

**TERMS AND CONDITIONS OF PROMOTION**  
**“NEW CUSTOMERS APPLYING FOR CREDIT CARD ISSUED BY UOB GET FREE JOINING FEE AND BONUS LOTUS MILES FROM VIETNAM AIRLINES”**

*These Terms and Conditions takes effective from 1 October 2023*

Customer is advised to note that when the customer participates in the Promotion (as defined below) or agrees to receive any promotional benefits offered by the Promotion, it is deemed that the customer has read, understood and accepted this Terms and Conditions (“Terms and Conditions”).

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.

**Promotion:** New customers applying for” credit card issued by UOB get free joining fee and bonus Lotus miles from Vietnam Airlines” (“Promotion”) is applicable in Hanoi and Ho Chi Minh City.

- 1. Promotion Period:** From 1 October 2023 to 31 December 2023 (both days inclusive). The Promotion shall expire earlier if total reward value runs out (hereinafter referred as to “Promotion Period”).
- 2. Eligible Customer:** The Promotion is applicable for individual customer who meet all the following conditions:
  - 2.1 Customers who apply for a primary Citi PremierMiles, Citi Cash Back, Citi Rewards and Citi Simplicity+ issued by United Overseas Bank (Vietnam) Limited (“UOB”) by way of completing the credit card application and submitting all required supporting documents during the Program Period get the card approved by UOB within the Promotion Period.
  - 2.2 Customer must not be an existing primary cardmembers of Citi PremierMiles, Citi Cash Back, Citi Rewards, Citi Simplicity+, Lazada Citi for a period of 365 days before the date customers re-apply for the new credit card for this Promotion.
  - 2.3 Customers must not close any primary credit cards that join the respective promotions within 365 days since the date cards are booked.
  - 2.4 Customer must have spending on retail transactions or cash withdraw of at least the respective required amount of the applied product within 60 days from the date that customer’s credit card is issued successfully for this Promotion. Spending is counted as eligible when the transactions are settled within 15 days since transaction date. UOB holds no responsibility should transactions are not settled.
  - 2.5 Customers must be in good credit standing and the credit cards must be in good condition (no card blocking) upon UOB’s sole discretion at the date of finalizing the gift recipients.

- 2.6 Promotion is not applicable for Citigold customers or Privilege Banking customers of UOB. If Citigold customers or Privilege Banking customers of UOB want to apply for the Promotion, they have to pay full joining fee of the applied product.
- 2.7 Customers must not EU, EEA, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, Brazil, New Zealand and The Isle of Man citizens/residents or the UK.
- 2.8 Customers must not be US citizens or US residents.
- 2.9 Customers are active Lotusmiles Members.

(hereinafter referred as to “Eligible Customer”)

**3. Rewards:**

- Free joining fee for new primary cardholders of Citi PremierMiles, Citi Cash Back, Citi Rewards issued by UOB within the Promotion Period.
- Each Eligible Customer only receives one (1) reward (“Reward”) according to below table

Product	Spending Condition in the first 60 days since card is booked successfully (including retail transaction and cash withdraw)	Reward	Reward value
Citi PremierMiles	8 million dong	Lotus Miles from Vietnam Airlines	15,000 miles
Citi Cash Back			10,000 miles
Citi Rewards			7,000 miles

**4. Reward Policy:**

- 4.1 Vietnam Airlines will credit bonus Lotus Miles to Eligible Customers’ Lotus Miles account within 120 days from the date your credit card is issued successfully by UOB for this Promotion.
- 4.2 UOB holds no responsibility for any unsuccessful delivery of the Reward to the Eligible Customer’s account because the account is temporarily locked for any reasons.
- 4.3 UOB will not handle any dispute related to the Reward redemption after the above mentioned Redemption period or/and after customer already received the Reward.
- 4.4 UOB may at its own discretion refuse giving or withdraw the Reward to any Eligible Customer who has not provide or rejected to provide to UOB clearly and fully supplemental documents; or has provided information which is illicit, unclear, or incomplete, or has violated any of these Terms and Conditions of the Promotion.
- 4.5 UOB is not the supplier or delivery service provider of the Reward. The products and services are provided solely by the relevant vendors, under such terms and conditions as determined by such vendors, and UOB accepts no liability whatsoever in connection with such products and services. The products and services have not been certified by UOB and under no circumstances shall the inclusion of any product or service in this Promotion be construed as an endorsement or recommendation of such product or service by UOB.

Eligible Customer will be bound by the terms and conditions of the supplier of these products/services. In case of any inquires or disputes related to the products/services, eligible customer must contact the suppliers directly.

- 4.6 By receiving or accepting the Reward, the Eligible Customer agrees to indemnify and hold UOB harmless against all claims, actions, suits, proceedings, judgement, damages, losses and costs which may give rise to any liability to UOB in connection with or arising out of the participation of this Promotion or the receipt and use of the Reward.

## **5. General Terms and Conditions:**

- 5.1 Customer agrees that UOB may use his or her personal image and information for advertising, promotion within and after the end of the Promotion without any further consent from the customer.
- 5.2 UOB 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 UOB, or notification email is directed to spam/junk folder; and the telecommunication service providers of customer block notification of UOB for any reason.
- 5.3 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.
- 5.4 In case of any dispute arising out of or relating to this Promotion, UOB 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.
- 5.5 The Terms and Conditions governing account and banking service are applicable with these Terms and Conditions.
- 5.6 UOB 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.
- 5.7 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.