SACOMBANK

Terms and Conditions of the Promotional Program

(Program: "GOLDEN HEALTH – FOUNDATION OF PROSPERITY")

1. General Information

- **Program name:** "GOLDEN HEALTH – FOUNDATION OF PROSPERITY"
- **Program period:** From **07/10/2026** until the end of **30/06/2027** (or earlier if the Voucher budget runs out).

2. Eligibility and Conditions for Fixed Deposits

Criteria	Details
Eligible customers	- Individual customers and corporate customers - applies to new deposits and renewals
Channel	At the counter
Currency	US Dollar (USD) and Cambodian Riel (KHR)
Minimum deposit	**USD**: minimum **USD 10,000**
	KHR: minimum **KHR 40,000,000**
Deposit term	**3 months to 24 months**
Interest payment	Monthly, Quarterly, or at Maturity
Gift mechanism	Co-branded health check-up discount Vouchers for customers
Maintenance condition	The deposit must be kept until maturity. Early settlement is handled under **Section 4.**

3. Exclusive Benefits and Conditions for Using VIETHOPE Vouchers

3.1. Direct discount for SC Visa cards

- Customers who use an SC-issued Visa card (including Visa Debit and Visa Credit) to pay for medical examination, treatment, or health screening directly at VIETHOPE Medical Center will receive a **direct 8% discount** on the listed price (depending on the service package).
- **Condition:** Payment must be made with an SC-issued Visa card, with a minimum invoice of VND 1,200,000 (around USD 50).
- **Not applicable to** medicines, vaccines, medical supplies, services arising outside the package, outsourced services, or services that VIETHOPE announces as excluded before the program starts.

3.2. Special offer: complimentary service for check-up packages from VND 3,000,000

- **Free bone density measurement** for customers whose check-up package is worth VND 3,000,000 or more, after the 8% discount has been applied.
- Available to the first 50 customers who come for their check-up before **30/12/2026**. Customers must book an appointment with VIETHOPE before visiting. Priority is given on a first-registered, first-served basis.

3.3. Rules for using co-branded Vouchers

- **Accepting provider:** VIETHOPE Specialized Medical Center
- **Address:** 523 To Hien Thanh Street, Dien Hong Ward, Ho Chi Minh City, Vietnam.
- **Format:** Vouchers are not issued in the customer's name (they may be given or transferred to others). The front shows the serial number, issue date, expiry date, value in VND, SC and VIETHOPE branding, and SC's confirmation stamp.
- **Voucher validity:**

✓ Each Voucher is valid for **6 months** from the issue date (counted from the time the customer completes the fixed deposit procedure to join the program).

✓ **Maximum validity:** no later than **30/12/2027** (All Vouchers expire automatically after 30/12/2027, regardless of issue date).

- **How to use Vouchers:**

✓ Each Voucher can be used only once at the VIETHOPE cashier (VIETHOPE will collect it).

✓ Multiple Vouchers may be combined in a single payment, after the 8% discount for paying with an SC Visa card has been applied.

✓ If the Voucher value is higher than the invoice, the remaining balance is not refunded in cash, cannot be carried forward, and cannot be exchanged for another Voucher.

✓ Beyond the listed check-up packages and general health check services, if additional services, treatment techniques, or further treatment arise after the examination, customers may still apply Voucher deductions to these extra costs (if they still have unused Vouchers).

✓ Use of Vouchers for these additional services must follow the Program conditions (Vouchers cannot be deducted against medicines or vaccines).

3.4. Voucher denominations

- There are 2 types of Vouchers:

- Silver Voucher: denomination VND 500,000.
- Gold Voucher: denomination VND 1,000,000.

3.5. Conversion rules and maximum limits

- **Rounding rule:** The number of Vouchers converted is always rounded down to the nearest whole number.
- **Accumulation limit per Customer ID (CIF):** The total number of Vouchers accumulated per CIF over the whole program cannot exceed 100 Silver Vouchers or 50 Gold Vouchers.

- **Voucher type selection:** Each deposit can receive only one Voucher type, either Silver or Gold. All Vouchers converted from one deposit must be of the selected type. Splitting or mixing Silver and Gold Vouchers is not allowed.
- **CIF with multiple deposits:** Each new or renewed deposit that meets the program conditions earns Vouchers separately. Once a CIF reaches the maximum limit, further deposits do not earn additional Vouchers.
- During the program, issued Vouchers will not be reissued in any form, including when a Voucher is lost, misplaced, damaged, or no longer intact.
- **Exception:** If a Voucher is defective due to a cause on SC's side, or a technical issue makes it unusable, SC may consider reissuing it after checking and verifying the information. Reissuance is at SC's discretion and subject to the Program conditions.

