

TERMS AND CONDITIONS
REFER PERSONAL LOAN AND GET REWARDS

These Terms and Conditions takes effective from 23rd June 2025

1. Program scope

The promotion program “Refer Personal Loan and Get Rewards” (“Program”) is applicable for new personal loan disbursement on new UOB CashPlus Account (“UOB CashPlus Personal Loan”) at United Overseas Bank (Vietnam) Limited (“UOB Vietnam”). The Program is applicable in Ho Chi Minh City and Hanoi.

2. Program period

All application documents must be signed from **23rd Jun 2025 to 30th Sep 2025** (both days inclusive).

3. Eligible products

UOB CashPlus Personal Loan disbursed on new UOB CashPlus account during the Program period via registration of the promotion program “Refer Personal Loan and Get Rewards” from UOB Vietnam.

4. Promotion details

4.1. Promotion details for Eligible Referrer

4.1.1. Eligible Referrer

- Customer must hold UOB product (UOB CASA or UOB Credit Card* or UOB CashPlus Account) during the Program Period.
**UOB Credit Card means UOB PRVI Miles Visa, UOB One Visa, UOB World Visa, UOB PRVI Miles MasterCard, UOB One Mastercard, UOB World MasterCard, Lazada UOB MasterCard.*
- Must have the abovementioned account in active status at the point of winner announcement and fulfillment period; and
- Customer must not be citizen or permanent residents of the following sovereigns: the United States (US), EU (European Union) and/or EEA (European Economic Area), Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man, United Kingdom (UK) and Northern Ireland; and
- Under the sole right of UOB Vietnam, must not be blacklisted from previous referral programs of UOB Vietnam and must satisfy all the Terms and Conditions of the Program.

(Hereinafter referred to as the “Eligible Referrer”).

4.1.2. Reward scheme for Eligible Referrer

Eligible Referrer will receive E-Voucher valued of VND 500,000 for each successful customer referred and get 1 highest additional reward for multiple successful referrals based on accumulated loan disbursement tiers, details as following:

Tier	Condition	Top Referrer Reward
1	Successfully refer 1 or more Eligible Referees with accumulated loan disbursement \geq VND 500 million	Apple Voucher valued VND 5million
2	Successfully refer 1 or more Eligible Referees with accumulated loan disbursement \geq VND 1 billion	Apple Voucher valued VND 10 million

4.2. Promotion details for Eligible Referee

4.2.1. Eligible Referee

- Apply for a Personal Loan with a tenor of 24, 36 or 48 months on new UOB CashPlus account via registration link, complete the application and submit all required supporting documents during the Program Period, and gets the loan approved by UOB Vietnam; and
- The signed date on application form is considered as the date that customer participates in the Program. Application form needs to be signed and submitted to Sale Support team and approved no later than 15th October 2025 and Loan disbursement date must be no later than 15th November 2025; and
- Customer must not be citizen or permanent residents of the following sovereigns: the United States (US), European Union (EU) and/or European Economic Area (EEA), Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man, United Kingdom (UK) and Northern Ireland; and

- Customer must be Vietnamese citizen; and
- Have the approved UOB CashPlus account remaining opened with active loan, and in good credit standing at the point of winner announcement and fulfillment period; and
- Under the sole right of UOB Vietnam, must not be blacklisted from previous referral programs of UOB Vietnam and must satisfy all the Terms and Conditions of the Program.

(Hereinafter referred to as the “Eligible Referee”).

4.2.2. Reward scheme for Eligible Referee

Eligible Referee will be rebated a specific cashback reward (“Gift”) for UOB CashPlus Personal Loan if the following condition is satisfied within the Promotion Period:

Tier	Loan amount	Cashback Reward (VND)
1	Loan amount disbursed less than 100,000,000 VND	500,000
2	Loan amount disbursed from 100,000,000 VND to less than 200,000,000 VND	1,000,000
3	Loan amount disbursed from 200,000,000 VND to less than 300,000,000 VND	1,500,000
4	Loan amount disbursed from 300,000,000 VND to less than 400,000,000 VND	2,000,000
5	Loan amount disbursed from 400,000,000 VND to less than 500,000,000 VND	2,500,000
6	Loan amount disbursed from 500,000,000 VND	3,000,000

Each Eligible Referee can only receive one Gift for the 1st approved loan throughout the Promotion Period.

