

### **IMPORTANT NOTICE**

With effect from March 01<sup>st</sup> 2023, Citibank, N.A., - Hanoi Branch and Ho Chi Minh City Branch has transferred ownership of its consumer banking business to United Overseas Bank (Vietnam) Limited (Registered number 0314922220) ("**UOB Vietnam**").

UOB Vietnam is the issuer of "Citi" branded consumer banking products in Vietnam and Citibank, N.A., - Hanoi Branch and Ho Chi Minh City Branch is providing certain transitional support in respect of those products.

The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by UOB Vietnam from Citigroup Inc. and related group entities.

## TERMS AND CONDITIONS

### ACQUISITION PROGRAM

#### OPEN AND GET A GIFT

*This Terms and Conditions is effective from June 01<sup>st</sup>, 2025*

#### 1. Program Scope

The **“Open and Get a Gift”** (hereinafter referred to as the **“Promotion Program”**) in Hanoi and Ho Chi Minh City.

#### 2. Program Period

Applying for Eligible Customers from **June 01<sup>st</sup>, 2025** until **July 31<sup>st</sup>, 2025** (both days inclusive) (hereinafter referred to as the **“Promotion Period”** **“Promotion Program Period”**).

#### 3. Eligible Customer

The Promotion Program applies to customers who are the primary cardholders of UOB PRVI Miles, UOB One, UOB World, UOB World or UOB Lazada credit cards (hereinafter collectively referred to as the **“Credit Card”**) issued by United Overseas Bank (Vietnam) Limited liability Company (**“Bank”** or **“UOB Vietnam”**) and satisfy all of the terms and conditions of this Promotion Program (hereinafter collectively referred to as the **“Eligible Customer”**).

#### 4. Promotion Details

- Each customer can enjoy free joining fee for maximum one (01) Credit Card during the Promotion Program; and
- Eligible customers must apply for bundled application comprising both Credit Card and CashPlus Account in order to qualify for participation in promotional packages; and upon meeting the corresponding spending conditions and spending period requirements, the eligible customers shall be entitled to receive **“Gifts”** as follows.

#### Promotion

<b>PROMOTIONAL PACKAGE</b>	<b>APPROVAL</b>	<b>SPENDING REQUIREMENT (VND)</b>	<b>SPENDING PERIOD*</b>	<b>GIFT (VND)</b>
<b>TIER 1 – BUNDLE OFFER APPROVAL</b>	<b>Credit Card + CashPlus Account</b>	<b>700,000</b>	<b>First 30 days</b>	<b>Traveler's Choice Trolley Bag</b> <b>Value – 3,200,000</b>
		<b>7,000,000</b>	<b>Next 30 days</b>	<b>Shopping voucher</b> <b>Value – 300,000</b>
<b>TIER 2 – CREDIT CARD APPROVAL ONLY</b>	<b>Credit Card Only</b>	<b>700,000</b>	<b>First 30 days</b>	<b>Traveler's Choice Trolley Bag</b> <b>Value – 3,200,000</b>

\* Definition of Spending Period:

**First 30 Days:** Refers to the period from the date the Credit Card is approved by the system of UOB Vietnam to the end of the 30<sup>th</sup> day.

**Next 30 Days:** Refers to the period from the 31<sup>st</sup> day to the end of the 60<sup>th</sup> day after the credit card approval date by the system of UOB Vietnam.

**Note:** Eligible customers who are only approved for CashPlus Account (without a Credit Card) will not be eligible for any of the offers under this Promotion Program.

