

TERMS AND CONDITIONS
“MGM & SUBSEQUENT LOAN 2026”

These Terms and Conditions are effective from 30 Mar 2026

Customers of United Overseas Bank (Vietnam) Limited (the “**Bank**” or “**UOBV**”) are advised to note that, by participating in the Program or accepting any promotional benefits offered under the Program, they are deemed to have read, understood, and accepted these Terms and Conditions (“**Terms and Conditions**”).

1. **The “MGM & Subsequent Loan 2026”** (the “**Program**”) consists of two component programs:
 - **Program 1:** Referral of new customers to apply for home loans/mortgages at UOBV .
 - **Program 2:** Application for a subsequent home loan/mortgage at UOBV.
 2. **Promotion Period:** from 30/03/2026 to the end of 31/12/2026 (both dates inclusive) or until the Program budget is fully utilized, whichever occurs first (“**Promotion Period**”).
 3. **Target Customers**
 - 3.1 **Participating in Program 1**
 - Eligible referrer (“**Referrer**”): means an existing individual customer who is currently using any products or services of **UOBV**.
 - Eligible referee (“**Referee**”): means a new individual customers of UOBV, or any existing individual customer of UOBV who does not currently have any outstanding home loan/mortgage and/or car loan at UOBV, and who is referred by a Referrer.
 - UOBV staffs are not eligible to participate in the Program 1.
 - 3.2 **Participating in Program 2**
 - Eligible Customer: means an individual customer who has outstanding home loan/mortgage and/or car loan at UOBV.
 - UOBV staffs are not eligible to participate in the Program 2.
- (Hereinafter collectively referred to as the “**Customer**”).

4. How to participate:

- 4.1 **Program 1:** The Referrer can refer a Referee for a home loan/mortgage at UOBV by filling in the Referral Form provided by UOBV.
- 4.2 **Program 2:** Customers may participate by completing the Loan Application Form provided by UOBV.

5. Promotion content

5.1. Program 1 Prize Structure

The Referrer will receive the prizes (“**Prizes**”) upon fulfilling the conditions as set out below:

Prize Type	Prize	Condition
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For disbursement of > VND 10 billion	Voucher worth VND 5,000,000	The Referee's home loan/mortgage is disbursed during the Promotion Period and satisfies the conditions of Program 1.
For disbursements > VND 5 billion and =< VND 10 billion	Voucher worth VND 2,500,000	
For disbursement = < VND 5 billion	Voucher worth VND 1,000,000	

Eligibility for Program 1

1. The Referee meet all loan conditions prescribed by UOBV.
2. The Referee's home loan/mortgage application at UOBV is recorded as having been submitted on UOBV's system and disbursed during the Promotion Period.
3. The date of referral must not be later than the date on which the Referee's application is submitted on UOBV's system.
4. For clarity, successful referrals are calculated on the basis of the number of home loan/mortgage application that have been successfully submitted on UOBV's system and do not depend on the number of referrals. For example, in case 02 (two) Referees jointly name 01 (one) home loan/mortgage application, it will only be counted as a successful referral. The Referee must not coincide with any other UOBV customer referral sources.
5. If more than one Referrer refers the same Referee to UOBV within the Promotion Period, only the first eligible Referrer that submitted duly the name of the Referee via the Referral Form, will be entitled to the Prize. The Bank's records shall be deemed final and conclusive for the purposes of determining such priority.
6. There is no limit to the number of Referee each Referrer can refer under Program 1.
7. Referrers cannot refer themselves to receive the Prize under this Programme.
8. To qualify for the Program, each eligible Referrer who refers a Referee must inform and obtain consent from the Referred Individual to disclose personal data required by the Bank under this Program.
9. For clarity, the recognition of rewards for successful disbursements is determined on the basis that at the end of the Promotion Period, the Referee still has outstanding home loans/mortgage balance with UOBV. For example, on 31/12/2026, if the Referee has settled the home loan/mortgage at UOBV, the Referee will not be eligible for the awarding of the Prize.

5.2 Program 2 Prize Structure:

Eligible Customer will receive the Prizes upon fulfilling the conditions as stated below:

Prize Type	Prize	Condition
Successful disbursement case at UOBV	Voucher worth VND 1,000,000	Home loan/mortgage is disbursed during the Promotion Period and satisfies the conditions of Program 2.

