

TERMS AND CONDITIONS OF PROMOTION
“MEMBER GETs MEMBER” CAMPAIGN
(“Terms and Conditions apply from 12 May 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. Campaign:** “The “Member Get Member” (the “**Campaign**”) is applicable to existing customers (“Referrer”) of United Overseas Bank (Vietnam) Limited who introduces **new-to-bank-customer** to use UOBV Privilege Banking service (“Referee”) during the Program Period.
- 2. Promotion Period:** from 12 May 2025 until end of 31 Jan 2026 (start days inclusive)
- 3. Eligible Customer:** All United Overseas Bank (Vietnam) Limited (“UOBV” or “Bank”) individual customers.
 - the eligible referrer (“The Referrer”): the existing Privilege Banking customer who using services of United Overseas Bank (Vietnam) Limited (“UOBV” or “Bank”) and meet the criteria at article 5 below
 - the eligible referee (“The Referee”): the new customer who using services of United Overseas Bank (Vietnam) Limited (“UOBV” or “Bank”), be referred by the referrer and meet the criteria at article 5 below
- 4. Promotion Details: ;**

The Referrer will be rewarded with one of reward as below (*) (the “Gift”) if refer friends (“the Referee”) meets the qualified product criteria within the Promotion Period.

Number of successful referees/month	Rewards
01 successful referee/month	01 travel luggage
02 successful referrals/ month	01 gift voucher valued VND 3,000,000
03 and above successful referrals/ month	01 gift voucher valued VND 5,000,000

5. Specific Terms and Conditions:

a. Qualified referrer:

- Existing Privilege Banking customer who have UOBV current account;
- Not joint account owner with the Referee;
- If there is 1 (one) Referee who is referred by more than 1 (one) Referrers, UOBV only rewards the Gift to the earliest Referrer based on referral date.

b. Qualified referee:

- New customer of UOBV to use Privilege Banking service ("PV")
- Join **FD** with minimum balance of **VND 1,000,000,000** (one billion Vietnam Dong) or equivalent **within 30 days** from the date of opening PV account and keep balance within 30 days in account.
- Not to have UOBV account since 03/2023.
- Not UOBV Staff.
- Not join account owner with the Referrer before.

6. Referral method

Referrer can refer the Referee to UOBV through filling in the Member Gets Member Form provided by UOBV Client Advisor.

7. Gift policy and redemption.

- a. The Referrers will receive rewards within T+2 month (since the last day of calendar month) .
- b. UOBV will send the Email notification for successful Referrer which was registered in Bank.
- c. For reward is gift voucher/luggage, UOBV will send the redemption code for the referrer through email, with guidance to redeem.
- d. Total budget is 293,250,000 Vietnam dong, the Program will end at the end of the promotion period or when the promotional budget runs out, whichever comes first.
- e. The Gift will be not changed to Cash
- f. If Eligible Transactions of a Customer are cancelled or refunded/frauded after such Customer received Gifts, the Bank is entitled to debit the value of promotional benefits from Customer's account.
- g. UOBV reserves the sole and exclusive right to refuse giving the Gift to any Referrer if Referrer does not provide or refuses to provide UOBV with clear and complete supporting documents or violates any part of the Terms and Conditions of the Campaign.

8. Terms related to gift provided by third party

UOBV is not a gift supplier. These products/services are provided by the respective suppliers under the terms and conditions set forth by that supplier. The Referrer will comply with the Terms and Conditions of the relevant gift and goods/service supplier. In the event of any questions or complaints regarding these goods and services, the Referrer should contact the supplier for resolution.

9. General terms and conditions:

- a. The Bank 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.

- b. Customer agrees that the Bank may, to the fullest extent allowed by the laws and regulations, use his or her personal image and information for advertising, promotion within and after the end of the Campaign without any further consent from the Customer.
- c. When the Bank deems necessary, the Bank may replace the Gifts with other promotional benefits having the same values but not exceeding the Gift value in any case.
- d. 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 Campaign by Customer.
- e. UOBV may contact the Referrers and/or the Referees via phone number or email registered with UOBV for further information or clarification or additional documents.
- f. The Referrer agrees and confirms that he/she has obtained consent from the Referee in disclosing Referee's information to UOBV and shall keep UOBV indemnified if this confirmation of the Referrer is incorrect.
- g. UOBV reserves the exclusive right to decide if the Campaign is valid with any other current privileges or promotions applicable to both the Referrer and the Referee.
- h. In case of any dispute arising out of or relating to this Campaign, the Bank shall cooperate with Customer to find an amicable resolution. If the parties fail to reach such resolution, the dispute shall be resolved in accordance with laws of Vietnam.
- i. The Terms and Conditions governing account and banking service are applicable with these Terms and Conditions.
- j. The Bank 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.
- k. The Terms and Conditions of this Campaign are made in English and Vietnamese. In case of any discrepancy/ inconsistency between English and Vietnamese, the Vietnamese version shall prevail.