

TERMS AND CONDITIONS OF PROMOTION OFFER PROGRAM OF PAYROLL

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

1. **Program:** The offer program of payroll of United Overseas Bank (Vietnam) Limited (“**UOBV**” or the “**Bank**”) (“**Program**”).
2. **Eligible Customer:** The Program is applicable for customer that are Companies use Payroll service at UOBV.
(hereinafter referred as to “**Customer**”)
3. **Reward:**
Customers who use the Payroll service at UOBV account and satisfy the monthly salary fund shall receive the following sponsorship packages (“**Reward**”):

Salary Fund per Month	Sponsor Incident Assurance			Sponsor Vouchers/Gifts for Top 3 Best Talents of Company	Sponsor Company's Activities
	CEO/CFO/HR Head	Head/ Manager	Staff		
Under VND 1bil	VND 45mil	VND 45mil	VND 20mil	VND 0,5mil / staff	VND 5mil/ year
VND 1bil – 5bil	VND 70mil	VND 45mil	VND 20mil	VND 1mil/ staff	VND 8mil/ year
VND 5bil – 10bil	VND 100mil	VND 70mil	VND 20mil	VND 1,5mil/ staff	VND 10mil/ year
VND 10bil – 20bil	VND 150mil	VND 80mil	VND 20mil	VND 2mil/ staff	VND 12mil/ year
Above VND 20bil	VND 200mil	VND 80mil	VND 20mil	VND 2,5mil/ staff	VND 15mil/ year

4. **Reward Policy:**
 - 4.1 The Reward is applicable after 12 months using Payroll Services via UOBV.
 - 4.2 Total budget of Program (inclusive of 03 sponsors) is VND 99,000,000 (Ninety-nine million Vietnam Dong) per year. The Program may end earlier if the total budget has been run out.
 - 4.3 UOBV reserves the sole and exclusive right in its reasonable discretion to change the Reward to any other promotional item/gift of similar value but not exceeding the above Reward value in any case.
 - 4.4 UOBV holds no responsibility for any unsuccessful attempts to notify due to errors in the contact information supplied by Customer or for other reasons that are beyond the control of UOBV.

- 4.5 By receiving or accepting the Program, the Customer agrees to indemnify and hold UOBV harmless against all claims, actions, suits, proceedings, judgement, damages, losses and costs which may give rise to any liability to UOBV in connection with or arising out of the participation of this Program or the receipt and use of the Promotion.

5. General Terms and Conditions:

- 5.1 UOBV may contact Customer via phone number/email registered with UOBV for further information/clarification or additional documents, if necessary.
- 5.2 Customer agrees that UOBV may use his or her personal image and information for advertising, promotion within and after the end of the Program without any further consent from the Customer.
- 5.3 UOBV assumes no liability when a notification cannot be delivered to Customer's phone number or email address because 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 Customer block notification of the Bank for any reason.
- 5.4 When UOBV deems necessary, UOBV may replace the Reward with other promotional benefits having the same values but not exceeding the Reward's value in any case.
- 5.5 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 Program by Customer.
- 5.6 In case of any dispute arising out of or relating to this Program, the Bank and Customer shall cooperate to find an amicable resolution. If the parties fail to reach such resolution, the dispute shall be resolved in accordance with laws of Vietnam.
- 5.7 The Terms and Conditions governing account and banking service are applicable with these Terms and Conditions.
- 5.8 UOBV 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.
- 5.9 The Terms and Conditions of this Program 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.