

**TERMS AND CONDITIONS OF PROMOTION CAMPAIGN ON
MONEYGRAM MONEY TRANSFER AT NAM A BANK**

*(Issued together with Notice No. 994/2025/TB-NHNA-P.03 dated 07/11/2025
the Chief Executive Officer of Nam A Bank)*

Information on how to enter and the prizes form part of these Terms and Conditions. By participating, participants agree to these Terms and Conditions.

1. The promotion's name: **"Happy Connect – Gắn kết yêu thương"**.
2. The promoter: Nam A Bank ("Promoter").
3. This Promotion starts on 12:00am (GMT+7) on 08 November 2025 and ends on 11:59pm (GMT+7) on 30 June 2026 ("Promotion Period"). All transactions made after 11:59pm (GMT+7) on 30 June 2026 will not be accepted and will be considered as invalid.
4. Promotional products: Receive MoneyGram money transfer.
5. This promotion is open to all Vietnam residents and foreigners who are living in Vietnam aged 18 years or above ("Eligible Participants"). Additionally, customers who are participating must have a current account in VND at Nam A Bank. Nam A Bank employees are ineligible to enter this promotion.
6. Promotion area: Any transaction location where Promoter offers MoneyGram Services.
7. Cash – giving promotions: Offering customers who complete receive transactions through MoneyGram cash prizes.
8. Participants who conduct MONEYGRAM receive transactions at Nam A Bank counters will receive the following gifts:

Amount of transaction	Prize
- From 25,000,000 VND to less than 50,000,000 VND, or - From 1,000 USD to less than 2,000 USD, or - Other foreign currencies converted at an equivalent value in VND	50,000 VND/transaction
- From 50,000,000 VND to less than 150,000,000 VND, or - From 2,000 USD to less than 6,000 USD, or - Other foreign currencies converted at an equivalent value in VND	100,000 VND/transaction
- From 150,000,000 VND, or - From 6,000 USD, or - Other foreign currencies converted at an equivalent value in VND	200,000 VND/transaction

Note: Customers will get one gift per transaction during the promotion period.

9. Customers will receive gifts into their own current accounts once Nam A Bank staff completes the MONEYGRAM payment procedure.
10. Other regulations:
 - a. Customers are paid in full the amount received from MONEYGRAM money transfer, and at the same time, Customers must strictly comply with the regulations committed to the Promoter regarding the Promotion.
 - b. The Promoter must publicly and fully notify the Promotion program rules and Promotion period to Customers. Pay fully and accurately the amount received by the Customer from the MONEYGRAM money transfer.
 - c. If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to vandalism, power failure, natural disasters, acts of God, civil

unrest, strikes, unauthorised intervention, fraud, or any other causes beyond the control of the Promoter, which corrupt or affect the administration, fairness or integrity or proper conduct of this Promotion, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any Eligible Participant with prior DTI Approval (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate to give effect so far as reasonably possible to the original intent of this promotion.

- d. Subject to any applicable laws which cannot be excluded, the Promoter and its related bodies corporate and agents and any other entity associated with this Promotion shall not be liable for any loss, damage or injury suffered or sustained by anyone (including, but not limited to, direct or indirect loss, consequential loss or loss arising from negligence) arising directly or indirectly out of or in connection with this Promotion or any prize provided as part of this Promotion.
- e. Acceptance of any prize, benefit and/or offer provided by the Promoter will be deemed as consent by the winner(s) to take part in any related publicity and using their name, likeness, image and/or voice for advertising and other promotional purposes without compensation, except as otherwise prohibited by any applicable law.
- f. Nam A Bank reserves the right to refuse to pay the promotion prize and/or promotional amounts for MONEYGRAM transactions that are damaged due to exploitation and are not the fault of Nam A Bank.
- g. To the extent that there is any inconsistency between these terms and conditions and other marketing materials or collateral produced in relation to this Promotion, these terms and conditions shall prevail.
- h. Nam A Bank reserves the right to amend these terms and conditions or to cancel, alter or amend the promotion at any stage. Nam A Bank's decisions with respect to the promotion shall be final. Participants further agree to be bound the same which shall be final and binding in all respects.

NAM A BANK