4.3. A referral is considered Successful when

- The Eligible Referee submits loan application with a tenor of 24, 36 or 48 months from 23rd June 2025 to 30th September 2025 (both days inclusive), and get the loan disbursed no later than 15th November 2025; and
- The Eligible Referrer clicks on the referral link, fill in his/her Name and Identity card/Citizen ID/Passport Number registered with UOB Vietnam to generate his/her unique referral code and shares with his/her friends or families;
- Then, the Eligible Referee clicks on the referral link, fill in his/her contact information and input the referral code for the Bank to support their Personal Loan UOB CashPlus application in the Program period;
- A successful referral time is determined based on the date Eligible Referee signs on Application form for CashPlus. Application form needs to be submitted to Sale Support team no later than 15th October 2025 and loan disbursement date must be no later than 15th November 2025;
- The Eligible Referee does not close his/her UOB CashPlus account before the point of tracking and reward announcement; and
- If there are at least 02 customers who satisfy all the conditions to be Eligible Referrers because they successfully refer the same Eligible Referee, UOB Vietnam only reviews and gives the Rewards to the Eligible Referrer whose unique referral code is first inputted and successfully applied by the Eligible Referee.

5. Gift redemption

Within 90 working days after the Program end date:

- Cashback reward will be credited to Eligible Referee’s CashPlus account; and
- Voucher will be sent to the Eligible Referrer.

6. General terms and conditions

- Customer joining this Program will not be entitled to join the promotion program “**Get cashback when applying for UOB CashPlus Personal Loan via digital channel**”, and vice versa.
- For Eligible Customer who closes the UOB CashPlus Personal Loan within 6 months since the loan disbursement date is approved in UOB Vietnam’s system, or are considered by UOB Vietnam, at its own authority, not in good credit standing, UOB Vietnam reserves the right to charge back value of the Gift that he/she has received or redeemed successfully (and debit the Gift to the account on which he/she has personal loan disbursement at UOB Vietnam).

- c. UOB Vietnam reserves the sole and exclusive right to refuse giving the Gift to any Eligible Customer considering he/she does not or refuses to provide UOB Vietnam with clear and complete supporting documents or violates any part of these Terms and Conditions of the Program.
- d. UOB Vietnam may contact the Eligible Customer via phone number/email registered with UOB Vietnam for further information/clarification or additional documents.
- e. UOB Vietnam accepts no liability for undelivered SMS/email notification due to incorrect or out-of-date contact phone number/email address of the Eligible Customer registered with UOB Vietnam or blocking SMS from mobile operator.
- f. Unless otherwise provided in this Terms & Conditions, UOB Vietnam is not liable for any clear or implied agreement or guarantee about quality and conformity of the Gift. UOB Vietnam holds no responsibility in case the Gift is not redeemed successfully during Program period.
- g. UOB Vietnam, its affiliates, Board of Directors, staff and representatives of UOB Vietnam and its affiliates will not be liable for any loss or damage (including but not limited to indirect and derivative loss) or any personal incidents incurred from the participation of this Program or from the receipts or usage of the Gift unless liabilities specified under applicable laws.
- h. By receiving or accepting the Gift, Eligible Customer or receiver agrees to ensure and hold UOB Vietnam, its affiliates, Board of Directors, staff and representatives of UOB Vietnam and its affiliates harmless against claims, actions, suits, damages, loss, cost which may incur or any liability for UOB Vietnam, its affiliates, Board of Directors, staff and representatives of UOB Vietnam and its affiliates in connection with the participation of this Program or receiving and using the Gift.
- i. UOB Vietnam holds no responsibility in relation to any tax incurred from the Gift. Any tax or tax return for tax agency incurred from the receiving of the Gift is the responsibility of the Eligible Customer. Eligible Customer himself/herself is liable for consulting with the experts about possibly incurred tax.
- j. These Terms & Conditions have been written in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies. In case of dispute, UOB Vietnam's decision is final.
- k. By participating in the Program, customer by default accepts all Terms and Conditions of the Program as listed above.