

TERMS AND CONDITIONS
"DREAM LIFE" PROMOTION

These Terms and Conditions are effective as of 29 July 2024

You should note that when you participate in the Program or agree to receive offers under the Program, you will be deemed to have read, understood, and accepted these Terms and Conditions ("**Terms and Conditions**").

1. The "Dream Life" promotion (the "Program") consists of two programs:

Program 1 ("**Program 1**"): Refer customers to take home loans/mortgages and/or car loans at United Overseas Bank (Vietnam) Limited.

Program 2 ("**Program 2**"): Apply for a home loan/mortgage and/or subsequent car loan at United Overseas Bank (Vietnam) Limited.

2. Promotion Period: from 29/07/2024 to the end of 29/01/2025 or until the Campaign budget is exhausted (whichever comes first) ("**Promotion Period**").

3. Target customers:

Participating in Program 1:

- Eligible Referrer ("**Referrer**"): means an individual customer who uses the services of United Overseas Bank (Vietnam) Limited ("**the Bank**" or "**UOBV**").
- Eligible Referrer ("**Referrer**"): is a new individual customer at UOBV or an existing individual customer who is using UOBV's services and is referred by the Referrer.
- UOBV employees are not eligible to participate in the Program.

Participating in Program 2:

- Eligible Customer: is an individual customer who has outstanding home loan/mortgage and/or car loan at UOBV.
- UOBV employees are not eligible to participate in the Program.

(Hereinafter collectively referred to as the "**Client**").

4. How to participate:

Program 1: The Referrer can refer the Referee to a home loan/mortgage and/or car loan at UOBV by filling in the Referral Form provided by UOBV.

Program 2: Fill in the Loan Application Form provided by UOBV.

5. Promotion content:

5.1. Program 1 Prize Structure:

The Referrer will receive the prizes ("**Prizes**") upon fulfilling the conditions as set out below:

Prize Type	Number of Prizes	Prize	Total Prize Value (Bronze)	Condition
For disbursement of > VND 10 billion	02	Voucher worth VND 7,000,000	14.000.000	The Referee's home loan/mortgage and/or car loan is disbursed during the Promotion Period and satisfies the conditions of Program 1.
For disbursements > VND 5 billion and =< VND 10 billion	02	Voucher worth 5,000,000 VND	10.000.000	
For disbursements > VND 2 billion and =< VND 5 billion	02	Voucher worth VND 3,000,000	6.000.000	
For disbursement = < 2 billion VND	05	Voucher worth 2,000,000 VND	10.000.000	
Connection Solving	49	Voucher worth 100,000 VND	4.900.000	The Referee meets the loan conditions at UOBV and is referred during the Promotion Period.

Program Eligibility 1

1. Meet the loan conditions at UOBV.
2. The Referee's home loan/mortgage and/or car loan application at UOBV is recorded as having been submitted on UOBV's system and disbursed during the Promotion Period.
3. The date of referral must not be later than the date on which the Referee's application is submitted on UOBV's system.
4. For clarity, successful referrals are calculated on the basis of home loans/mortgages and/or car loans that have been successfully submitted on UOBV's system and do not depend on the number of Referrals. For example, in case 02 (two) Referees jointly name 01 (one) home purchase/mortgage loan application, it will only be counted as a successful introduction.
5. For clarity, the recognition of rewards for successful disbursements is calculated on the basis that at the end of the Promotion Period, the Referee still has outstanding home loans/mortgages and/or car loans at UOBV. For example, on 29/01/2025, if the Referee has settled the home loan/mortgage and/or car loan at UOBV, the Referee will not be counted for the awarding of the Prize.
6. For clarity, successful referrals are calculated on the basis of home loan/mortgage and/or car loan applications that have been successfully submitted on UOBV's system and do not coincide with other UOBV customer referral sources.
7. The Eligible Referee is not a customer who currently has a home loan/mortgage and/or car loan with UOBV.