## 5. Gift policy

- The Credit Card must be approved by UOB Vietnam prior to August 31, 2025.
- Eligible customers in Hanoi City may only register for Credit Card product and apply for Promotional Package – Tier 2.
- Eligible customers in Ho Chi Minh City who do not meet the requirements for registering CashPlus Account will only be eligible for Promotional Package – Tier 1.
- Eligible customers in Ho Chi Minh City who meet the conditions to open both Credit Card and UOB CashPlus Account but choose to open only the Credit Card will only be entitled to enjoy free the joining fee for maximum one (1) Credit Card during the Promotion Period. Such customers will not be eligible to participate in any of the promotional packages under this program.
- Each Eligible Customer who generates valid transactions and meets the spending requirements shall be entitled to receive a maximum of one promotional package under the program.
- To be eligible for the Gift, each Eligible Customers must apply for bundled application comprising both Credit Card and CashPlus Account during the Promotion Program.

- Each Eligible Customer can enjoy free the joining fee for maximum one (01) Credit Card during the Promotion Program.
- Each Eligible Customer who generates valid transactions and meets the spending requirements shall be entitled to receive maximum one (01) Promotional Package under Promotion Program.
- Gifts cannot be exchanged for cash or any other products under any circumstances.

## 6. Eligible Customer

“**Eligible Customer**” is the retail customers who meet all of the terms and conditions of the Promotion Program, including without limitation to the following conditions:

- Customers who apply for a UOB PRVI Miles, UOB One, UOB World, UOB Lazada credit cards must meet the monthly minimum condition requirements corresponding to each card type, as outlined in the table below; and

MONTHLY MINIMUM INCOME CONDITION			
UOB PRVI Miles	UOB One	UOB World	UOB Lazada
minimum VND 35,000,000	minimum VND 8,000,000	minimum VND 8,000,000	minimum VND 8,000,000

- Customers who apply for a UOB PRVI Miles, UOB One, UOB World, UOB Lazada credit cards by completing the Credit Card application and submitting all required supporting documents during the Promotion Program Period and get approved by UOB Vietnam; and
- Customer must not close the Credit Cards within 365 days from the date card booked on the system of UOB Vietnam; and
- Customer must not be an existing primary cardholder of Citi PremierMiles, Citi Cash Back, Citi Rewards, Citi Simplicity+, Lazada Citi or UOB PRVI Miles, UOB One, UOB World, UOB World UOB Lazada for apply the new Credit Card for this Promotion Program; and
- Customers must be in good credit standing and the Credit Cards must be in active status, and in good condition (no card blocking) at the date UOB Vietnam finalizing the Eligible Customers; and
- Customers must not be EU, EEA, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, Brazil, New Zealand and The Isle of Man, or the UK citizens/residents; and
- Customers must not be US citizens or US residents; and
- Promotion Program is not applicable for Citigold and Priviledge customers of UOB Vietnam; and
- Promotion Program is not applicable for UOB Vietnam official staff.
- Prerequisite condition for spending Gift in the first 30days:

- Customer must have spending on retail transactions or cash withdraw by the Credit Card with spending requirement conditions within thirty (30) days in the period from the date the Credit Card is approved by the system of UOB Vietnam to the end of the 30<sup>th</sup> day.
- A valid transaction is a pending transferred to the system of UOB Vietnam within fifteen (15) days since transaction date. UOB Vietnam holds no responsibility on whether the transactions are transferred to the system of UOB Vietnam.
- Prerequisite condition for spending Gift in the next 30days:
  - Customer must have spending on retail transactions or cash withdraw by the Credit Card with spending requirement conditions within thirty (30) days in the period from the 31<sup>st</sup> day to the end of the 60<sup>th</sup> day after the credit card approval date by the system of UOB Vietnam.
  - A valid transaction is a pending transferred to the system of UOB Vietnam within fifteen (15) days since transaction date. UOB Vietnam holds no responsibility on whether the transactions are transferred to the system of UOB Vietnam.

## 7. Gift redemption

- Eligible Customer will receive gift notification within one hundred twenty (120) days from the date your Credit Card is successfully approved for this Promotion Program.
- Redemption period for Shopping voucher/Trolley bag is 60 days from the day the Eligible Customer first receive gift notification from UOB Vietnam via SMS or Email which be provided by Eligible Customer. UOB Vietnam will not handle any dispute related to the gift redemption after the above mentioned redemption period or/and after customer already received the gifts.

