

LETTER OF OFFER (Overseas PhD Study Sponsorship)

Hanoi, April 23th 2026.

Dear Mr. Nguyen Hoang Anh


Dear Admitting Institution:

This Letter of Offer is issued for the purpose of confirming the financial sponsorship granted to **Mr. Nguyen Hoang Anh** and to serve as supporting documentation demonstrating his financial capacity to pursue a Doctor of Philosophy (PhD) program overseas, including for admission and visa-related requirements.

Congratulations on winning **First prize** of the “AI for Real Action” 2025 Competition.

In recognition of your outstanding achievement, **Techcombank** is pleased to offer you an **Overseas PhD Study Sponsorship**, subject to the terms outlined below.

Sponsorship Summary:

- **Sponsorship Limit:** USD 333,000 for the entire duration of the PhD program (gross amount). The recipient shall be responsible for any applicable taxes or fees in accordance with applicable laws.
- **Sponsorship Period:** In accordance with the actual and approved duration of the PhD program.
- **Covered Expenses:** Essential costs required for successful completion of the PhD program, within the sponsorship limit and paid on a priority basis, including but not limited to **tuition and mandatory university fees; living stipend** (housing, meals, health insurance, and basic living expenses); **academic and research-related expenses**; and **air travel**.

Detailed arrangements will be finalized upon receipt of the official admission offer from the admitting institution.

Techcombank confirms its commitment to providing financial support throughout the PhD program and is available to furnish additional documentation or clarification upon request by the admitting institution or relevant authorities.

We trust that this sponsorship will enable you to pursue your PhD studies successfully and wish you every success in your academic journey.

Yours faithfully,

FOR AND ON BEHALF OF TECHCOMBANK



Phùng Minh An