

## TERMS & CONDITIONS

### PROGRAM "REFER CUSTOMERS AT UOB VIET NAM"

*These Terms and Conditions are effective from January 24, 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. "**Refer Your Customer at UOB Vietnam**" program ("**Program**").
2. **Promotion Period:** from 24/01/2024 to 24/07/2024 or until the Program budget runs out (whichever comes first) ("**Promotion Period**").
3. **Target Customers:**
  - Eligible Referrer ("**Referrer**"): means an individual customer who uses the services of United Overseas Bank (Vietnam) Limited (the "**Bank**" or "**UOBV**").
  - Eligible Referee ("**Referee**"): is a new individual customer at UOBV or an existing individual customer who is using services at UOBV and referred by the Referrer.
  - UOBV employees are not eligible to participate in the Program.(collectively, the "**Customer**").
4. **How to participate:** The Referrer can refer the Referee to a home loan/mortgage at UOBV by filling out the Referral Form provided by UOBV.
5. **Promotional content:**
- 5.1. **Prize structure**

The Referrer will receive prizes ("**Prize**") after satisfying the conditions as stated below:

Tournament type	Number of prizes	Value (VNĐD)	Prize	Total prize value	Minimum cumulative points	Condition
First prize	1	50.000.000	Package Singapore tour for 2 persons	50.000.000	1500	1. The Referrer has the highest number of Accumulated Points during the Promotion Period and above the minimum Accumulated Points for this prize, and 2. At least 01 Referee has disbursed a home loan/mortgage at UOBV during the Promotion Period.
Second prize	7	5.000.000	Voucher	35.000.000	700	1. 07 Referrers have the highest number of Accumulated Points (excluding the First Prize Winning Referrer) but lower than the First Prize Winning Referrer, during the

						Promotion Period and the Accumulated Points are higher than the minimum Accumulated Points for this prize;  2. At least 01 Referee has been approved for a home loan/mortgage at UOBV during the Promotion Period.
Engagement Prize	24	200.000	Voucher	4.800.000	Not required	The Referee meets the loan conditions at UOBV and is recorded as having applied on UOBV's system during the Promotion Period.

#### 4.2. "Accumulated Points" calculation structure

Status of Referred Person's Home Loan/Mortgage Application	Accumulated points	Condition	Notes
Applied on UOBV's system	100	1. Meet the loan conditions at UOBV.	
Approval	400	2. The referee's application for home loan/mortgage at UOBV is recorded as applied on UOBV's system. 3. The date of referral must not be later than the date the referee's application is submitted on UOBV's system during the Promotion Period.	Plus 500 Accumulated Points if the Referrer has 03 or more applications approved for a home loan/mortgage from the Referee
Successful disbursement	700	4. To clarify, Successful Referral is calculated based on successful home loan/mortgage application submitted on UOBV's system and regardless of the number of Referees. For example, in case 02 (two) Referees jointly stands in the name of 01 (one) home loan/mortgage application, it will only count as one successful referral. 5. For clarification, the recognition of Accumulated Points for successful disbursements is calculated on the basis that at the end of the Promotion Period, the Referees still maintains a home loan/mortgage at UOBV. For example, as of 24/07/2024, the Referee who has settled the loan at UOBV will not be credited points for the successful disbursement.	

	6. To clarify, Successful Referral is calculated based on successful home loan/mortgage applications submitted on UOBV's system and do not coincide with other UOBV's customer referral sources.	
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**6. Eligibility for Prizes**

- 6.1. The Prize shall be sent to the Customer within thirty (30) days from the end of the Program by UOBV, in its sole discretion, determines that the Referrer is eligible under these Terms and Conditions.
- 6.2. Each Customer will receive the Prize up to 01 time.
- 6.3. The Customer who is eligible for the Prize will be notified by the Bank via email or SMS via the phone number provided to the Bank by the Customer.
- 6.4. The total budget of the Program is VND 89,800,000 (Eighty-nine million eight hundred thousand VND). The Program may end early ahead of schedule when the Program budget has been exhausted.
- 6.5. UOBV reserves the sole and exclusive right to change the Prizes with any other product or Prize but shall not exceed the value of the Prize of the Program.
- 6.6. UOBV reserves the right, at its sole discretion, to refuse to award or revoke a Prize to any Customer if they fail to provide or refuse to provide UOBV with clear and complete supplementary documents; or UOBV deems to provide invalid, unclear or incomplete information; or violate any of the Program Terms and Conditions.
- 6.7. By accepting and accepting a Prize, the Customer agrees to indemnify and hold UOBV harmless from any claims, actions, suits, proceedings, judgments, damages, losses, expenses that may arise or cause UOBV to be liable in connection with or arising out of participation in this Program or receipt or use of Prizes.
- 6.8. In case more than one Customer is eligible for the same Prize and exceeds the number of Prizes, the Bank shall award according to the following rules: i) The total number of applications approved or disbursed; ii) Total amount of disbursement or approval; iii) Application time.
- 6.9. The Bank is not a provider of the Prize. These products/services are provided by the respective suppliers in accordance with the terms and conditions stipulated by that provider. The Customer shall comply with the Terms and Conditions of the Prize provider. In case of questions or complaints related to these goods and services, please contact the supplier for resolution.

**7. General Terms and Conditions:**

- (a) UOBV is not responsible for any unsuccessful notification attempts due to inaccurate contact information provided by the Customer or for other reasons beyond UOBV's control.
- (b) The Bank reserve the right, at our sole discretion, to refuse to provide or revoke the Prize to any Customer whom the Bank deem to have provided invalid, unclear, incomplete information, or in breach of any of the Program Terms and Conditions.
- (c) The Bank may contact the Customer via the phone/email number registered with the Bank

to verify some information and request additional documents if necessary.

- (d) The Customer agrees that the Bank may use the Customer's image and information for advertising and commercial promotion purposes during and after the Program ends without any further opinion from the Customer.
- (e) The Bank is not responsible for notification via phone number or email address of the Customer registered with the Bank is not successfully sent, when the Customer does not provide and does not update the correct information, or the email is transferred to spam box (Spam / Junk); and when the Customer's telecommunications service provider uses to block notifications from the Bank for any reason.
- (f) The 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 prizes and material benefits when participating in the Program.
- (g) For disputes arising in connection with the Program, the Bank and relevant partners will resolve them in 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.
- (h) The Terms and Conditions governing the Bank's account and services apply in conjunction with these Terms and Conditions.
- (i) The Bank reserve the right to amend the Program Terms and Conditions from time to time. Content changes (if any) will be notified or registered in accordance with the law before the date of application.
- (j) In the event of any conflict between the English and Vietnamese versions of the Program Terms and Conditions, the Vietnamese version shall prevail.