

TERMS AND CONDITIONS OF PROMOTION FOR CUSTOMERS WHO APPLY AUTO LOAN AT UOB VIETNAM TO BUY ELECTRIC CARS OR HYBRID CARS

These Terms and Conditions take effect from September 15, 2023

Customer is advised to note that when Customer participates in the Campaign or agrees to receive any promotional benefits offered by the Campaign, it is deemed that Customer has read, understood, and accepted these Terms and Conditions ("**Terms and Conditions**").

1. **Campaign: "Promotion for customers who apply auto loan at UOB Vietnam to buy electric cars or hybrid cars"** (the "**Campaign**")
2. **Promotion period:** from September 15, 2023 to the end of March 15, 2024 or until the promotional budget runs out (whichever comes first) (the "**Promotion Period**").
3. **Eligible Customer:** All customers who have successfully registered and been disbursed for auto loans at United Overseas Bank (Vietnam) Limited (the "**Bank**" or "**UOBV**") for buying electric cars or hybrid cars (hereinafter collectively referred to as "**Customer**").
4. **Promotion detail:**

Each Customer who has successfully registered and been disbursed for an auto loan to buy an electric car or a hybrid car at UOBV during the Promotion Period with the collateral being such electric car or hybrid car will receive one (1) Car Care Kit valued up to VND 1,500,000 ("**Gift**").
5. **Conditions of the Gift**
 - 5.1 The Gift will be sent to the Customer within thirty (30) days from the date of successful car loan disbursement.
 - 5.2 Each Customer will be entitled for only one Gift.
 - 5.3 The Customer will be notified by the Bank via email or SMS via the phone number registered with the Customer of his/her eligibility for the Gift.
 - 5.4 The total budget of the Campaign is VND 45,000,000 (Forty-five million VND). The Campaign may end early when the Campaign's budget is exhausted.
 - 5.5 UOBV reserves the sole and exclusive right to vary the award of the Gift with any other one which shall not exceed the Gift's value of the Campaign.
 - 5.6 UOBV assumes no liability when a notification cannot be delivered to Customer's phone number or email address because the Customer does not provide or provides incorrect phone number or email to the Bank or for other reasons beyond UOBV's control.
 - 5.7 UOBV is not responsible for unsuccessful delivery of Gifts to the Customer's account due to the Customer's account being temporarily locked for any reason.
 - 5.8 UOBV may, in its sole discretion, refuse to award or withdraw the Gift to any Customer if he/she fails to provide UOBV with clear and complete additional documentation; or UOBV believes that the information provided is invalid, unclear, or incomplete; or violate any of the Campaign Terms and Conditions.
 - 5.9 By receiving and accepting the Gift, the Customer agrees to indemnify and hold UOBV harmless from and against all claims, acts, lawsuits, proceedings, judgments, damages,

losses, expenses may arise or hold UOBV liable in connection with or arising out of your participation in this Campaign or the receipt or use of the Gifts.

- 5.10 In case there are many Customers eligible to receive Gifts and the number of Gifts exceeds, the Bank will award prizes according to the following order: i) loan disbursement time of the Customer; ii) Total disbursement amount; iii) Total number of customer records with the status "disbursed".
- 5.11 The Bank is not the supplier of the gifts. Such products / services are provided by supplier under terms and conditions as determined by such supplier. The Customer shall be bound by such supplier's terms and conditions. In case of inquiries or complaints relating to the products / services, the Customer shall directly contact with supplier for settlement.

6. General terms and conditions:

- (a) The Bank may at its own discretion refuse giving or withdraw the Gifts to any Customer who has provided information which is illicit, unclear, or incomplete, or has violated any of these Terms and Conditions.
- (b) The Bank may contact the Customer via the phone number/email registered with the Bank to verify some information and request additional documents if necessary.
- (c) The Customer agrees that the Bank may use his or her personal image and information for advertising, promotion within and after the end of the Campaign without any further consent from the Customer.
- (d) The Bank assumes no liability when a notification cannot be delivered to the Customer's phone number or email address because the Customer does not provide or provides incorrect phone number or email to the Bank, or notification email is directed to spam / junk folder, and the telecommunication service providers of the Customer block notification of the Bank for any reason.
- (e) The Customer shall be responsible for any relevant tax and fee (including but not limited to personal income tax), if applicable, as required by applicable laws, arising out of or relating to the receipt of any prize and benefit of this Campaign by Customer.
- (f) In case of any dispute arising out of or relating to this Campaign, the Bank and the related partners shall cooperate with Customer to find an amicable resolution. If the parties fail to reach such resolution, the dispute shall be resolved in accordance with laws of Vietnam.
- (g) The Bank may change the Terms and Conditions from time to time. Such amendments (if any) shall be notified or registered as required by applicable laws prior to implementation.
- (h) The Terms and Conditions of this Campaign is made in English and Vietnamese. In case of any discrepancy/inconsistency between English and Vietnamese, the Vietnamese version shall prevail to the extent of such discrepancy/inconsistency.