

PROGRAM TERMS AND CONDITIONS

“Haravan promotion celebrating 9th birthday when having UOB BizMerchant loan”

These Terms and Conditions are effective as of March 03th, 2023

The Customer should note that when the Customer participates in the Program or agrees to receive incentives under the Program, the Customer will be deemed to have read, understood and accepted these Terms and Conditions (“**Terms and Conditions**”).

1. **Program:** “Haravan promotion celebrating 9th birthday when having UOB BizMerchant loan” (“**Program**”) applied in Ho Chi Minh City and Hanoi
2. **Promotion period:** from March 03th, 2023 to end of March 31st, 2023 or earlier if the budget for the Program has been expired (“**Promotion Period**”).
3. **Applied product:** UOB BizMerchant Online Business Unsecured Loan of United Overseas Bank (Vietnam) Limited (“**UOBV**” or the “**Bank**”)

(hereinafter referred as to “**UOB BizMerchant**”)

4. **Target Customers:**

Promotion applies to customers who meets one of the following conditions :

- (i) Have outstanding UOB BizMerchant loan during Promotion Period; or
- (ii) Successfully sign up for UOB BizMerchant loan during Promotion Period and disburse UOB BizMerchant loan by end of 15/1/2023
(referred to as “**Customer**”).

5. **Program Contents:**

- Customers using the services of Haravan Technology Joint Stock Company (“**Haravan**”) will receive following promotions (“**Gift**”):

Gift	Details	Products applied
Reward 100% usage time for Haravan package	Applied for customers who purchase 2-year plan	Haravan solution package): Standard, Pro, Grow, Scale, Business
Discount 25% e-commerce store set up service	Service cost after discount: VND 15 mio	E-commerce store on Shopee/Lazada Mall set up service – Haravan Enabler Services by Haravan on Shopee, Lazada. Applied for Reinvent – Lite
Discount up to 40% for packaged devices	15% discount code (on top of current 25% discount on website). Each customer receives this promotion once and unlimited in order value. Promotion code is valid until end of 01/04/2024.	Products sold on Haravan store
Cashback advertising package	Cashback VND5,6 mio advertising budget of Google ads on Haravan	Haravan’s Google advertising package
Promotion on shipping fees	Fixed fee for shipping costs: - VND 15,000 – within city - VND 25,000 – outside city	Haravan Ship
Free courses	Free to join courses on Haravan	Courses applied for this promotion: - Kinh doanh TikTokShop chuyên nghiệp với Haravan

		- Tăng tần suất mua hàng và giá trị khách hàng với Loyalty Marketing
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6. Gift receiving process and announcement timeline from UOBV:

- UOBV will contact and notify Customers who are eligible with the promotion via contact information customers register with UOBV
- Customers agree to receive the Gift will have the link to sign up on Haravan system
- Haravan records Customers registration and contact to consult further on the Gift also its redemption method

7. Total Promotion Value: VND 99,000,000 (In words: Ninety nine million Vietnamese dong)

8. Program Terms :

- Eligible Customers will be contacted or notified by the Bank about Harvan promotion receiving via phone number or SMS according to the information that the Customer has registered with the Bank .
- By accepting participation in the Program, Customer agrees to indemnify and hold UOBV harmless from and against all claims, acts, lawsuits, proceedings, judgments, damages, losses, expenses fees that may arise or hold UOBV liable in connection with or arising out of participation in this Program or the receipt or use of the Gift.

9. General Terms and Conditions :

- The Bank reserves the right, in its sole discretion, to refuse to provide or withdraw the Gift to any Customer that the Bank deems to provide invalid, unclear, incomplete, or otherwise in violation of any of the Terms and Conditions. What Program Terms and Conditions.
- The Bank may contact the Customer via the phone number/email registered with the Bank to verify some information and request additional documents if necessary. The Customer agrees that the Bank can use the Customer's image and information for advertising and promotional purposes during and after the Program ends without having to ask any further advice from the Customer.
- The Bank is not responsible for the failure to send the notice via the Customer's phone number or email address registered with the Bank, when the Customer fails to provide and update correct information, or the e-mail is sent to the spam box (Spam / Junk); and when the Customer's telecommunications service provider blocks notifications from the Bank for any reason.
- When the Bank deems it necessary, the Bank shall have the right to change the Gift with another promotional product of equivalent value, but not exceeding the above Gift value in any case.
- For disputes arising related to the Program, the Bank will resolve in the spirit of cooperation with the Customer. In case the parties fail to reach an agreement, the dispute will be resolved in accordance with Vietnamese law.
- The Terms and Conditions governing the Bank's current account shall be applied concurrently with the Terms and Conditions of this Program.
- The Bank reserves the right to amend the Terms and Conditions of the Program from time to time. Changes (if any) will be notified or registered in accordance with the law before the date of application .
- The Terms and Conditions of this Program are made in English and Vietnamese. In the event of a conflict between the English and Vietnamese versions of the Program Terms and Conditions, the Vietnamese version shall prevail to the extent of such inconsistency.