

## TERMS AND CONDITIONS OF PARTICIPATION IN THE PROGRAM

### REFUND PRICING FEES FOR CUSTOMERS

#### LOAN CONVERSION OR PROJECT HOME LOAN

1. **Promotion Scope:** Promotion program "Valuation Fee Refund for Loan Conversion Customers(\*) or Project Home Loan" (the "**Program**").  
(\*): Loan Conversion Customer is a customer who borrows a Real Estate mortgage at United Overseas Bank Vietnam Limited ("**UOB Vietnam**") for the purpose of borrowing to pay the loan in advance at another credit institution.
2. **Promotion period:** From 21/04/2025 to 31/05/2025. The program will end when the budget for the program is fully awarded or until 31/05/2024, whichever comes first.
3. **Promotional product:** Real estate mortgage loan service at UOB Vietnam.
4. **Target customers:** Individual customers who borrow capital from UOB Vietnam to buy a house with the following conditions:
  - (i) Collateral means a project house on the list of Projects associated with UOB Vietnam (updated regularly and continuously on UOB's website as of the end date of the Programme: <https://www.uob.com.vn/personal/borrow/home-finance/index.page>) (hereinafter referred to as the "**Project**") and in accordance with UOB Vietnam's policies from time to time;  
or  
Individual customers borrow capital at UOB Vietnam for the purpose of borrowing to make early payment of loans at other credit institutions.
  - (ii) The loan is approved and disbursed by UOB Vietnam during the Program period; and
  - (iii) The program is not applicable to UOB Vietnam employee loans.(hereinafter collectively referred to as the "**Client**").
5. **Program Content:**
  - 5.1 Each Customer who is approved for a loan during the Program period is entitled to a refund of the asset valuation fee provided that:
    - (i) a maximum of VND 3,300,000 (Three million three hundred thousand VND) for each valuation; and
    - (ii) maximum one-time support for each application/loan; and
    - (iii) only applicable to the appraiser affiliated with UOB Vietnam during the Programme period in accordance with UOB Vietnam's notice and/or regulations.(hereinafter collectively referred to as "**Gifts**").
  - 5.2 **Gift Giving Time:**  
The Gift will be refunded by UOB Vietnam to the Customer's current account opened at UOB Vietnam, after UOB Vietnam successfully disburses the Customer's loan.

- 5.3 In the event that the budget is insufficient to award prizes to all eligible Customers, UOB Vietnam will award the gifts in the order of time when the Customer successfully disburses the approved loan (on the earliest basis).
- 5.4 The total prize budget for the entire Program is 99,000,000 VND (Ninety-nine million VND).

**6. General Terms and Conditions:**

- UOB Vietnam reserves the right, in its sole discretion, to refuse to provide or revoke the Gift to any prize recipient who in UOB Vietnam's opinion provides information that is invalid, untimely, unclear, incomplete, or in breach of any of the Programme Terms and Conditions.
- UOB Vietnam may contact the winner via the telephone number/email/address registered with UOB Vietnam to verify certain information and request additional documentation if necessary.
- The terms and conditions of this Programme may be changed from time to time at the sole discretion of UOB Vietnam after the necessary procedures have been carried out in accordance with the law.
- UOB Vietnam does not have any liability in relation to taxes arising from the Gift. Any taxes or payment of taxes to the tax authority as a result of the receipt of the Gift will be the responsibility of the prize recipient. Prize recipients 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 the control of UOB Vietnam other than UOB Vietnam's fault, the Programme does not take place as planned, UOB Vietnam may cancel, terminate, change or postpone part or all of the Program.
- By participating in the Program, the Customer agrees that UOB Vietnam may use the Customer's images and information for advertising and commercial promotion purposes during and after the Program ends without having to ask for any further comments from the Customer.
- Subject to compliance with the terms and conditions of the Programme, UOB Vietnam will make final and official decisions relating to the Programme, including the results of receiving the Gift during the Programme Period.
- For disputes arising in connection with the Program, UOB Vietnam 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 the provisions of Vietnamese law.
- The Terms and Conditions of this Program are in Vietnamese and English. In case of any discrepancy or inconsistency between the Vietnamese and English versions, the Vietnamese version shall prevail.
- By participating in this Program, the Customer agrees to all of the Program Terms and Conditions listed above.