Lucky Draw Promotion "2026 End-of-Year Promotion"

TERMS & CONDITIONS

1. The promotion period for "2026 End-of-Year Promotion" (the "**Promotion**") is from 1st September 2026 to 31st December 2026 (the "**Promotion Period**").

2. The Promotion and the Lucky Draw will be administered and run by J&C Insurance Brokers Co., Ltd.
3. As part of the Promotion:

   All individuals' clients of Phongsavanh Insurance (APA) Co., Ltd. Through J&C Insurance Brokers Co., Ltd. who successfully purchase any insurance product from Phongsavanh Insurance (APA) Co., Ltd. through us during the Promotion Period will be eligible to participate ("**Eligible Participant**") in a lucky draw that will be conducted on 19th January 2027 where 3 winners will be randomly selected for the following prizes*:

   1st Prize:

   - 2 (two) nights for 2 (two) persons in a Deluxe Room at Pavilion Pha Leuang & Bungalows including breakfast valid until the 31st December 2027, (any additional person travelling with, will be charged 220,000Kip for the extra bed and breakfast – kids under 4 years old are free of charge).

   2nd Prize:

   - 1 (one) night for 2 (two) persons including breakfast in a Deluxe Room at DoubleTree by Hilton Vientiane valid until the 31st December 2027.

   3rd Prize:

   - $44 USD dining voucher for the buffet at Crowne Plaza Vientiane, Mozaic Restaurant valid until the 31st December 2027.

   *Subject to redemption terms & conditions

4. Each Eligible Participant will be entitled to one entry per purchased policy in the Lucky Draw.

5. The Lucky Draw will be held on the date specified in (3) at the office of J&C Insurance Brokers Co., Ltd., at Villa Solis, Ban Saphanthong Tai, Vientiane, Lao P.D.R.

6. J&C Insurance Brokers Co.,Ltd. reserves the sole right to void an entry of or disqualify a participant at its sole discretion.

7. Non-payment and/or Cancellation of the Policy will disqualify an Eligible Participant from the Lucky Draw. J&C Insurance Brokers Co.,Ltd. reserves the right to draw reserve winners to replace any successful winners(s) who may subsequently be found to be disqualified by reason of cancellation of their policies before the effective date or otherwise.

8. Cancellation of the Policy will disqualify an Eligible Recipient from receiving a gift under the Promotion.

9. The Eligible Recipients of the prizes will be notified within one month of the lucky draw date via phone. They must visit the office of J&C Insurance Brokers Co.,Ltd. to redeem the prize. Failure to show up at the J&C Insurance Brokers Co.,Ltd.'s office within 2 (two) weeks of the date of notification will disqualify an Eligible Recipient from redemption of the gift and J&C Insurance Brokers Co.,Ltd. reserves the right to draw reserve winners to replace the disqualified winners(s) or allocate the prize as it deems fit. Lucky Draw winners will have to sign an acknowledgement form prior to collection of prizes. If they are unable to personally collect their prizes, they may authorize another party in writing to collect on their behalf. Identification of the authorized person must be produced. Upon redemption of any prize, the winners will not be allowed to cancel their Policies.

10. All prizes won by successful Lucky Draw winners are not transferable or exchangeable for cash, credit or kind. J&C Insurance Brokers Co.,Ltd. may at its discretion replace or substitute any of the gifts or prizes with another gift or prize of equal or similar value at any time without prior notice being given.

11. All Lucky Draw prizes are subject to the respective issuers or manufacturers' terms and conditions. J&C Insurance Brokers Co.,Ltd. Shall not be responsible in any way whatsoever for the validity, utility, suitability or fitness for purpose of the gifts or prizes, which shall be the issuers or manufacturers' sole liability. J&C Insurance Brokers Co.,Ltd. makes no warranties whatsoever with respect to the gifts or prizes.

12. J&C Insurance Brokers Co.,Ltd. shall not be liable in any manner whatsoever for any claims, losses, damages, costs, interests or expenses arising out of the Promotion, the Lucky Draw, or Lucky Draw prizes.

13. J&C Insurance Brokers Co.,Ltd. reserves the right at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions from time to time without prior notice including the basis of allocating the chances, the number of chances, the prizes, duration, date of selection of the winners or the basis of offering the gifts, the gifts and any other

matters in respect of the Promotion. All such decisions of J&C Insurance Brokers Co.,Ltd. shall be final and binding on all participants. No correspondence or appeals will be entertained.

14. J&C Insurance Brokers Co.,Ltd.'s decision on all matters relating to the Promotion will be at its absolute discretion and will be final and binding on all participants. Except for the phone notification on entitlement to and collection of the gifts or Lucky Draw prizes, J&C Insurance Brokers Co.,Ltd. shall not be obliged to enter into any correspondence on any matter concerning the Promotion. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotion materials relating to the Promotion, these terms and conditions shall prevail.

15. If any Lucky Draw prizes remain unclaimed after two weeks from the date of the announcement of the Lucky Draw winners, they will be forfeited and donated to a charitable organization that J&C Insurance Brokers Co.,Ltd. may select at its absolute discretion. The winner whose prize has been forfeited as indicated herein shall not be entitled to any compensation whatsoever notwithstanding non-receipt of the notification to prize winners.

16. The Lucky Draw winners agree that any information collected or held by J&C Insurance Brokers Co.,Ltd. may be used and disclosed by J&C Insurance Brokers Co.,Ltd., its associated individuals/companies or any independent third parties (within or outside Laos) for any matters, any policy issued and to provide advice or information concerning products and services which J&C Insurance Brokers Co.,Ltd. believes may be of interest to them and to communicate with them for any purposes.

17. The Lucky Draw winners are deemed to have agreed to participate in any publicity activity organized by J&C Insurance Brokers Co.,Ltd. relating to the Promotion. Participants are also deemed to have authorized J&C Insurance Brokers Co.,Ltd. to disclose and publicize his/her names to any persons and in any mode and manner as J&C Insurance Brokers Co.,Ltd. may deem appropriate.

18. Acceptance of Lucky Draw prize shall constitute consent on the recipient / winner's part to allow the use of the recipient's / winner's name, image, voice and/or likeness by J&C Insurance Brokers Co.,Ltd. for editorial, advertising, promotional, marketing and/or other purposes without further compensation except where prohibited by law.

19. This Promotion and these Terms & Conditions shall be governed by Lao PDR law and each participant agrees to submit any claim, dispute or controversy to the exclusive jurisdiction of the courts of Lao PDR.

20. A party who is not a party to these terms and conditions shall have no to enforce any of these terms and conditions.