## 8. Terms and Conditions

- UOB Vietnam reserves the right to charge back value of the gifts that Eligible Customer had redeemed successfully under the Promotion Program and debit such amount to any account which the Eligible Customer owns at UOB Vietnam in case Eligible Customer closes the Credit Card within three hundred and sixty five (365) days since the date Credit Card is approved by the system of UOB Vietnam, or been considered by UOB Vietnam, at its own discretion, not in good credit standing.
- UOB Vietnam is not the supplier or delivery service provider of the gift. The products and services are provided by the relevant vendors under such terms and conditions as determined by such vendors, and UOB Vietnam bears no liability whatsoever in connection with such products and services. The products and services have not been certified by UOB Vietnam and under no circumstances shall the inclusion of any product or service in this Promotion Program be construed as an endorsement or recommendation of such product or service by UOB Vietnam.
- Eligible Customer will be bound by the terms and conditions of the relevant supplier of these products/services/delivery. In case of any inquires or disputes related to the products and services, the Eligible Customer please contact the suppliers directly.

- UOB Vietnam reserves the sole and exclusive right to refuse giving the gift to any Eligible Customer considering he/she does not or refuses to provide UOB Vietnam with clear and complete supporting documents or violates any part of these Terms and Conditions of the Promotion Program.
- UOB Vietnam may contact the customer via phone number/email registered with UOB Vietnam for further information clarification or additional documents.
- UOB Vietnam accepts no liability for undelivered SMS/email notification due to incorrect or unupdated contact phone number/email address registered with UOB Vietnam or blocking SMS from mobile operator.
- In case of our reasonable discretion, UOB Vietnam reserves the sole and exclusive right to change the gift to any other promotional items of similar value, but should not exceed the value indicated in Article 4 of these Terms and Conditions in any case.
- For disputes arising related to the Promotion Program, UOB Vietnam will resolve them in the spirit of cooperation with Eligible Customers, with a resolution period of one hundred and eighty (180) days from the date the Eligible Customer successfully registers for the credit card. In the event that the parties cannot reach an agreement, the dispute will be resolved in accordance with the laws of Vietnam.
- These terms and conditions governing the accounts and services of UOB Vietnam are concurrently applicable with the terms and conditions of this Promotion Program.
- UOB Vietnam reserves the right to amend the Terms and Conditions of the Promotion Program at any time. Any changes (if any) will be notified or registered in accordance with legal regulations prior to the effective date.
- Unless otherwise provided herein, UOB Vietnam is not liable for any clear or implied agreement or guarantee about quality and conformity of the gift. UOB Vietnam holds no responsibility in case the gift is not redeemed successfully during Promotion Program.
- UOB Vietnam reserves the right to make final decisions on any matter arisen in this Promotion Program.
- UOB Vietnam, its affiliates, Board of Directors, staff and representatives of UOB Vietnam 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 Promotion Program or from the receipts or usage of the gift or services unless liabilities specified under applicable laws.
- By receiving or accepting the gift, Eligible Customer or receiver agrees to ensure and hold UOB Vietnam, its affiliates, Board of Directors, staff and representatives of UOB Vietnam and its affiliates harmless against claims, actions, suits, damages, loss, cost which may incur or any liability for UOB Vietnam, its affiliates, Board of Directors, staff and representatives of UOB Vietnam and its affiliates in connection with the participation of this Promotion Program or receiving and using the gift.

- UOB Vietnam holds no responsibility in relation to any tax incurred from the gift. Any tax or tax return for tax agency incurred from the receiving of the gift is the responsibility of the Eligible Customer. Eligible Customer himself/herself is liable for consulting with the experts about possibly incurred tax.
- These Terms & Conditions have been in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies. In case of dispute, UOB Vietnam's decision is final.
- By participating in the Promotion Program, customer by default accepts all Terms and Conditions of the Promotion Program as listed above.