

TERMS AND CONDITIONS
“FREE TO EXPLORE” PROMOTION CAMPAIGN

1. Eligible products

- Travel insurance products: **Flexi Travel Insurance (Travel Care Insurance), International Travel Insurance, Delayed flight Insurance (Flight Easy)**
- Applicable customers: individual customer, family
- Type of contract: New purchase
- Channel: deploy through all distribution channels including online sales website <http://baovietonline.com.vn>
- Applicable unit: apply for all Direct Sale Departments, Subsidiaries of Baoviet Insurance Corporation (including institutional agents having agency contracts with Baoviet Insurance Corporation)

2. Applicable criteria

- New purchase, whose payment date and submission date during the promotion period, and the premium has been analyzed on the system.
- New purchase: is the premium from new applications of Flexi Travel Insurance (Travel Care Insurance), International Travel Insurance, Delayed flight Insurance (Flight Easy) during promotion period and all insurance applications are created on Baoviet’s online system or Baoviet’s travel insurance software (<https://travel.baovietonline.com.vn>).
- Promotion Campaign is not combined with other discount programs of Baoviet.
- Insurance applications that have participated in the promotion and completed payment will not be canceled or refunded.

3. Content of Promotion Campaign

3.1. Promotion Period: from 01/04/2022 to 30/06/2022

3.2. Details of the campaign:

a. “Immediately giving gifts” program

- With applications valued at 500,000 VND or more, you will be given one (01) e-voucher worth 100,000 VND (Customers can actively redeem gifts on Payoo 's online gift page, including food, fashion, entertainment,...)
- The total number of gifts is 300. The gift program stops when running out of gifts or the program ends.

b. “Lucky draw” program

- For every 200,000 VND/ travel insurance application, customer will be given one (01) prize code. Prize drawing will be conducted at the end of the program (expected to be held on 12/07/2022).
- The number of prize codes is converted as follows :

$$\text{The number of bonus codes} = \frac{\text{Total premium}}{200,000}$$

The number of bonus codes is rounded according to the rule of rounding down.

- Customers can look up the prize code and refer to the program information at: <https://baoviet.com.vn/insurance/antamkhampha/>
- Prize:

Prize	Gifts	Value (VND)	Number	Total value (VND)
The Third (Discovery prize)	Travel suitcase	2,500,000	20	50,000,000
The Second (Enjoyment prize)	Gift card for 3 days 2 nights resort	6,000,000	5	30,000,000
The First (Traveling prize)	Flight Pass Gift Card (Voucher Flight Pass)	10,000,000	2	20,000,000

- **Example:** Customers participate in International Travel Insurance with total premium of 1,350,000 VND. Thus, customers will be able to participate in 2 gift programs
 - Immediate gift: 1 E-gift voucher worth 100,000VND
 - Lucky draw code: $1.350.000/200.000 = 6.75$, round down => Customer has 6 bonus codes.

Note: The Policyholder is the eligible recipient of a gift from the campaign.

4. Prize awarding

4.1. For “Immediately giving gift” (1 E-gift voucher worth 100,000VND):

Weekly, Baoviet gives gifts to customers by transferring E-Voucher codes to customers via texting or emailing.

4.2. For “Lucky draw code”::

Based on the results of the lucky draw program, Baoviet will choose time and place to award the prize to the Customer and no later than August 5, 2022.

APPENDIX

CONDITIONS, TERMS OF USING GIFT CARD

1. Supplier:

Gift card for hotel resort 3 days 2 nights (Hotel voucher) and Gift card for ticket purchase (Voucher Flight Pass) are provided by Dai Viet International Trading and Service Joint Stock Company (Adavigo).

2. Applicable period: 20/03/2022 – 30/12/2022

3. Conditions and terms of Gift Card Usage:

a. Hotel resort gift card 3 days 2 nights (Hotel voucher)

- The prescribed number of people are 02 adults + 02 children free of charge according to the regulations of each hotel.
- Room class qualifies due to each hotel.
- The applicable period is low during the week, low at the weekend, and at peak for each hotel.
- Gift card is one-time usage, non-refundable, non-cancellable and non-changeable. Surcharge for periods not included in the applicable period of Gift Cards is based on the regulations of each hotel.
- Gift cards are not redeemable for cash.
- Supply hard-gift card when booking
- Service booking is valid when receiving service confirmation
- The gift card includes a 3-day 2-night stay (with breakfast) at the hotels and periods listed below.
- Facility, room class and applicable period for Gift Cards:
 - Vinpearl Resort & Spa Hạ Long – Deluxe – Low during the week (surcharge 500.000 VNĐ for 3 days 2 nights)
 - Flamingo Cat Ba – Deluxe room Mountain view – At peak during the week
 - Golden bay Da Nang - Standard – At peak
 - Radison Blu Resort Cam Ranh – Executive Suite – At peak
 - Vinpearl Condotel Beachfront Nha Trang – Studio city view – Low
 - Vinoasis Phú Quốc - Standard – Low at the weekend
 - Sol by Melia Phú Quốc – Superior Pool – At peak
 - Sunset beach Phu Quoc – Deluxe Ocean – At peak

b. Gift card for ticket purchase (Voucher Flight Pass)

- Provide the serial number on the card when booking.
- Unidentified gift cards. Each Gift Card will use one (01) unique email box to book tickets.
- Gift cards are not redeemable for cash.
- The gift card is valid as a cash wallet. When booking, the service will be deducted until the value of the Gift Card is zero or the applicable period expires. In case the airfare is higher than the value of the Gift Card, the customer will pay for the difference.
- Apply for airlines: Vietnam Airlines, Bamboo, Vietjet.