4. Early Settlement and Voucher Handling

- For any early settlement, the customer must notify the Branch **1 day in advance**, so the Branch has time to check the Voucher status with VIETHOPE and arrange cancellation of valid Vouchers in the system.
- If the customer has an unexpected financial need or asks to settle the deposit early, the customer may choose one of the following options:

a) Option 1 – Loan secured by Certificate of Fixed Deposit

- The customer takes a loan secured by certificate of fixed deposit that is participating in the Program, under SC's current loan regulations and interest rates.
- The customer keeps all benefits and the validity of the Vouchers already received, subject to the Program conditions.

b) Option 2 – Early settlement

- The customer closes the deposit before maturity. The interest rate applied follows SC's current regulations on early withdrawal of deposits. At the same time, Vouchers are handled as follows:

- **Customer returns all Vouchers:** The Branch reconciles, collects, and arranges cancellation of all Vouchers in the system. The customer receives the full early settlement amount, with no deduction for Voucher value.
- **Customer reports Vouchers lost, and they have not been used:** After VIETHOPE confirms the Vouchers are unused, the Branch cancels them in the system. The customer receives the full early settlement amount, with no deduction for Voucher value.
- **Customer has used Vouchers:** The Bank deducts the value of used Vouchers directly from the amount the customer receives at settlement, as follows:
  - USD 20 for each VND 500,000 Voucher;
  - USD 40 for each VND 1,000,000 Voucher.
- **Customer has given or transferred Vouchers to someone else:** If the customer cannot return the Vouchers to the Bank, the customer must repay their equivalent value under the rule above. The Bank deducts this amount directly from the amount the customer receives at settlement.

5. Appointment Booking and Customer Support at VIETHOPE

- **Booking channels:** Customers should register and book their check-up in advance, before using the service, through VIETHOPE's official channels:
  - **Digital channels:** Website, Chatbot, and official media platforms announced by VIETHOPE.
  - **Hotline for advice, booking, and interpretation:**
  - Vietnamese and international customers: **+84 977 332 523**
  - Khmer-speaking customers: **+84 903 967 523**
- **Medical language support:** SC customers will be supported directly by VIETHOPE's official interpreters throughout the examination, so that medical communication is accurate, convenient, and confidential.
- **Note on roles and procedures:**
  - Customers do not need to book through SC. If customers need advice or help, SC staff will advise and guide them on how to book through VIETHOPE's official channels.
  - SC does not act as an intermediary in providing medical services.

6. Responsibilities and Rights of VIETHOPE Medical Center

- Responsibility for service quality and medical expertise:
  - VIETHOPE is fully responsible for the medical expertise of the services it provides directly, including patient reception, examination, medical orders, performing procedures, delivering results, and handling complaints about professional quality.
  - VIETHOPE provides services within its professional scope and operating license, and in line with the list of components in the medical or health screening package the customer has chosen.
  - VIETHOPE ensures fairness and the customer's right to choose, it will not send customers through unnecessary departments or clinics and will not perform services or order additional procedures outside the package without the customer's consent (except where required by law or by mandatory medical needs).
- Responsibility for data security and language support:
  - VIETHOPE assigns official interpreters under its own management to support SC customers throughout the examination.
  - VIETHOPE commits to strict confidentiality of customers' health data, medical records, and personal information, in line with personal data protection law.
- VIETHOPE's rights regarding Vouchers and services:
  - VIETHOPE may verify a Voucher's validity (by checking its serial number against the confirmed list) before accepting it for the customer.
  - VIETHOPE may refuse Vouchers that are invalid, expired, already used, not on the official issuance list, or torn, erased, altered, or showing signs of forgery.
  - VIETHOPE collects and keeps the original Voucher after the customer completes payment for the service.

7. General Terms

- By joining this Program, the customer confirms that they understand and agree to comply with all terms and conditions of these Rules.
- SC does not take part in or interfere with VIETHOPE's professional medical decisions. Therefore, SC is not responsible for any diagnosis, medical order, test result, examination result, or treatment carried out by VIETHOPE.
- The Voucher participation confirmation form signed by the customer is the valid document used to determine the actual number of physical Vouchers the customer has received.
- SACOMBANK CAMBODIA is exempt from liability for any complaints relating to Vouchers that are lost, misplaced, torn, or expired after they have been properly handed over to the customer.
- All decisions of SACOMBANK CAMBODIA relating to this promotional program (in accordance with the law) are final.