

TERMS & CONDITIONS
PROGRAM "GREEN ACTION – GREEN FUTURE"
These Terms and Conditions are effective from April 1, 2024

The Customers should note that when the Customers participate in the Program, the Customers will be deemed to have read, understood and accepted these Terms and Conditions ("**Terms and Conditions**").

1. **The “Green Action – Green Future” program ("Program").**
2. **Period:** from 01/04/2024 to 31/12/2025 (the "**Program Period**").
3. **Target customers:** All customers who successfully disbursed car loans or home /mortgage loans at United Overseas Bank (Vietnam) Limited (the "**Bank**" or "**UOBV**") (hereinafter collectively referred to as "**Customers**").
4. **Green loan** is the loan classified and defined by the Bank, from time to time based on criteria including but not limited to:
 - Car Loan secured by electric car that brand name approved by UOBV; or
 - Home loans with collateral belong to the projects with Green Certificates that to be announced by the Bank from time to time.

5. Contents

The Program is implemented in Vietnam and includes 04 campaigns with contribution to the sustainable development of the Bank and Customers as follows:

No	Campaign name	Implementation Period	Content
1	Plant trees today, green tomorrow (*)	01/04/2024 – 31/12/2025	1. With the intention of contributing trees to the environment. The Bank sets the criteria that every VND 1 billion disbursed car loans or home /mortgage loans will accumulate 1 tree, the goal is to reach 1000 trees during implementation period. 2. Customers participating in the Program will receive a Thank you Letter.
2	Water is a treasure (*)	01/04/2024 – 31/12/2025	The Bank implements the project to build water purification tanks when the total disbursement

			amount for the car loans or home /mortgage loans reaches VND 1,500 billion during implementation period.
3	Save paper, save nature	01/04/2024 – 31/12/2025	Customers will be exempted/reduced from the post-disbursement service fee related to the car loans or home /mortgage loans when accept receiving information by softcopy, to the email address that was registered with the Bank.
4	Go Green Car Loan & Go Green Home	01/04/2024 – 31/03/2025	Customers will receive a discount up to 0.2% for lending rate of the Green Loans that to be accepted by bank from time to time.

(*) The Bank will send update to Customers about the campaign's implementation after the disbursement target is achieved.

6. General Terms and Conditions:

- (a) The Bank may contact the Customers via the email/phone numbers registered with the Bank to verify some information and request additional documents if necessary.
- (b) The Customers agree that the Bank may use the Customers' images and information for advertising and commercial promotion purposes during and after the Program ends without any further opinion from the Customers.
- (c) The Bank is not responsible for notification via phone number or email address of the Customers registered with the Bank is not successfully sent, when the Customers do not provide and update the correct information, or the email is transferred to spam (Spam / Junk); and when the Customers' telecommunications service provider uses notification blocking from the Bank for any reason.
- (d) The Customers are 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 Customers' receipt of material benefits for participating in the Program.
- (e) For disputes arising in connection with the Program, the Bank and relevant partners will resolve them in cooperation with the Customers. In case the parties fail to reach an agreement, the dispute will be resolved in accordance with the provisions of Vietnamese law.
- (f) 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.
- (g) In the event of any conflict between the English and Vietnamese version of the Program Terms and Conditions, the Vietnamese version shall prevail.