

“MORE FRIENDS – MORE REWARDS” PROGRAM

(Effective from 12 June 2026 until 31 July 2026)

TERMS AND CONDITIONS

1. Program Scope

The “**More Friends, More Rewards**” (hereinafter referred to as the “**Program**”) is applicable to existing customers of United Overseas Bank (Vietnam) Limited (“**UOB**”) who introduces new-to-bank customer to apply for a UOB credit card during the Program Period.

2. Program Period

From **June 12nd, 2026** until **July 31st, 2026** (both days inclusive) (hereinafter referred to as the “**Program Period**”).

3. Eligible Customer

3.1. Eligible Referrer

A customer shall qualify as an Eligible Referrer only when all the following conditions are satisfied:

- Must hold an eligible primary UOB Credit card (UOB PrviMiles; UOB One; UOB World; Lazada UOB) issued by UOB and referrals will only qualify from the month following the card booking date; and
- Not being UOB staff, US/ EU/ EEA/ Switzerland/ Guernsey/ Jersey/ Monaco/ San Marino/ Vatican/ The Isle of Man/ UK Citizen/ New Zealand/ Brazil citizen or permanent resident; and
- Having credit account or approved credit account remains open and in good credit standard at the time of result tracking and fulfilment; and
- Under the sole right of UOB, not being blacklisted from previous referral programs and satisfying all the Terms and Conditions of the Program.

3.2. Eligible Referee

A customer shall qualify as an Eligible Referee only when all of the following conditions are satisfied:

- Applies for an UOB PrviMiles; UOB One; UOB World; Lazada UOB via a shared referral code and have application signed date during promotion, gets the card approved by cut-off date, regardless credit card booking status of referrer; and
- Not being existing primary card members (UOB PrviMiles; UOB One; UOB World; Lazada UOB) for a period of 12 months before the date customers re-apply (reinstate) the new credit card for this promotion; and
- Not being UOB staff, US/ EU/ EEA/ Switzerland/ Guernsey/ Jersey/ Monaco/ San Marino/ Vatican/ The Isle of Man/ UK Citizen/ New Zealand/ Brazil citizen or permanent resident; and
- Having the approved account remains open and in good credit standing at the point of tracking; and
- The customer activates the approved credit card within 30 days from the card approval date; and

- Under the sole right of bank, must not be blacklisted from previous referral programs of UOB and must satisfy all the Terms and Conditions of the Program.

3.3. A referral is considered successful when:

- During the Program Period, the Eligible Referrer inputs the most recently registered citizen ID/passport number to generate his/her unique code and shares with his/her friends or families; and
- During the Program Period, the Eligible Referee visits the referral link and fills in his/her contact information (including primary mobile phone number to register with UOB) and referral code for UOB to support his/her credit application; and
- The Eligible Referee’s application signed date and card approval date both fall within the applicable timeline specified below:

	Register link and app-signed date on application form	Card approved by
Promotion	12June2026 – 31July2026	31Aug2026

- The Eligible Referee’s credit card is approved by UOB (which is considered as a successful referral time) before the cut-off date for card booking; and
- The Eligible Referee does not close his/her card before the point of tracking and reward announcement.
- If the number of qualified referrers exceeds an experience reward’s limitation, referrers who reach the qualifying number referrals of that Tier earlier will receive the reward.
- If there are at least 02 customers who satisfy all the conditions to be the Eligible Referrers because they successfully refer to the same Eligible Referee, UOB only reviews and gives the rewards to the Eligible Referrer whose successfully applied by the Eligible Referee the earliest.

4. Promotion Scheme:

Referee: Within Program Period, Eligible Referee will receive Voucher value VND 100,000 upon successful credit card opening and activation within thirty (30) days.

Referrer: Within Program Period, Eligible Referrer will receive Voucher value VND 300,000 for each successful referral. Note: The cap maximum voucher value that the Eligible Referrer may receive under the Program is VND 3,000,000.

5. Referral Process

- The Eligible Referrer visits <https://forms.uob.com.vn/eservices/pfs/referral-program-for-card/referrer/index.html> or <https://forms.uob.com.vn/eservices/pfs-en/referral-program-for-card/referrer/index.html>, fill in his/her personal information to generate his/her unique referral code.
- The Eligible Referrer shares his/her unique referral code with friends or families.
- The Eligible Referee visits <https://forms.uob.com.vn/eservices/pfs/referral-program-for-card/referee/index.html> or <https://forms.uob.com.vn/eservices/pfs-en/referral-program-for-card/referee/index.html>

card/referee/index.html fill in his/her personal information, referral code and apply for a credit card.

6. Gift policy and redemption

- UOB will inform the Eligible Referrers of their eligible rewards via email and complete fulfilment gift no later than 30 November 2026.
- UOB will send the redemption code to the Eligible Referrer and Eligible Referee through email or SMS, with guidance to redeem.
- The Gift cannot be exchanged for cash or other products.
- The processing time for any complaints related to the Program is 180 days from the date the Customer's credit card application is successfully approved.

7. Other Terms

- UOB reserves the sole and exclusive right to revert the Rewards value credited to any Eligible Referrers' or Eligible Referees' account considering: (i) The Eligible Referee refuses to pay annual fees or terminate the card within two (02) months from the card booking date; or (ii) at UOB's absolute discretion, the referee is determined to have no good credit standing; or (iii) at UOB's absolute discretion, an event of the Program's fraud has been determined.
- UOB is not the supplier of the rewards of Program and related products/ services. UOB holds no responsibility for inquiries or disputes related to these services. The Eligible Referrer will be bound by the Terms & Conditions of the supplier of such products or services. In case of any inquiries or disputes related to such products and services, the applicant must contact the suppliers directly.
- UOB reserves the sole and exclusive right to refuse giving the rewards to any Eligible Referee considering he/she does not or refuses to provide UOB with clear and complete supporting documents or violates any part of the Terms and Conditions of the Program.
- UOB may contact the Eligible Referrers and/or the Eligible Referees via phone number/email registered with UOB for further information/clarification or additional documents.
- In case of our reasonable discretion, UOB reserves the sole and exclusive right to change the rewards to any other promotional items of similar value but should not exceed the above rewards values in any case.
- Unless otherwise provided in this Terms & Conditions, UOB is not liable for any clear or implied agreement or guarantee about quality and conformity of the rewards or any other rewards.
- UO, its affiliates, board of directors, staff and representatives of UOB and its affiliates will be not liable for any loss or damage (including but not limited to indirect and derivative loss) or any personal incidents incurred from the participation of this Program or from the receipts or usage of the rewards or any rewards/service from the vendors, unless liabilities specified under applicable laws.
- By receiving or accepting the rewards, the Eligible Referrer and Eligible Referee agree to ensure and hold UOB, its affiliates, board of directors, staff and representatives of UOB and its affiliates harmless against claims, actions, suits, damages, loss, cost which may incur or any liability for UOB, its affiliates, board of directors, staff and representatives of UOB and its affiliates in connection with the participation of this Program or receiving and using the rewards.

- UOB holds no responsibility in relation to any tax incurred from the rewards. Any tax or tax return for Tax Agency incurred from receiving the rewards is the responsibility of the Eligible Referrer and/or Eligible Referee. Customer himself/herself is liable for consulting with the experts about possibly incurred tax.
- These Terms and Conditions have been written in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies. In case of dispute, UOB's decision is final.

By joining this Program, the Eligible Referrer and the Eligible Referee are bound by these Terms & Conditions above.