

TERMS AND CONDITIONS OF PROMOTION “GO SUPERMARKET WITH UOB”

These Terms and Conditions takes effective from 18 January 2024

Customer is advised to note that when Customer participates in the Promotion or agrees to receive any promotional benefits offered by the Promotion, it is deemed that Customer has read, understood and accepted this Terms and Conditions (“**Terms and Conditions**”).

1. **Promotion:** “Go Supermarket with UOB” (“**Promotion**”) is applicable at Ho Chi Minh City.
2. **Promotion Period:** From 18 January 2024 to 15 April 2024 (both days inclusive) (hereinafter referred as to “**Promotion Period**”).
3. **Eligible Customer:** The Promotion is applicable for individual customer who is having payment account at United Overseas Bank (Vietnam) Limited (“**UOBV**” or the “**Bank**”) and using UOB Napas/Debit Card to pay at the Aeon supermarket legally owned and/or managed by AEON Company Limited (“**AEON**”).
(Hereinafter referred as to “**Customer**”)
4. **Rewards:**
Reward of VND 100,000 (One hundred thousand Vietnam Dong) (the “Reward”) for merchandise purchasing from VND 500,000 (Five hundred thousand Vietnam Dong) when Customers pay at AEON supermarket (excluding shipping fees) using UOB Napas/Debit Card during Promotion Period.
5. **Reward Policy:**
 - 5.1 Each Customer having 01 UOB Napas/Debit card will receive a maximum of 4 (four) refunds per phase.
 - 5.2 Phase is defined as below:
 - 1st phase: from 18/01/2024 – 15/02/2024 (included posted date)
 - 2nd phase: from 16/02/2024 – 15/03/2024 (included posted date)
 - 3rd phase: from 16/03/2024 – 15/04/2024 (included posted date)
 - 5.3 The Reward will be cashback into UOB account of Customer within 1 month since the date of closing the qualified list on the last day of each phase.
 - 5.4 The qualified Customers will be informed via SMS which customers register on UOB system.
 - 5.5 UOBV holds no responsibility for any unsuccessful attempts to notify due to errors in the contact information supplied by Customer or for other reasons that are beyond the control of UOBV.
 - 5.6 UOBV may at its own discretion refuse giving or withdraw the Reward to any Customer who has reject to provide or provided information, which is illicit, unclear, or incomplete, or has violated any of these Terms and Conditions.
 - 5.7 By receiving or accepting the Promotion, the Customer agrees to indemnify and hold UOBV harmless against all claims, actions, suits, proceedings, judgement, damages, losses and

costs which may give rise to any liability to UOBV in connection with or arising out of the participation of this Program or the receipt and use of the Promotion.

6. Eligible transactions clause:

- 6.1 In this Program, Eligible Transactions are legal payment transactions according to the provisions of Vietnamese law.
- 6.2 Eligible Transactions do not include card activation transactions, transfers, cash withdrawals in any method (at counters, ATMs or POS, etc.), credits into any e-wallet services, the Bank fee-related payment transactions. The date and time of Eligible Transaction is determined upon records of the Bank's system. It is noted that mobile text message (SMS) notifying successful transaction is not a valid confirmation that a card transaction has been recorded in the Bank's system.
- 6.3 Eligible Transactions will be counted in the total transactions and total value thereof to be considered for the Reward. The Bank reserves the right to request for valid documents and information from Customer regarding relevant purchase transaction, address of the point of sales, as well as financial invoices in order to prove that a transaction paid by card is an Eligible Transaction. The Bank also reserves the right to contact merchants to verify an Eligible Transaction. If Customer refuses to fulfil the Bank's request for information or documents as aforementioned, or should the Bank verify and find that the transactions do not adhere to what Eligible Transaction has been defined, the Bank shall not count those transactions in the total number and value of transactions to be considered for the Reward.
- 6.4 Cancelled, disputed, fraudulent and/ or returned/ refunded transactions within or after the Promotion Period will be excluded from the total number and value of the Eligible Transactions.
- 6.5 If Eligible Transactions of a Customer are cancelled or refunded after such Customer received the Reward, the Bank is entitled to exercise our right of set-off for the value of the Reward from Customer's account.

