



## TERMS AND CONDITIONS

### “CASHBACK CAMPAIGN FOR WORKPLACE BANKING”

#### 1. Program

The “Cashback for workplace banking” Program (the “**Program**”) of United Overseas Bank (Vietnam) Limited (“**UOB Vietnam**”) is applicable at Ho Chi Minh City.

#### 2. Promotion Period

- The promotion period is from 01/03/2024 to 31/12/2024 (both days inclusive).
- The Program may end when the Reward (at point 3) run out.

(Hereinafter referred to as the “**Promotion Period**”)

#### 3. Promotion Program

##### 3.1 Total reward: Total budget of the Program is VND 500,000,000 (Five hundred million Vietnam Dong)

##### 3.2 Applicable customers

- The Program shall be applicable to the customers who have joined to Workplace banking and banking via their account opened at UOB Vietnam (the “**Account**”), including:
  - + High income customer: The Customer who have total value of credit transaction(s) from external bank and/or, monthly salary credit from 50,000,000 (fifty million) dong or above in the previous latest 3 months (\*).
  - + Standard Income customer: Customer who have total credit transaction from external bank, monthly salary credit from 8,000,000 (eight million) dong or above in the previous latest 3 months (\*).

(Hereinafter referred to as the “**Customer**”).

- The Promotion shall not be applicable for all kind of foreign currencies.

##### 3.3 Reward mechanism

The Customers satisfies as below, will be rewarded:

Customer Type	Cashback on monthly credit (*)
High income	2% on total monthly credit value, capped at VND 1.000.000
Standard income	1.5% on total monthly credit value, capped at VND 200.000

(\*) Monthly credit value include:

- Salary credit to the Account with transaction code EB and ITSR - MISC CR
- Credit transaction to the Account via Napas and via Citad;
- Cashback reward on monthly credit is applied for 3 consecutive months from the Account opening date.

Example: If client join to campaign from 09/07/2023, then the campaign cashback will be applicable to transaction from Aug 2023 to Oct 2023

**4. Reward Policy and Reward Redemption:**

- The qualified Customer will receive the cashback to the Account within 20 calendar days by the end of each period.
- The list of qualified Customers will be published on UOB Vietnam's website. Concurrently, the Customer will receive the announcement by email and/or SMS and/or call.
- UOB Vietnam reserves the sole and exclusive right in its reasonable discretion to change the cashback to any other promotional item/gift of similar value but not exceeding the above cashback value in any case.
- UOB Vietnam 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 UOB Vietnam.
- UOB Vietnam holds no responsibility for unsuccessful delivering the Reward to Customer's account due to the bank's hold code on any Customers' accounts due to any reasons.
- UOB Vietnam hold responsibility for unsuccessful refunds to the Account due to the Account being temporarily locked for any reason.
- The Program may end before the end of the Promotion period when the total budget is used up.

**5. Other Terms and Conditions:**

- By joining this Program, the Customer accepts to be bound by these Terms and Conditions set in this document, regulations, procedures or instructions issued by UOB Vietnam from time to time as well as the terms and conditions governing the accounts and services.
- UOB Vietnam may contact the Customer via phone number/email registered with UOB Vietnam for further information/clarification or additional documents.
- UOB Vietnam assumes no liability when a notification cannot be delivered to Customer's phone number or email address because the Customer does not provide or no update accurate information, or the email being sent to the spam box (Spam/Junk); or blocked by telecommunications service provider for any reason.
- 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.
- 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.
- The Terms and Conditions governing account and banking service are applicable with these Terms and Conditions.
- UOB Vietnam, its affiliates, Board of Directors, staff and representatives of UOB Vietnam and its affiliates hold no responsibility for any loss or damage (including but not limited to indirect and derivative losses) or any personal injury arising from the Customer's participation in the Program or from the Customer's receipt or use of products from transactions on eligible products, except in cases specifically prescribed under current laws.
- 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.
- The Terms and Conditions are made in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies