



**TERMS AND CONDITIONS OF PROMOTION**  
**“USE UOB CARD, ENJOY EXCLUSIVE OFFERS AT ZALOPAY”**

*These Terms and Conditions takes effective from 15 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:** “Use UOB Card, Enjoy Exclusive Offers At ZaloPay” (“**Promotion**”) is applicable at Ho Chi Minh City.
2. **Promotion Period:** From 15 January 2023 to 15 May 2024 (both days inclusive) (hereinafter referred as to “**Promotion Period**”).
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. **Rewards:**
  - **Offer 1: Cashback VND 100,000** for the Customers make first connection their UOB Card to ZaloPay e-wallet and have first transaction from VND 500,000 by UOB Card at ZaloPay e-wallet app of Zion Joint Stock Company (“**ZaloPay App**”).
  - **Offer 2: Cashback VND 50,000** for total transactions from VND 500,000 paid by UOB Card at ZaloPay App on each month during the Promotion Period.
5. **Reward Policy:**
  - 5.1 Offer 1 and Offer 2 will be rewarded to UOBV account of the Customer, within 10 calendar days since closing the qualified Customers list per each month during the Promotion Period.
  - 5.2 Each qualified Customer will receive maximum 01 cashback of Offer 1 for each UOBV account satisfied conditions of Offer. For the Offer 1, in case of the first transaction being the linked card authentication, the second transaction with a value of VND 500,000 or more shall be considered a valid transaction and meet the program conditions. The confirmation of the linked card authentication transaction shall be determined entirely by UOBV.
  - 5.3 Each qualified Customer will receive maximum 01 cashback of Offer 2 per each month.
  - 5.4 Qualified Customer who enjoys Offer 1 will not receive Offer 2 for the same eligible month.
  - 5.5 The qualified Customer will be notified by UOBV via email or SMS via the phone number that has been provided by the Customer.
  - 5.6 Total budget of the Promotion is VND 99,500,000 (Ninety-nine million five hundred thousand Vietnam Dong). The Promotion may end earlier if the total budget of the Promotion has been run out.
  - 5.7 Total value of the Offers will be limited to not exceed total budget of the Promotion (is defined at Term 5.6).

- 5.8 UOBV holds no responsibility for any unsuccessful attempts to notify due to errors in the contact information supplied by the Customer or for other reasons that are beyond the control of UOBV.
- 5.9 UOBV holds no responsibility for unsuccessful delivering the Reward to the Customer's account due to UOBV's hold code on any Customers' accounts due to any reasons.
- 5.10 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.
- 5.11 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. General Terms and Conditions:**

- 6.1 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.
- 6.2 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 for any reason.
- 6.3 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.
- 6.4 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.
- 6.5 The Terms and Conditions governing account and banking service are applicable with these Terms and Conditions.
- 6.6 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.
- 6.7 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.