



TERMS AND CONDITIONS OF REWARD CAMPAIGN ON GET BANKER 2 APPLICATION (the “Campaign”)

1. Campaign Valid Period:

From 01 March 2024 to 31 December 2024 or the Campaign could end earlier based on the campaign’s term and condition (“**Applicable Period**”).

2. Participants:

All individuals being the agents and broker have successfully registered to and used the accounts of Get Banker system (“**GB**”) of United Overseas Bank (Vietnam) Limited (“**UOB Vietnam**” or the “**Bank**”) in accordance with the terms and conditions of GB and internal policies of the Bank (“**GB Members**”).

3. Point Scheme:

Category	Eligible Point	Condition to Get Eligible Point
Account Registration and Refer a Friend Point		
Successful GB account registration	200 points	Successfully register and authenticate the agent account.
Refer new Referee (RAF) to Register to GB	200 points	Eligible Point for Referee are credited when a new GB Member successfully registers and authenticates account.
Mortgage Loan Case Referring Point (Application to All Brokerage Accounts)		
Referral loan	200 points	Refer a mortgage loan case and the mortgage loan application is uploaded into internal approval system to wait for approval and the Case status on GB app is “Processing” - “Đang xử lý”.
Referral loan is approved	300 points	The mortgage loan application is approved in internal approval system of the Bank the Case status on GB app is “Approved” - “Đã Phê Duyệt”
Referral loan is disbursed	700 points	The mortgage loan has been disbursed and the Case status on GB app is “Disbursed” - “Đã Giải Ngân”

4. Reward Redemption:

Prizes	Quantity	Points Required
Redemption with points		
iPad 10 WiFi Cellular 64GB	01	15,000 points

Prizes	Quantity	Points Required
Apple Watch Series 9 GPS 45mm	02	12,000 points
Voucher VND 5,000,000	10	5,000 points
Voucher VND 2,000,000	30	2,000 points
Voucher VND 1,000,000	60	1,000 points
Voucher VND 500,000	90	500 points
Lucky draw		
Quarter Lucky draw		
Bluetooth AirPods 3 Lightning Charge Apple	01 Prize /phase	<ul style="list-style-type: none"> - 1,000 points/ticket. Participants need to have at least 01 mortgage loan case in UOB Vietnam by the last day of each phase. - There are four Lucky Draw Phases: <ul style="list-style-type: none"> • Phase 1: 01/03/2024 - 30/06/2024 • Phase 2: 01/07/2024 - 30/09/2024 • Phase 3: 01/10/2024 - 31/12/2024 - Lucky Draw events are planned to be held 10 days after the last day of each phase. - Note: The Bank may organize a lucky draw or direct prize depending on the number of GB Members who win prizes.
Anker Charger A1256 10000mAh	03 Prize s /phase	
Voucher VND 500,000	05 Prize s /phase	
Special lucky draw		
MacBook Air 13-inch M2	01 Prize	<ul style="list-style-type: none"> - 1,000 points accumulated during the Applicable Period are converted into 01 Lucky ticket. Participants need to have at least 01 mortgage loan case in UOB Vietnam by the last day of Applicable Period. - Special Lucky Draw event are planned to be held 10 days after the last day of Applicable Period.

Total amount of reward: VND: **317.500.000 VND** (Three hundred and seventeen million five hundred thousand Vietnam Dong)

5. Terms and Conditions:

5.1 The eligible points will be accumulated during the Applicable Period through the Point Scheme as mentioned in Section 3 and points gained from games integrated on GB.

These accumulated points are both redeemed for gifts and redeemed for a draw voucher as stipulated in Section 4 above.

5.2 Rewards points redeemed for participating into Lucky Draw for each phase will be calculated according to the number of points incurred in each respective Phase 1, 2, 3 and cannot be accumulated through these stages.

Particularly for the final lucky draw (the lucky draw after the Applicable Period), the number of lucky draws will be converted from all accumulated points (if any) in all 03 phases. Example:

- (i) In Phase 1, GB members ABC12345 have 1,500 points.
- (ii) In Phase 2, GB members ABC12345 not credited with any points.
- (iii) In Phase 3, GB members ABC12345 gain an additional 4,700 points.

In general, the total points accumulated from member ABC12345 after 3 phases are 6,200 points. The number of lucky ticket that GB ABC12345 Members get to participate in the lucky draw through all 03 phases are 06 votes and these 06 votes will be included for the lucky draw after the Applicable Period.

5.3 Lucky draw ticket(s) will be announced to participants via email or SMS registered with Bank.

5.4 Prizes will only be awarded when GB members make a redemption according to the corresponding number of eligible points and according to the terms and conditions of this Campaign. Whereby:

- (i) Cap on prize redemption per GB user as follows: No limit.
- (ii) Due to the limited availability of Prizes, these Prizes are redeemed on a first-come-first served basis and limited in quantities (participant should be self-aware about his/her points to be eligible to redeem the equivalent prizes). Once fully redeemed, the system will show the number of prizes could be redeemed is 0.

(iii) Redemption deadline: 10/01/2025.

5.5 The situation of same redemption at the same time and only 01 Prize left, the Bank will follow the rules: i) "first-come-first-served" (recorded on the system); ii) account with larger disbursement amount; iii) account with more total number of "Disbursed" cases; iv) account with more total number of "Approved" cases; v) account with more total number of "Processing" cases

5.6 Redemption procedure is required to go through GB system and confirmed to be qualified on the system by the Bank.

5.7 All the processes of Account Registration, RAF and Loan Referral are required to go through GB and confirmed to be qualified on the system by Bank.

5.8 The Campaign may end earlier if the budget is over.

5.9 Depending on the actual situation, the campaign's term and condition may be adjusted or terminated at the Bank's discretion.

5.10 In the event of any incompatibilities between the GB Members' device, software and any device, software related to GB that make them cannot participate in the Campaign or record the points, the Bank will not be liable to handle such matters for those mentioned GB Members.



- 5.11 If there is any discrepancy between the information displayed on the application of the GB Member's account and Bank's system, the final decision will be based the Bank's system.
- 5.12 For gifts/prizes from VND10 million, the eligible GB Members are obliged to pay irregular income tax as regulated by Vietnam Law in relevant to rewarded prizes/gifts. The tax payment certification to be eligibility for rewarding program will follow the Bank's regulations.
- 5.13 The GB Member 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 the GB Member.
- 5.14 This Campaign is not applicable for UOB Vietnam staffs or related people of UOB Vietnam staffs.
- 5.15 The Bank is not the supplier of the products or services rewarded in this Campaign. Such products or services are provided by supplier under terms and conditions as determined by such supplier. The GB Members who are rewarded shall be bound by such supplier's terms and conditions. In case of inquiries or complaints relating to those products or services, the GB Members shall directly contact with supplier for settlement.
- 5.16 The Bank will notify the award receipt via email or SMS via mobile phone number as registered with the Bank.
- 5.17 The presentation and receipt of Prizes shall be conducted within the timeline and in accordance with instructions that the Bank has notified the GB Members via email or SMS. The Bank will not settle any complaint or dispute relating to the receipt of the Prizes when the afore mentioned timeline expires and/or the GB Members already received the Prizes.
- 5.18 The Bank assumes no liability when a notification cannot be delivered to GB Member's phone number or email address because the GB Member 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 GB Member block notification of the Bank for any reason.
- 5.19 When the Bank deems necessary, the Bank may replace the Prizes with other products or services having the same values but not exceeding the total value of the Prizes of this Campaign in any case.
- 5.20 In case of any dispute arising out of or relating to this Campaign, the Bank and the related partners shall cooperate with the GB Member to find an amicable resolution. If the parties fail to reach such resolution, the dispute shall be resolved in accordance with laws of Vietnam.
- 5.21 GB Member agrees to allow the Bank to use photos and personal information (Full name, Industry), share about the Program for communication purposes of the Program.
- 5.22 In case of the GB Members' accounts show sign of violation of the regulation or fraud, Bank has the right to request Referrer and Referee to provide authentication or related information before proceeding awarding process. Bank reserves the right to withdraw a part of all the prizes/gifts of participants until valid information is verified.
- 5.23 If the GB Member's account is found to be abnormal or fraud, the Bank reserves the right to discontinue such account from participating the campaign without prior notice. The Bank does not need to disclose to participants or any third party about the discontinuing condition. The Bank reserves the right to refuse to pay the prizes/gifts, withdraw a part or the all the prizes/gifts if fraud cases are detected.



- 5.24 In all cases, the Bank reserved the right to make the final decision.
- 5.25 Terms and Conditions governing the use of GB accounts and operation of the corresponding PWEB shall be applied in conjunction with these Terms and Conditions of this Campaign.
- 5.26 This Terms and Conditions is made in English and Vietnamese. In case of any discrepancy/ inconsistency between English and Vietnamese, the Vietnamese version shall prevail.