

TERMS AND CONDITIONS PROGRAM
“VALUATION FEE REFUND” FOR PROJECT HOUSE
(“Program”)

1. Promotion Scope

The promotion program "Valuation Fee Refund" for Project Home Loan Customers is applicable to all customers who apply for a commercial loan and are approved to buy a project house at United Overseas Bank (Vietnam) Limited ("**UOB Vietnam**").

2. Promotion period

Start from 15/11/2024, applied for approved cases from 01/11/2024 to 31/12/2024 and disburse before 26/01/2025. The Program will end when the budget for the Program is fully awarded or until January 26, 2025, whichever comes first.

3. Promotional product:

Mortgage loan service at UOB Vietnam.

4. Target customers

Commercial individual customers having loans at UOB Vietnam to buy a project house with the requirements below:

- (i) Collateral means a project house on the list of projects associated with UOB Vietnam (updated regularly and continuously on UOB's website: <https://www.uob.com.vn/personal/borrow/home-finance/index.page>) (the "**Project**") and in accordance with UOB Vietnam's policy from time to time;
- (ii) The loan is approved during the Program period; and
- (iii) This Program is not applied for UOB Staff Loans.

(collectively referred to as the "**Customer**").

5. Program Content

5.1 Each Customer who is approved for a loan during the Program period will receive a 100% the property valuation fee with conditions:

- (i) a maximum of VND 2,700,000 (Two million seven hundred thousand Vietnam Dong) for each application/loan; and
- (ii) only applicable to valuers affiliated with UOB Vietnam during the Program period in accordance with UOB Vietnam's notices and/or regulations,

(Hereinafter collectively referred to as the "**Gift**").

5.2 Gift Giving Time: The Gift will be delivered by UOB Vietnam to the Customer's current account opened at UOB Vietnam within maximum 30 working days of ending this Program.

5.3 In the event that the budget is insufficient to award the Gift to all eligible Customers, UOB Vietnam will proceed to award the Gifts in the order of time when the Customer successfully disburses the approved project home loan (according to the earliest principle).

5.4 The total prize budget for the entire Program is VND 54,000,000 (Fifty-four million Vietnam Dong).

6. General Terms and Conditions

- UOB Vietnam reserves the right, in its sole discretion, to refuse to provide or revoke any Gift to any prize recipient that UOB Vietnam deems to provide invalid, untimely, unclear, incomplete information or breach any of the Terms and Conditions of this Program.

- UOB Vietnam may contact the winner via the phone/email number registered with UOB Vietnam to verify certain information and request additional documents if necessary.
- The Terms and Conditions of this Program are subject to change from time to time at the sole discretion of UOB Vietnam after the necessary procedures have been carried out in accordance with the provisions of laws.
- UOB Vietnam does not have any liability in relation to taxes arising from the Gift. Any taxes or payment of taxes to the tax authorities resulting from the receipt of the Gift will be the responsibility of the Gift recipient. The Gift winners are responsible for learning about the taxes incurred for themselves from the opinions of experts.
- If due to force majeure reasons (as prescribed by law) or for any other reason beyond UOB Vietnam's control but not due to UOB Vietnam's fault, the Program does not take place as planned, UOB Vietnam may cancel, terminate, change or delay part or all of the Program (collectively referred to as the "**Change of the Program**"). In this case, any Change of the Program will be published and/or notified by UOB Vietnam.
- In case of disputes, UOB Vietnam will resolve them in the spirit of cooperation with the Customers. In case the parties fail to reach an agreement within 90 days from the date of the dispute, each party has the right to bring the dispute to the settlement at a competent court in accordance with the provisions of Vietnamese law.
- These Terms and Conditions of the Program is made in Vietnamese and English. In case of any conflict or inconsistency between the Vietnamese version and English version, Vietnamese version shall prevail.
- By participating in this Program, the Customers agree to all the Terms and Conditions of the Program listed above by default.