

PROGRAM TERMS AND CONDITIONS

“Haravan promotion when registering for UOB BizMerchant loan”

These Terms and Conditions are effective as of 05 September 2022

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 when registering for UOB BizMerchant loan” (“Program”) applied in Ho Chi Minh City.
2. **Promotion period:** from 05 September 2022 to 31 October 2022 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) One Member Limited (“UOB BizMerchant”).
4. **Target Customers:**
Promotion applies to all customers who sign up for the UOB BizMerchant loan within Promotion period and meets all of the following conditions:
 - (i) Successfully disburse UOB BizMerchant loan by end of 15 November 2022; or
 - (ii) Unsuccessfully disburse
 (referred to as “Customer”).
5. **Program Contents:**
Customers using the services of Haravan Technology Joint Stock Company (“Haravan”) will receive promotions with a total value of up to 6.5 million VND (“Gift”).

Loan status	Gift	Conditions
Customers sign up for UOB BizMerchant loan	<ul style="list-style-type: none"> 15% discount code; and 25% discount code when purchasing products on Haravan platform (excluding packaged products) 	<ul style="list-style-type: none"> Service packages include 4 Haravan products: Standard, Pro, Grow and Scale Each customer only receives the promotion once during Promotion period with unlimited promotion value For discount when purchasing products on Haravan, no limitations on number of products on each order. Each discount code is only applied once. The discount code is valid until end of 31 December 2022.
Customers sign up for UOB BizMerchant and have the loan successfully disbursed	Extra: <ul style="list-style-type: none"> 25% extra package tenor 	

6. **Gift receiving process and announcement timeline from UOB:**
 - UOB will contact and notify customers who are eligible with a special promotion code for the Promotion

- Customers will use the coupon code received and contact Haravan to receive the gift
- Timeline for UOB to notify customers (including customers who have applied for loans and customers who have successfully disbursed):

Announcement period	Announcement timeline	Timeline of disbursement/ registration
1 st period	Until end of 07 October 2022	Until end of 30 September 2022
2 nd period	Until end of 31 October 2022	Until end of 31 October 2022
3 rd period	Until end of 30 November 2022	Until end of 15 November 2022

7. **Total Promotion Value:** 99 million Vietnamese dong.

8. **Program Terms:**

- Customers participating in the Program 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 and 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 a promotion.

9. **General Terms and Conditions:**

- The Bank reserves the right, in its sole discretion, to refuse to provide or withdraw an interest rate offer 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 mail 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 interest rate offer with another promotional product of equivalent value, but not exceeding the above offer 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.