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Importance Notice:

With effect from March 01st 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

PROMOTION “WELCOME TO UOB”

1. Campaign scope

The promotion campaign “Welcome to UOB” (the “Campaign”) is applied for New-to-bank customers who successfully open a new Current Account in VND at United Overseas Bank (Vietnam) Limited (“UOB Vietnam”) in Ho Chi Minh and Hanoi during the Campaign period.

2. Campaign period

From 00:00:00 AM 01 April 2024 to 23:59:59 PM 31 December 2024.

The Campaign will expire when the reserved budget for reward is used up or at 23:59:59 PM on 31 December 2024, depending on which condition comes first.

3. Promotion product

Current Account in VND which is newly successfully opened at UOB Vietnam during the Campaign period.

4. Eligible customers

- Customers do not have any Current Account in VND at UOB Vietnam at any point of time prior to the Campaign period or used to have Current Account and/or Deposit at UOB Vietnam and closed all these products before 01 October 2023.

- UOB Vietnam’s employees are not allowed to participate in the Campaign.

- Customers must not be US citizens or US residents.

- Customers must not be the European Union, European Economic Area residents or Switzerland, Jersey, Guernsey, Monaco, San Marino, Vatican, the Isle of Man, the United Kingdom, New Zealand, and Brazil residents.

- Customers participate in the Campaign by opening a Current Account in VND at UOB Vietnam during Campaign period.

5. Campaign mechanism

- Each customer who successfully opens Current Account in VND at UOB Vietnam will receive VND 50,000 (in words: Fifty thousand dong) credited to the Current Account that customer opened after the Campaign period ends.

- Total budget estimated for the Campaign reward is VND 1,300,000,000 (In words: One billion three hundred million dong).

- In case the budget is not sufficient to reward all eligible customers, UOB Vietnam will perform fulfilment of rewards on first come first serve basis, using timestamp when Accelerate Account is successfully opened in UOBV system.

- Each customer can receive maximum VND 50,000 when opening an eligible account, regardless acquisition channels/ branches from UOB Vietnam.

- This campaign is not mutually applicable with other welcome campaigns for Current Account in VND run by UOB Vietnam.

6. Campaign conditions

- UOB Vietnam expects to fulfill all rewards to eligible customers on monthly but no later than 60 working days from the end date of the Campaign period.

- UOB Vietnam will only reward for Current Account in VND that is successfully opened during the Campaign period and must be active (not closed) at the time of fulfillment. If the Current Account status is closed or blocked at the time of fulfillment, UOB Vietnam will not reward for that Current Account.

7. General Conditions

- 7.1 Customers can be eligible for each of the offer/prize/promotion or all at once, depend on the conditions they meet if there are multiple offers/prizes/promotions.
- 7.2 UOB Vietnam reserves the sole and exclusive right to refuse giving or withdraw the rewards/gifts/cashback to any eligible awardee considering he/she does not, refuses to promptly provide UOB Vietnam with clear and complete supporting documents, misuse the gifts/reward/cashback or violates any part of the Terms and Conditions of the Campaign.
- 7.3 UOB Vietnam may contact the eligible awardee via phone number/email registered with UOB Vietnam for further information/clarification or additional documents.
- 7.4 When necessary, UOB Vietnam reserves the sole and exclusive right to replace the gifts/reward/cashback with other promotional products having the same values but not exceeding the initial gifts/reward/cashback value. In any case, gifts/reward cannot be exchanged for cash.
- 7.5 In certain period, UOB Vietnam has full discretion to vary the Campaign terms and conditions in compliance with the local regulations.
- 7.6 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 the Campaign or from the receipts or usage of the gifts/reward/cashback, unless liabilities specified under applicable laws.
- 7.7 By receiving or accepting the gifts/reward/cashback, the eligible customer 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, judges, 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 Campaign or receiving and using the gifts/reward/cashback.
- 7.8 UOB Vietnam is not responsible for tax arising from the gifts/reward/cashback. Any type of tax or payment of tax to the tax authority resulting from accepting of the gifts/reward/cashback is awardee's responsibility. Awardees are responsible for finding out about the taxes incurred for themselves from experts.

- 7.9 These Terms and Conditions have written in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies.
- 7.10 In case of dispute arising out of or in connection with this Campaign, UOB Vietnam shall resolve disputes in co-operation with customers. If the parties fail to reach an agreement within 90 days from the date of dispute, UOB Vietnam has the right to resolve the dispute at the competent courts in accordance with Vietnamese laws.
- 7.11 By joining this Campaign, customer is bound by these Terms & Conditions above.

TERMS AND CONDITIONS

PROMOTION “USE UOB CARD, ENJOY SPECIAL OFFER AT MOMO”

These Terms and Conditions takes effective from 01 November 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:** “Use UOB Card, Enjoy Special Offer At MoMo” (“Promotion”) is applicable at Ho Chi Minh City and Ha Noi.
- 2. Promotion Period:** From 01 November 2024 to 31 December 2024 (both days inclusive) for Ho Chi Minh City and Ha Noi.
- 3. Eligible Customer:** The Promotion is applicable for All Customers of United Overseas Bank (Vietnam) Limited (“UOBV”, including new and existing Customers, using UOB NAPAS Card with BIN number is 970458 (“UOB Card”) (hereinafter referred as to “Customer”).
- 4. Reward:** Cashback VND 100,000 for the Customers make first connection their UOB Card to MoMo e-wallet and have first transaction from VND 500,000 by UOB Card at MoMo e-wallet app of Mobile Service Joint Stock Company (“MoMo App”).
- 5. Reward Policy:**
 - 5.1 Reward will be cash backed to UOBV account of the Customer. UOBV expects to fulfill all rewards to eligible customers monthly but not later than 60 working days from since the end of each month after closing the qualified Customers list. At the time of reward, Customers’ accounts must be in an active status.
 - 5.2 Each qualified Customer will receive maximum 01 Reward for each UOBV account satisfied conditions of Offer.
 - 5.3 Offer is only applicable for Momo existing users.
 - 5.4 The qualified Customer will be notified by UOBV via email or SMS via the phone number that has been provided by the Customer.
 - 5.5 Total budget of the Promotion is VND 22,000,000 (Twenty-two million Vietnam Dong). The Promotion may end earlier if the total budget of the Promotion has been run out.
 - 5.6 Total value of the Offers will be limited to not exceed total budget of the Promotion (is defined at Term 5.5).
 - 5.7 In case the budget pay for eligible Customers exceeds the total budget, the qualified list of Customers will be based on transaction time and/or transaction amount in order of preference:
 - The Customers who qualify the Program criteria and have earlier transaction time will be rewarded.
 - In case qualified Customers have the same transaction time, the Customers with larger transaction amounts will be prioritized.
 - 5.8 UOBV holds no responsibility for any unsuccessful attempts to notify due to errors in the contact information supplied by the Customer.

- 5.9 UOBV may at its own discretion refuse giving or withdraw the offers 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.
- 5.10 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. Terms of Eligible Transaction:

- 6.1 In this Promotion, “Eligible Transactions” are lawful payment transactions under Vietnamese laws.
- 6.2 The Eligible Transactions do not include card activation transactions, cash withdrawals in any method (at counters, ATMs or POS, etc), fee-related payment transactions. The date and time of the Eligible Transaction is determined upon records of UOB’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 UOB’s system.
- 6.3 The Eligible Transactions will be counted in the total transactions and total value thereof to be considered for the promotional benefits and gifts. UOB reserves the right to request for valid documents and information from the 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. UOB also reserves the right to contact merchants to verify an Eligible Transaction. If the Customer refuses to fulfil UOB’s request for information or documents as aforementioned or should UOB verify and find that the transactions do not adhere to what Eligible Transaction has been defined, UOB shall not count those transactions in the total number and value of transactions to be considered for the promotional benefits.
- 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 the Customer are cancelled or refunded after such Customer received promotional benefits/gifts, UOB is entitled to debit the value of promotional benefits from the Customer’s account.

7. General Term and Conditions:

- 7.1 The Customer agrees that UOBV may use his or her personal image and information for advertising, promotion within and after the end of the Promotion by /consent from the Customer.
- 7.2 UOBV assumes no liability when a notification cannot be delivered to the Customer’s phone number or email address because Customer does not provide or provides incorrect phone number or email to UOBV, or notification email is directed to spam/ junk folder; and the telecommunication service providers of Customer block notification of UOBV or other reasons that are beyond the control of UOBV.
- 7.3 When UOBV deems necessary, UOBV may replace the gifts with other promotional benefits having the same values but not exceeding the reward/incentives value in any case.
- 7.4 The 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 the Customer.

- 7.5 In case of any dispute arising out of or relating to this Promotion, UOBV and the 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.
- 7.6 The Terms and Conditions governing account and banking service are applicable with these Terms and Conditions.
- 7.7 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.
- 7.8 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.