Program Eligibility 2

1. The Customer meet all loan conditions prescribed by UOBV.
2. The Customer's subsequent home loan/mortgage application with UOBV is recorded as having been submitted on UOBV's system and disbursed during the Promotion Period.
3. The registration to participate in Program 2 must be completed prior to the time of recording the application for subsequent home purchase/mortgage on UOBV's system.
4. For clarity, the recognition of rewards for successful disbursement applications is determined on the basis of each subsequent home loan/mortgage applications that have been successfully submitted on UOBV's system, regardless the number of borrowers/co-borrowers. For example, in case 01 (one) borrower and 01 (one) co-borrower jointly name 01 (one) loan dossier for house purchase/mortgage successfully disbursed, it will only be counted as one prize award, not awarded to the borrower and co-borrower at the same time; no separate reward will be given to the borrower and the co-borrower.
5. To clarify, the recognition of rewards for successful disbursements is determined on the basis that, at the end of the Promotion Period, the Customer still has the outstanding balance of the home loans/mortgage and/or car loans with UOBV incurred before and during the Promotion Period.
6. The Customer has not breached any obligations and/or breaching events at UOBV at the time of awarding the prize.

6. Prize Eligibility

- 6.1. The Prize will be sent to the Customer within sixty (60) days from the end of the Program for which UOBV, in its sole discretion, determines that the Customer meets all conditions under these Terms and Conditions.
- 6.2. Customers who are eligible to receive the Prize will be notified by the Bank via email or SMS through the phone number provided by the Customer to the Bank.
- 6.3. The total budget of the Program is VND 40,000,000 (Forty million VND). The Program may end early when the Program budget has been fully utilized.
- 6.4. UOBV reserves the sole and exclusive right to change the awarding of the Prize with any other product or Prize but shall not exceed the Prize value of the Program.
- 6.5. UOBV reserves the right, in its sole discretion, to refuse to award or revoke the Prize to any Customer if they fail to provide or refuse to provide UOBV with clear and complete supplementary documents; or UOBV deems the information to be invalid, unclear or incomplete; or violate any of the Program Terms and Conditions.
- 6.6. By receiving or accepting the Prize, the Customer agrees to indemnify and hold UOBV harmless from any claims, acts, suits, proceedings, judgments, damages, losses or expenses that may arise or cause UOBV to be liable in connection with or arising out of your participation in this Program or the receipt or use of the Prize. The Customer further acknowledges and agrees that the Prize will only be awarded to one (01) designated recipient as determined based on the loan application recorded in UOBV's system, and UOBV retains full discretion in determining the recipient of the Prize. UOBV shall not be liable for any disputes, claims, disagreements, or reimbursement requests between the borrower and/or co-borrower relating to the right to receive the Prize; any such disputes shall be resolved solely among the parties concerned and shall not affect UOBV's Prize-awarding decision.
- 6.7. In case there are many Customers who are eligible to receive the Prize and the total Prize value exceeds the Program budget, the Bank will award Prizes according to the following

rules: i) The total number of disbursed home loan/mortgage applications; ii) The total amount of money disbursed or approved; iii) Time for submission of dossiers.

6.8 The Bank is not the provider of the Prize. These products/services are provided by the respective suppliers in accordance with the terms and conditions set forth by such provider. Customers will comply with the Terms and Conditions of the Prize provider. In case of any questions or complaints related to these goods and services, please contact the supplier for resolution.

7. General Terms and Conditions:

7.1 UOBV is not responsible for any unsuccessful notification due to inaccurate, out of date contact information provided by the Customer or for other reasons beyond UOBV's control.

7.2 The Bank reserves the right to refuse to provide or revoke the Prize to any Customer who the Bank deems to have provided invalid, unclear, incomplete information, or in breach of any of the Terms and Conditions of the Program.

7.3 The Bank may contact the Customer via the phone number/email registered with the Bank to verify certain information and request additional documents if necessary.

7.4 The Customer agrees that the Bank may use the Customer's image and information for advertising, communication and commercial promotion purposes during and after the Program ends without having to ask for any further comments from the Customer and without any compensation payable to the Customer.

7.5 The Bank is not responsible for notifications via the Client's phone number or email address registered with the Bank that are not sent successfully, when the Client does not provide and does not update the correct information in a timely manner, or the email is sent to the spam box (Spam/Junk); and when the Client's telecommunications service provider uses to block notifications from the Bank for any reason.

7.6 The Customer is responsible for declaring and paying all relevant taxes and fees (including but not limited to personal income tax), if any, in accordance with current laws arising from the Customer's receipt of prizes and material benefits when participating in the Program.

7.7 For disputes arising in connection with the Program, the Bank and related partners 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.

7.8 The Terms and Conditions governing the Bank's account and services apply in conjunction with the Terms and Conditions of this Program.

7.9 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 applicable date.

7.10 These Terms and Conditions shall be governed by and construed in accordance with the laws of Vietnam, and subject to the exclusive jurisdiction of competent courts in Vietnam.

7.11 The Terms and Conditions of this Program are prepared in English and Vietnamese. In the event of any conflict between the English and Vietnamese versions of the Terms and Conditions of the Program, the Vietnamese version shall prevail.