

TERMS AND CONDITIONS
“CUSTOMER PROMOTION”

(“Terms and Conditions”)

These Terms and Conditions takes effective from 10 August 2021

1. **Name of promotion:** “Customer Promotion” (“program”).
2. **Application premise:** Hanoi and Ho Chi Minh City.
3. **Forms of promotion:** Giving goods or providing services to customers without collecting money together with the purchase and sale of goods and provision of services.
4. **Promotion period:** From 15 August 2021 to the end of 31 October 2021.
5. **Promotional goods and services:** Life insurance policies with or without rider(s) (“Contracts/Insurance Contracts”) issued by Prudential through United Overseas Bank (Vietnam) Limited (“UOB”).
6. **Goods and services used for promotion:** Cash.
7. **Customers of the Program (who are eligible to the promotion):**

Companies who purchase an Insurance Policy (Policy) with or without rider(s) issued by Prudential through the UOB system agreed upon by Prudential. at the same time the conditions listed below and hereafter are referred to as “Eligible Customer/Customer”:

- Premium mode of Contract must be semi-annual or annual.
- In which, the first fee period is determined as follows:
 - The contract's premium payment period must be an annual.
 - The minimum total number of contracts participating in the same company must be 03 Contracts, the Contracts must be issued in the same month (“Group of Contracts”).
- Contracts must be issued during the promotional period.
- There are 03 times to close the offer: On 05 October 2021, for Contracts issued in the period from 15 August 2021 to the end of 31 August 2021; on 05 November 2021, for contracts issued from 01 September 2021 to the end of 30 September 2021; on 05 December 2021, for Contracts issued from 01 October 2021 to 31 October 2021.
- Contracts requiring periodic adjustment and conversion of premium payment must be re-issued before the closing date of the monthly incentive to be considered for this program.
- At the time of closing the offer, Contracts are required to have a confirmation of contract handover to Prudential and pass 21 days of free look to be eligible to participate in the Program.

8. Gift structure:

Gift	Equivalent value (%IP)	Initial premium of Group of contracts (VND)	Number of gift	Total value (VND)
Cashback to customer account	10% IP	Less than 100,000,000	05	45,000,000
	15% IP	From 100,000,000 to less than 300,000,000	03	67,500,000
	20% IP	From 300,000,000	02	120,000,000

(*) The Initial Premium (IP) includes the fee of the main product and riders (if any) when the Customer buys the Contract and does not include the additional investment fee (Top up).

- Prudential will pay to personal income tax (PIT) of the Customer receiving the gift (if any).
- Eligible customers can only receive gifts according to the corresponding rate in the table above and cannot change to gifts of other rates.

9. **Total value of goods and services used for promotion:** VND 232,500,000 (Four billion two hundred thirty-two million and five hundred thousand VND). Total value of gifts compared to the total value of promotional goods: expected 15.5%.

10. Details of promotion:

10.1. Details:

- Eligible customers with a Contract Group with a total IP of less than VND 100,000,000 will receive 10% of the IP value to their account.
- Eligible customers who have a Contract Group with a total IP from VND 100,00,000 to less than VND 300,000,000 will receive 15% of the IP value into their account.
- Eligible customers with a Contract Group with a total IP of over VND 300,000,000 will receive 20% of the IP value to their account.

10.2. Announcement:

Prudential will send the results of the Customer receiving the gift according to the provisions of the Program to UOB, UOB is responsible for notifying the Customer and sending relevant information to the Customer receiving the reward to Prudential within 10 working days. from the closing date of each offer closing period. (Offer closing date please refer to article 7 of this notice).

10.3. Gift delivery:

- The gift will be delivered to the Customer by Prudential which is expected to take place within 15 working days from the date of notification of the result.

- In case the Customer authorizes another person to receive on behalf of the authorized person, the authorized person must present the original identity card or passport of the authorized person and a certified copy of the identity card/citizen identity card or passport. of the Customer together with the original of the power of attorney duly notarized in accordance with the law.
- Customers will lose the right to receive gifts if they refuse to accept gifts or UOB consultants serving customers and Prudential staff are unable to contact Customer through all communication methods including: SMS, phone, email within thirty (30) days of first contact.

11. Other terms and conditions:

- Program will be announced in the media of Prudential and UOB.
- For queries related to the Program, customers should contact UOB's Relationship Manager.
- The program does not apply to buyer who is an organization or an enterprise that is an agent of Prudential or an employee of the insurance purchaser is a consultant of Prudential.

12. General terms and conditions:

- When participating in the program, with the consent of the Customer, UOB, Prudential can use the customer's images and information related to the program to advertise and widely inform the public.
- UOB & Prudential are responsible for the accuracy of the issuance of proof of the outcome of the gift being given to the Customer.
- All decisions made by UOB in relation to the program, including the results of the Customer receiving promotions during this program, are final and final.
- Rules of this Program may change from time to time at the sole discretion of UOB after carrying out necessary procedures as prescribed by law.
- If due to force majeure (as prescribed by law) or for any other reason beyond UOB's control or not due to UOB's fault, the program cannot proceed as planned or do. alter or affect the operation, management, and protection of the fairness, integrity or proper performance of the program, UOB may (to the extent permitted by law) cancel, terminate, change or delay all or part of the program and/or possibly remove from the program any person in any case related to the disturbance, vandalism or fraud in the program after obtaining the consent of the state management agency or in accordance with the current law on force majeure cases.