5.2 Program 2 Prize Structure:

Clients will receive the Prizes upon fulfilling the conditions as stated below:

Prize Type	Number of Prizes	Prize	Total prize value (bronze)
For disbursement of > VND 10 billion	05	Voucher worth 5,000,000 VND	25.000.000
For disbursements > VND 5 billion and =< VND 10 billion	05	Voucher worth VND 3,000,000	15.000.000
For disbursements > VND 2 billion and =< VND 5 billion	05	Voucher worth 2,000,000 VND	10.000.000
For disbursement = < 2 billion VND	05	Voucher worth 1,000,000 VND	5.000.000

Program Eligibility 2

1. Meet the loan conditions at UOBV.
2. The Customer's home loan/mortgage and/or car loan application at UOBV is recorded as having been submitted on UOBV's system and disbursed during the Promotion Period.
3. The application period must be prior to the time of recording the application for home purchase/mortgage and/or car loan on UOBV's system.
4. For clarity, the recognition of rewards for successful disbursement applications is calculated on the basis of home loan/mortgage and/or car loan applications that have been successfully submitted on UOBV's system and does not depend on the number of borrowers/co-borrowers. For example, in case 01 (one) borrower and 01 (one) co-borrower jointly name 01 (one) loan dossier for house purchase/mortgage and/or car loan successfully disbursed, it will only be counted as one prize award, not awarded to the borrower and co-borrower at the same time.
5. To clarify, the recognition of rewards for successful disbursements is calculated on the basis that at the end of the Promotion Period, the Customer still has outstanding home loans/mortgages and/or car loans at UOBV incurred before and during the Promotion Period.
6. For clarity, successful disbursement records are calculated on the basis of home loan/mortgage and/or car loan applications that have been successfully submitted on UOBV's system and do not coincide with other UOBV customer referral sources.
7. The customer has not breached any obligations and/or breaching events at UOBV at the time of awarding the prize.

6. Prize Eligibility

- 6.1. The Prize will be sent to the Customer within thirty (30) days of the end of the Program for which UOBV, in its sole discretion, determines that the Customer meets the conditions under these Terms and Conditions.
- 6.2. Customers who are eligible to receive the Prize will be notified by the Bank via email or SMS through the phone number provided by the Customer to the Bank.
- 6.3. The total budget of the Program is 99,900,000 VND (Ninety-nine million nine hundred thousand VND). The Program may end early when the Program budget has been exhausted.
- 6.4. UOBV reserves the sole and exclusive right to change the awarding of the Prize with any other product or Prize but shall not exceed the Prize value of the Program.
- 6.5. UOBV reserves the right, in its sole discretion, to refuse to award or revoke the Prize to any Customer if they fail to provide or refuse to provide UOBV with clear and complete supplementary documents; or UOBV deems the information to be invalid, unclear or incomplete; or violate any of the Program Terms and Conditions.
- 6.6. By Acceptance and Acceptance To the Prize, the Customer agrees to indemnify and hold UOBV harmless from any claims, acts, suits, proceedings, judgments, damages, losses or expenses that may arise or cause UOBV to be liable in connection with or arising out of your participation in this Program or the receipt or use of the Prize.
- 6.7. In case there are many customers who are eligible to receive the Prize and exceed the number of Prizes, the Bank will award prizes according to the following rules: i) The total number of approved or disbursed applications; ii) The total amount of money disbursed or approved; iii) Time for submission of dossiers.
- 6.8. The Bank is not the provider of the Prize. These products/services are provided by the respective suppliers in accordance with the terms and conditions set forth by such provider. Customers will comply with the Terms and Conditions of the Prize provider. In case of any 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 attempt due to inaccurate contact information provided by the Customer or for other reasons beyond UOBV's control.
- (b) The Bank reserves the right to refuse to provide or revoke the Prize to any Customer who the Bank deems to have provided invalid, unclear, incomplete information, or in breach of any of the Terms and Conditions of the Program.
- (c) The Bank may contact the Customer via the phone number/email registered with the Bank to verify certain 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 having to ask for any further comments from the Customer.
- (e) The Bank is not responsible for notifications via the Client's phone number or email address registered with the Bank that are not sent successfully, when the Client does not provide and does not update the correct information, or the email is sent to the spam box (Spam/Junk); and when the Client'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 current 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 related partners will resolve in the spirit of 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 the Terms and Conditions of this Program.
- (i) The Bank reserves the right to amend the Terms and Conditions of the Program from time to time. Changes (if any) will be notified or registered in accordance with the law before the applicable date.
- (j) The Terms and Conditions of this Program are prepared in English and Vietnamese. In the event of any conflict between the English and Vietnamese versions of the Terms and Conditions of the Program, the Vietnamese version shall prevail.