

TERMS AND CONDITIONS OF “MEMBER GET MEMBER” PROGRAM

1. Program Scope:

The “Member Get Member” (the “**Program**”) is applicable to the existing customers (“Referrer”) of United Overseas Bank Limited – Hochiminh City Branch (“UOB”) who introduces new UOB Privilege customers (“Referee”) during the Period.

2. The Term:

From 15/06/2018 to 31/12/2018 (Both days inclusive) or until the stocks last, whichever comes earlier (hereinafter referred to as the “**Term**”).

3. Content of the Program:

The Referrer will be rewarded VN 2,000,000 (two million Vietnam Dong) (after deducting any income tax as regulated under laws and regulations) in UOB current account (“the **Gift**”) for referring successful one Referee. The total quantity of Gifts for this Program is 210 gifts during the Term.

4. The Referee:

The Referee shall meet the below conditions:

- a) To be new UOB Privilege customer with account opened during the Term and satisfying the one of the below conditions:
 - A minimum monthly balance of VND 1,000,000,000 (one billion Dong) in UOB accounts or equivalent amount in other currencies in fixed deposit account of minimum 3 (three) month tenure; or
 - A minimum monthly average balance of VND 400,000,000 (four hundred million Dong) in VND current account for a continuous period of 3 (three) months; or
 - A minimum monthly average balance of USD 50,000 (fifty thousand dollar) in USD current account for a continuous period of 3 (three) months, only applicable to non-residents individual.
- b) Not to have UOB account closed in the last 6 (six) months;
- c) Not to be UOB staff.

5. The Referrer:

The Referrer shall meet the below conditions:

- a) To refer the Referee satisfying all the conditions in clause 4;
- b) To be UOB existing customer who have UOB current account and activate Personal Internet Banking (PIB)/ Mighty app;
- c) The referral date shall be before the Referee's account opening date;
- d) Not to be joint account owner with the Referee;
- e) Not to be UOB staff;
- f) To be the relatives, friends, colleagues, or acquaintances of the Referee and the Referees shall acknowledge the relationships through Member Get Member Form provided by the relationship manager.

Note: If there is 1 (one) Referee who is referred by more than one (1) Referrers, UOB only reviews and rewards the Gift to the earliest Referrer.

6. Referral Method:

Referrer can refer the Referee to UOB through the below method:

- by sending text message or email to the Referrer's relationship manager via mobile phone or email registered with UOB; or
- to fill in the Member Get Member Form provided by the Relationship Manager.

After sending the Referee's information to UOB, Referrer and Referee shall sign jointly sign in the Member Get Member Form provided by the Relationship Manager.

7. Gift Policy and Gift Redemption:

- a) The Referrers will receive Gift rewards credited to UOB current account within 20 working days from the date on which UOB, at its own discretion, determines that the Referee meets the conditions in clause 4.
- b) There is no restriction on the number of rewards for each Referrer.
- c) UOB reserves the sole and exclusive right to be refunded an equivalent amount of the Gift's value by debiting from any account of the Referrer opened at UOB in below cases:
 - (i) The Referee fails to meet one of conditions as required in clause 4; or
 - (ii) UOB, at its own discretion, determines that there is a fraud by the Referrer or Referee against the Program.
- d) UOB reserves the sole and exclusive right to refuse giving the Gift to any Referrer if Referrer does not provide or refuses to provide UOB with clear and complete supporting documents or violates any part of the Terms and Conditions of the Program.

- e) UOB hold no responsibility for any unsuccessful attempts to notify due to errors in the contact information supplied by the Referrer or the Referees or for other reasons that are out of UOB's scope of control.
- f) UOB reserves the sole and exclusive right in its reasonable discretion to change the Gift to any other promotional item of similar value but not exceeding the above Gift's value in any case.
- g) By receiving or accepting the Gifts, the Referrer agree to ensure and hold UOB harmless against claims, actions, proceedings, judgement, damages, losses, and costs which may give rise to any liability to UOB in connection with the participation of this Program or receiving the Gifts.
- h) The Gift received by the Referrer is the amount after deducting relevant income tax as regulated by laws and regulations.

8. Other Terms and Conditions:

- a) By joining this Program, the Referrers and the Referees accept to be bound by these Terms and Conditions set forth herein (the "**Terms and Conditions**").
- b) UOB may contact the Referrers and/or the Referees via phone number or email registered with UOB for further information or clarification or additional documents.
- c) The Referrer agrees and confirms that he/she has obtained consent from the Referee in disclosing Referee's information to UOB.
- d) UOB reserves the exclusive right to decide if the Program is valid with any other current privileges or promotions applicable to both the Referrer and the Referee.
- e) The Terms and Conditions is made in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies. Any dispute that may arise during the implementation of these Terms & Conditions shall be resolved by the Parties through amicable negotiation. If the Parties fail to resolve any dispute through negotiation, each Party shall have right to bring the dispute to the competent court for final settlement.