

PROMOTION CAMPAIGN

PAY BILLS WITH UOB MIGHTY – RECEIVE UP TO 50% CASHBACK

TERMS AND CONDITIONS

1. Campaign scope:

The promotion campaign “Pay bills with UOB Mighty – Receive up to 50% cashback” (the “Campaign”) is applied for all UOB Current Account in VND holders who successfully make bill payments on UOB Mighty app during Campaign period.

2. Campaign period:

Six (06) months, from 00:00:00 AM January 01, 2024 to 23:59:59 PM June 30, 2024.

The Campaign will expire when reserved budget for reward is used up or at 23:59:59 PM on June 30, 2024, depending on which condition comes first.

3. Promotion product:

Bill payment feature on UOB Mighty app.

4. Eligible customers:

- All UOB Current Account in VND holders who successfully make bill payments on UOB Mighty app at any point of time in the Campaign period.
- Employees of United Overseas Bank (Vietnam) Limited (the “Bank”) can participate in the Campaign.

5. Campaign Mechanism

- UOB Current Account in VND holders who successfully make bill payments on UOB Mighty app will receive cashback reward according to table below credited to the current account that customer uses to make the payment after Campaign period ends.

Number of bill payment transactions customers made each month in Campaign period	Cashback reward on total bill payment amount customers made each month	Note
1	10%	- Bill payment transaction includes payment for electricity, water, phone, internet, etc. which are featured in UOB Mighty app - Maximum reward value VND 500,000/ account
2	20%	
3	30%	
4	40%	
From 5 and more	50%	

- The Campaign will expire when reserved budget for reward is used up or when the Campaign period ends, depending on which condition comes first.
- Total budget estimated for the Campaign reward is VND 687,032,500 (In words: six hundred eighty-seven million thirty-two thousand five hundred dong).
- In case budget reaches its limits, the Bank will perform fulfillment of the Campaign on first come first serve basis, using timestamp when the payment is successfully made in the Bank's system.

6. Campaign Conditions:

- The Bank expects to fulfill all reward to eligible customers monthly and no later than 60 working days from the end date of the Campaign period.
- The Bank will only reward in UOB Current Account in VND which is used to participate in the Campaign during the Campaign period and must be active (not closed) at the time of fulfillment. If the current account status is closed or blocked from receiving at the time of fulfillment, the Bank will not reward for that current account.

7. General Conditions:

- a. The Customers can be eligible for each of the offer/prize/promotion or all at once, depend on the conditions they meet if there are multiple offers/prizes/promotions.
- b. The Bank reserves the sole and exclusive right to refuse giving or withdraw the rewards/gifts/cashback to any eligible awardee considering he/she does not, refuses to promptly provide the Bank with clear and complete supporting documents, misuse the gifts/reward/cashback or violates any part of the Terms and Conditions of the Campaign.
- c. The Bank may contact the eligible awardee via phone number/email registered with the Bank for further information/clarification or additional documents.
- d. When necessary, the Bank reserves the sole and exclusive right to replace the gifts/reward/cashback with other promotional products having the same values but not exceeding the initial gifts/reward/cashback value. In any case, gifts/reward cannot be exchanged for cash.
- e. In certain period, the Bank has full discretion to vary the Campaign's terms and conditions in compliance with the local regulations.
- f. The Bank, its affiliates, Board of Directors, staff and representatives of the Bank and its affiliates will be not liable for any loss or damage (including but not limited to indirect and derivative loss) or any personal incidents incurred from the participation of the Campaign or from the receipts or usage of the gifts/reward/cashback, unless liabilities specified under applicable laws.
- g. By receiving or accepting the gifts/reward/cashback, the eligible customer agrees to ensure and hold the Bank, its affiliates, Board of Directors, staff and representatives of the Bank and its affiliates harmless against claims, actions, suits, judgments, damages, loss, cost which may incur or any liability for the Bank, its affiliates, Board of Directors, staff and representatives of the Bank and its affiliates in connection with the participation of this Campaign or receiving and using the gifts/reward/cashback.
- h. The Bank is not responsible for tax arising from the gifts/reward/cashback. Any type of tax or payment of tax to the tax authority resulting from accepting of the gifts/reward/cashback is awardee's responsibility. Awardees are responsible for finding out about the taxes incurred for themselves from experts.
- i. These Terms and Conditions have written in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies.
- j. In case of dispute arising out of or in connection with this Campaign, the Bank shall resolve disputes in co-operation with customers. If the parties fail to reach an agreement within 90 days from

the date of dispute, the Bank has the right to resolve the dispute at the competent courts in accordance with Vietnamese laws.

- k. By joining this Campaign, awardee is bound by these Terms & Conditions above.