

TERMS AND CONDITIONS

“CASHBACK REWARD FOR SALARY CREDIT FOR WORKPLACE BANKING”

These Terms and Conditions takes effective from 01 June 2025

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. Program

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

2. Program Period

- The promotion period is from 01/06/2025 to 31/08/2025 (both days inclusive) (hereinafter referred to as the “**Program Period**”).

3. Applicable Customer

The Program applies to new-to-bank customers who successfully open new VND CASA at UOB Vietnam (the “**Account**”) in Workplace Banking program and have monthly salary credits.

4. Reward Mechanism

Customers meet below conditions will be rewarded:

Monthly salary credit amount	Cashback reward (VND)
C-Suit (Monthly salary credit \geq VND 50,000,000)	500,000/ month
Standard (Monthly salary credit \geq VND 15,000,000)	200,000/ month
New onboarded gift (Monthly salary credit < 15 mio VND)	VND 50.000/first month

Salary credit transactions are defined and recorded at UOB Vietnam systems.

5. Reward Policy

- Program is not applicable for foreign currency Account in Workplace Banking program.
- Cashback reward is applied for 2 consecutive months from the Account opening date if Customers meet the above reward conditions.
- UOB Vietnam reserves the sole and exclusive right in its reasonable discretion to define the salary credit transaction.
- In case budget reaches its limits, the reward will apply to new customers onboarded in last month with the first-come-first served basis which the account opening date will be used to determine. If the remaining budget is not sufficient to a certain day of fulfilment, these amounts will not be used to reward.
- The 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 responsibility for unsuccessful refunds to the Account due to the Account being temporarily locked for any reason.
- Total budget for the program: 350 million dong. The Program may end early when the total budget is used up.

6. Other Terms and Conditions

- Campaign is not applicable in conjunction with the "Welcome to UOB" campaign.
- The Customer agrees that UOB Vietnam 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.
- 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.
- 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.
- The Terms and Conditions governing account and banking service are applicable with these Terms and Conditions.
- In case of any dispute arising out of or relating to this Program, 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 to the extent of such discrepancies and/or inconsistencies.