7. General terms and conditions:

- 7.1 Customer agrees that UOBV may use his or her personal image and information for advertising, promotion within and after the end of the Promotion without any further consent from the Customer.
- 7.2 UOBV assumes no liability when a notification cannot be delivered to Customer's phone number or email address because Customer does not provide or provides incorrect phone number or email to the Bank, or notification email is directed to spam/ junk folder; and the telecommunication service providers of Customer block notification of the Bank for any reason.
- 7.3 Customer shall be responsible for any relevant tax and fee (including but not limited to personal income tax), if applicable, as required by applicable laws, arising out of or relating to the receipt of any prize and benefit of this Promotion by Customer.
- 7.4 In case of any dispute arising out of or relating to this Promotion, the Bank and Customer shall cooperate to find an amicable resolution. If the parties fail to reach such resolution, the dispute shall be resolved in accordance with laws of Vietnam.

- 7.5 The Terms and Conditions governing account and banking service are applicable with these Terms and Conditions.
- 7.6 UOBV may change the Terms and Conditions from time to time. Such amendments (if any) shall be notified or registered as required by applicable laws prior to implementation.
- 7.7 The Terms and Conditions of this Promotion is made in English and Vietnamese. In case of any discrepancy/ inconsistency between English and Vietnamese, the Vietnamese version shall prevail to the extent of such discrepancy/inconsistency.

TERMS AND CONDITIONS OF PROMOTION “GO SUPERMARKET AT ANNAM”

These Terms and Conditions takes effective from 01 February 2024

Customer is advised to note that when Customer participates in the Promotion or agrees to receive any promotional benefits offered by the Promotion, it is deemed that Customer has read, understood, and accepted this Terms and Conditions (“**Terms and Conditions**”).

1. **Promotion:** “Go Supermarket with UOB at Annam” (“**Promotion**”).
2. **Promotion Period:** From 01 February 2024 to 15 April 2024 (both days inclusive) (hereinafter referred as to “**Promotion Period**”) or when the promotional budget runs out, whichever comes first
3. **Eligible Customer:** The Promotion is applicable for individual customer who is having payment account at United Overseas Bank (Vietnam) Limited (“**UOBV**” or the “**Bank**”) and using UOB Napas/Debit Card to pay at the **Annam Gourmet** (“**Annam**”).
(Hereinafter referred as to “**Customer**”)
4. **Rewards:**
Reward of VND 100,000 (One hundred thousand Vietnam Dong) (the “**Reward**”) for merchandise purchasing from VND 500,000 (Five hundred thousand Vietnam Dong) when Customers pay at Annam (excluding shipping fees) using UOB Napas/Debit Card during Promotion Period.
5. **Reward Policy:**
 - 5.1 Each Customer having 01 UOB Napas/Debit card will receive a maximum of 4 (four) refunds per phase.
 - 5.2 Phase is defined as below:
 - 1st phase: from 01/02/2024 – 15/02/2024 (included posted date)
 - 2nd phase: from 16/02/2024 – 15/03/2024 (included posted date)
 - 3rd phase: from 16/03/2024 – 15/04/2024 (included posted date)
 - 5.3 The Reward will be cashback into UOB account of Customer within 1 month since the date of closing the qualified list on the last day of each phase.
 - 5.4 The qualified Customers will be informed via SMS which customers register on UOB system
 - 5.5 Total budget is 99,000,000 VND (ninety-nine million Vietnam dong)
 - 5.6 UOBV holds no responsibility for any unsuccessful attempts to notify due to errors in the contact information supplied by Customer or for other reasons that are beyond the control of UOBV.
 - 5.7 UOBV may at its own discretion refuse giving or withdraw the Reward to any Customer who has reject to provide or provided information, which is illicit, unclear, or incomplete, or has violated any of these Terms and Conditions.
 - 5.8 By receiving or accepting the Promotion, the Customer agrees to indemnify and hold UOBV harmless against all claims, actions, suits, proceedings, judgement, damages, losses and costs which may give rise to any liability to UOBV in connection with or arising out of the participation of this Program or the receipt and use of the Promotion.

6. Eligible transactions clause:

- 6.1 In this Program, Eligible Transactions are legal payment transactions according to the provisions of Vietnamese law.
- 6.2 Eligible Transactions do not include card activation transactions, transfers, cash withdrawals in any method (at counters, ATMs or POS, etc.), credits into any e-wallet services, the Bank fee-related payment transactions. The date and time of Eligible Transaction is determined upon records of the Bank's system. It is noted that mobile text message (SMS) notifying successful transaction is not a valid confirmation that a card transaction has been recorded in the Bank's system.
- 6.3 Eligible Transactions will be counted in the total transactions and total value thereof to be considered for the Reward. The Bank reserves the right to request for valid documents and information from Customer regarding relevant purchase transaction, address of the point of sales, as well as financial invoices in order to prove that a transaction paid by card is an Eligible Transaction. The Bank also reserves the right to contact merchants to verify an Eligible Transaction. If Customer refuses to fulfil the Bank's request for information or documents as aforementioned, or should the Bank verify and find that the transactions do not adhere to what Eligible Transaction has been defined, the Bank shall not count those transactions in the total number and value of transactions to be considered for the Reward.
- 6.4 Cancelled, disputed, fraudulent and/ or returned/ refunded transactions within or after the Promotion Period will be excluded from the total number and value of the Eligible Transactions.
- 6.5 If Eligible Transactions of a Customer are cancelled or refunded after such Customer received the Reward, the Bank is entitled to exercise our right of set-off for the value of the Reward from Customer's account.

7. General terms and conditions:

- 7.1 Customer agrees that UOBV may use his or her personal image and information for advertising, promotion within and after the end of the Promotion without any further consent from the Customer.
- 7.2 UOBV assumes no liability when a notification cannot be delivered to Customer's phone number or email address because Customer does not provide or provides incorrect phone number or email to the Bank, or notification email is directed to spam/ junk folder; and the telecommunication service providers of Customer block notification of the Bank for any reason.
- 7.3 Customer shall be responsible for any relevant tax and fee (including but not limited to personal income tax), if applicable, as required by applicable laws, arising out of or relating to the receipt of any prize and benefit of this Promotion by Customer.
- 7.4 In case of any dispute arising out of or relating to this Promotion, the Bank and Customer shall cooperate to find an amicable resolution. If the parties fail to reach such resolution, the dispute shall be resolved in accordance with laws of Vietnam.
- 7.5 The Terms and Conditions governing account and banking service are applicable with these Terms and Conditions.

- 7.6 UOBV may change the Terms and Conditions from time to time. Such amendments (if any) shall be notified or registered as required by applicable laws prior to implementation.
- 7.7 The Terms and Conditions of this Promotion is made in English and Vietnamese. In case of any discrepancy/ inconsistency between English and Vietnamese, the Vietnamese version shall prevail to the extent of such discrepancy/inconsistency.

APPENDIX 1

LIST OF ANNAM GOURMET STORE APPLIED

Apply at all Annam Gourmet stores:

- 67 Le Loi, Ben Nghe, District 1
- 16-18 Hai Ba Trung, Ben Nghe, District 1
- Opal Tower, Shophouse SH06-06, 92 Nguyen Huu Canh, Saigon Pearl, Binh Thanh district
- B1-15-16-17 Level B1, Landmark D, 772 Dien Bien Phu, ward 22, Binh Thanh district
- Ground level, Estella Heights, 88 Song Hanh, An Phu, Thu Duc
- 41A Thao Dien, Thao Dien ward, Thu Duc district
- Shophouse Số SH3, SH4, SH5, SH6, Level 1, Q2 building, 21 Vo Truong Toan, Thao Dien ward
- RT-1-2-3 Ground floor, Feliz en Vista mall, 1 Phan Van Dang, Thanh My Loi ward, Thu Duc district
- 184 Nguyen Van Troi, ward 8, Phu Nhuan district
- Riverpark Premier apartment, 64 - 70 Nguyen Duc Canh, Tan Phong ward, District 7
- L1 28 - 30 & L1 28B floor1, Vincom Mega Mall Smartcity, Tay Mo - Dai Mo ward, Nam Tu Liem district
- 51 Xuan Dieu, Quang An ward, Tay Ho district
- Đ4-2, B1, Vincom Mega Mall Times City, 458 Minh Khai, Vinh Tuy, Hai Ba Trung district.
- 108-110, Floor L1, Vincome Plaza Long Bien, Sinh Thai Vinhomes Riverside, Phuc Loi ward, Long Bien district
- 51-73 Nguyen Luong Bang, Ascentia, Tan Phu ward, District 7