

TERMS AND CONDITIONS

“PLACE FIXED DEPOSIT AND RECEIVE UOB HELMET” PROGRAM

1. Program Scope:

The “Place fixed deposit and receive UOB helmet” Program (the “**Program**”) is applicable to the Customer at United Overseas Bank (Vietnam) Limited during the Promotion Period.

2. Promotion Period:

The promotion period is from 15/08/2019 to 31/12/2019 (both days inclusive) (hereinafter referred to as the “**Promotion Period**”).

3. Promotion Program:

3.1. Applicable customers:

- UOB individual customer who place fixed deposit of VND 30,000,000 with tenor from six months during the Promotion Period; or
- UOB individual customer who place fixed deposit of VND 50,000,000 with tenor from one month during the Promotion Period

Fixed deposit account mentioned at this program is VND fixed deposit account and not applied to UOB Easy account.

3.2. The Gift:

Customer who satisfies either of the above condition (the “Customer”) is will be rewarded with a helmet having logo of UOB (the “Gift”). Total quantity of Gift for Program is 800 Gifts during Promotion Period.

4. Gift Policy:

- a) Each Customer shall be rewarded with maximum one Gift during the Promotion Period.

- b) The Gift cannot be exchanged into cash.
- c) UOB reserves the sole and exclusive right to be refunded an equivalent amount of the Gift value by debiting from any account of the eligible Customer opened at UOB in case UOB determines that there is a fraud by the Customer against the Program.
- d) UOB is not the supplier of the Gift and to the extent permitted by law, UOB accepts no liability whatsoever in connection with the quality of the Gift. The Customer shall be bound by the terms and conditions of provider for the Gift. In case of any inquiry or dispute related to the Gift, the Customer must contact provider directly.
- e) UOB reserves the sole and exclusive right to refuse to give the Gift to any Customer if he/she does not provide or refuses to provide UOB with clear and complete supporting documents or violates any of the Terms and Conditions of the Program.
- f) UOB reserves the sole and exclusive right in its reasonable discretion to change the Gift to any other promotional item of similar value but not exceeding the above Gift's value in any case.
- g) Unless otherwise provided in these Terms & Conditions, UOB is not liable for any express or implied agreement or guarantee about quality, fitness and conformity of the Gift or any other rewards.
- h) By receiving or accepting the Gift, the 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 Program or the receipt and use of the Gift.
- i) UOB holds no responsibility in relation to any tax incurred from the receipt of the Gift. Any tax or tax return to tax agency incurred from the receipt of the Gift is the responsibility of the Customer. The Customer is liable himself/herself for consulting with his/her tax advisor regarding any tax liability.

5. Other Terms and Conditions:

- a) By joining this Program, the Customer accepts to be bound by these Terms and Conditions set in this document ("**Terms and Conditions**").
- b) UOB may contact the Customer via phone number/email registered with UOB for further information/clarification or additional documents.

- c) The Program is not valid with any other privileges or promotions unless otherwise stated.
- d) The Terms and Conditions are made in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies. Disputes that may arise in the implementation of these Terms & Conditions shall be resolved by the Parties through amicable negotiation. If the Parties fail to resolve any dispute through negotiation, each Party shall have right to bring the dispute to the competent court for final settlement.