



TERMS AND CONDITIONS PROGRAM

“SEIZE YOUR DREAM WITH UOB”

These Terms and Conditions are effective from 02/05/2024

The Customer should note that when the Customer participates in the Program or agrees to receive offers under the Program, the Customer will be deemed to have read, understood and accepted these Terms and Conditions ("**Terms and Conditions**").

1. Program: “Seize Your Dream With UOB” (“Program”)

2. Promotion area: Ho Chi Minh City.

3. Time: May 2, 2024 to June 30, 2024.

4. Target customers

Customers must meet the following two criteria:

- (i) Individuals who are employees of corporations/companies on the list of participating in this program, published by United Bank Overseas Bank (Vietnam) (UOBV) on website: <https://www.uob.com.vn/>.
- (ii) Individuals apply for a loan through PWEB form and successfully disburse a home loan or car loan during the implementation of the program.

Hereinafter referred to as "**Eligible Customer**".

5. Promotional content

5.1 Eligible customers will receive gifts of E-voucher ("**Gift**") of Dayone Joint Stock Company ("**Got IT**") depending on the disbursement amount. The corresponding details are as follows:

No.	Disbursement amount	E-voucher value (VND)	Number of gifts
1.	The disbursed amount VND is 3 billion above	7,000,000	03
2.	The disbursed amount is over VND 1 billion and less than or equal to VND 3 billion	4,000,000	06
3.	The disbursed amount is less than or equal to VND 1 billion	2,000,000	09
	Total		18

5.2 The program may end earlier than expected when the number of gifts runs out. UOBV will notify eligible Customers on UOBV's website and ensure full benefits for eligible Customers participating in the Program.

6. Terms relating to Gifts

- Gifts will be delivered directly by UOBV and/or Got IT to the Eligible Customer's registered phone number.
- A customer can receive more than one (01) gift. The number of Gifts received corresponds to the number of loans disbursed during the Program term.
- Gift Giving Period: Upto 30 days from the end of each month.

- Eligible customers may use the Gift to pay for products and services at Got IT merchants for 12 months from the date of receipt of the Reward.
- UOBV is not a Gift provider. Use of Gifts will be regulated by Got IT. Eligible customers will comply with the terms and conditions of Got IT and related goods/services. In case of questions or complaints regarding the use of Gifts and these goods/services, eligible customers please contact Got IT for resolution.

7. General Terms and Conditions

- (a) The Eligible Customer agrees that UOBV may use the Eligible Customer's image and information for advertising and commercial promotion purposes during and after the Program without having to ask for any further opinions from the Eligible Customer.
- (b) UOBV is not responsible for notification via Eligible Customer's phone number registered with UOBV that is not successfully sent, when the Eligible Customer fails to provide and does not update accurate information; and when the Customer's telecommunications service provider uses to block notifications from UOBV for any reason.
- (c) All decisions made by UOBV in relation to the Program, including the results of Eligible Customers receiving promotional offers during this Program are final, official.
- (d) UOBV reserves the right, at its sole discretion, to refuse to provide or revoke Rewards to any eligible Customer that UOBV deems to be providing invalid, unclear, incomplete information, or in breach of any of the Program Terms and Conditions.
- (e) UOBV may contact the Eligible Customer via the phone/email number registered with UOBV to verify some information and request additional documents if necessary.
- (f) When UOBV deems it necessary, UOBV shall have the right to change the Gift with another promotional product of equivalent value, but not exceeding the value of the Gift mentioned above in any case.
- (g) The Eligible Customer is responsible for paying all relevant taxes and fees (including but not limited to personal income tax), if any, in accordance with applicable laws arising from the Customer's receipt of the Rewards while participating in the Program.
- (h) For disputes arising in connection with the Program, UOBV and Got IT will resolve them in cooperation with eligible Customers. In case the parties fail to reach an agreement, the dispute will be resolved in accordance with the provisions of Vietnamese law.
- (i) UOBV reserves the right to amend the Terms and Conditions of the Program from time to time. Content changes (if any) will be notified or registered in accordance with the law before the date of application.