business operations, and building a long-term future for the community and the nation.

II. SCOPE OF APPLICATION

This commitment applies across all TPBank service channels, including but not limited to:

- All branches and transaction offices
- Digital Banking applications for Individual Customers and Digital Platforms for Corporate Customers
- TPBank LiveBank 24/7 automated banking system
- 24/7 Contact Center: 1900 6036 / 1900 585 885
- Website: <https://tpb.vn>
- TPBank's official social media channels

It applies to all TPBank products and services, across the entire financial services portfolio, and to all employees, units, and partners directly involved in serving customers.

The consistency of this commitment may only be affected in force majeure circumstances (such as natural disasters, epidemics, global system disruptions, or events beyond the Bank's reasonable control). In such cases, TPBank will proactively and promptly inform customers, make every effort to restore services as soon as possible, and maintain transparent communication.

III. CUSTOMER RIGHTS & RESPONSIBILITIES AT TPBANK

A. Customer Rights

- To receive transparent, accurate, and timely information.
- To have personal data protected in accordance with applicable laws and regulations.
- To access products and services suited to their needs and to decline those deemed inappropriate.
- To be informed in the event of service disruptions or information security incidents.
- To receive support through alternative channels when facing barriers related to technology, language, or accessibility.
- To provide feedback or lodge complaints when dissatisfied and receive responses in accordance with commitments.

B. Customer Responsibilities

- To provide truthful and complete information when using TPBank products and services.
- To review transactions and promptly notify TPBank of any discrepancies.
- To comply with applicable laws and TPBank regulations when using products and services.

“A Commitment from the Heart” is a guiding principle that binds every TPBank employee. We have transformed—and will continue to transform—this commitment into consistent actions across all customer touchpoints—today, tomorrow, and throughout our journey together.

TPBank – A deeper understanding.