

Date: 27/11/2019

To: Valued Customer, (herein after called "you)

Re: Notice of Migration to ATM Cards with EMV Chip Technology

Dear Sir/ Madame,

Thank you for choosing United Overseas Bank (Vietnam) Limited (the "Bank") as your preferred banking partner.

In order to comply with Circular 41/2018/TT-NHNN of the State Bank of Vietnam ("SBV"), from December 2019, we will progressively replace your existing magnetic ATM cards to EMV chip technology. This is to enhance the security of your card payments.

For existing UOB ATM card holders, you will be receiving a notification via your registered mobile phone number and e-mail address prior to the delivery of the new card with EMV chip technology. Our appointed delivery service agent will also be contacting you to arrange for the delivery to your registered mailing address and signing of acknowledgment form. Please sign the acknowledgment form in accordance to our bank records and return it to the service agent. Alternatively, you may mail your signed acknowledgment slip in a sealed envelope to the following address:

United Overseas Bank (Vietnam) Limited

Basement, Ground floor, Central Plaza Office Building, 17 Le Duan, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam

Upon receiving your signed acknowledgment form, the Bank will activate your new card and your existing card will be deactivated simultaneously. For your convenience, your card number and PIN code will remain unchanged.

For more information, please reach out to us via the following channels:

- 1. www.uob.com.vn/emv-en
- 2. Contact our hotline at 1800 599 921
- 3. Visit our service center at:

Head Office: Ground Floor, Central Plaza Office Building, 17 Le Duan, District 1, Ben Nghe Ward, HCMC

Hanoi Branch: Unit 01-08 & Unit M-02A Pan Pacific Hanoi, 1 Thanh Nien, Truc Bach Ward, Ba Dinh District, Hanoi

We thank you for your continued support and look forward to servicing you soon.

Yours sincerely,

United Overseas Bank (Vietnam) Limited