

## **TERMS AND CONDITIONS “UOB-L.POINT CARD” PROGRAM**

### **1. Program Scope:**

The “**UOB-L.POINT Card**” Program (the “Program”) is applicable to the Customers of United Overseas Bank (Vietnam) Limited (“UOB”) when successfully opening UOB-L.POINT Card during the Promotion Period.

### **2. Promotion Period:**

The promotion period is from 03/06/2020 to 31/12/2020 (both days inclusive) (hereinafter referred to as the “Promotion Period”).

### **3. Definition:**

“**Customers**” means the new customers of UOB successfully registered the UOB-LPOINT Card.

“**L.POINT**” means the unit of membership points accrued from the purchase of goods and services at the Transaction Location.

“**Service**” means any promotion that the Customer may receive in accordance with Section 4 herein by participating in the Program.

“**Transaction Locations**” means the stores having the membership system with the Partner, including: Lotteria, Lotte Cinema, Angel-in-us Coffee, Lotte Department Store, Lotte Hotel, Lotte Mart, Lotte Home Shopping and other stores to be added upon the Partner's notice to UOB and the Customers from time to time.

“**UOB-L.POINT Card**” means debit card issued by UOB in accordance with regulations of the State Bank of Vietnam which integrates the unit of rewarding membership points at the Transaction Location.

### **4. Promotion Program:**

#### a) Program 1

The Customers shall be rewarded 150,000 L.POINT when opening UOB account and successfully activate ATM UOB – L.POINT card.

#### b) Program 2

Once making payment at the Transaction Location using UOB-L.POINT Card, the Customer will accumulate 0.2% per transaction amount at Lotte.vn, and 2% at other Transaction Locations. 2

## **5. Service Policy:**

- a) UOB reserves the sole and exclusive right to be refunded an equivalent amount of the discount 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.
- b) UOB is not the supplier of the Service and to the extent permitted by law, UOB accepts no liability whatsoever in connection with the quality of the Service. The Customer shall be bound by the terms and conditions of LOTTE for the Service. In case of any inquiry or dispute related to the Service, the Customer must contact LOTTE directly.
- c) UOB reserves the sole and exclusive right to refuse to give the Service 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.
- d) UOB reserves the sole and exclusive right in its reasonable discretion to change the Service to any other promotional item of similar value but not exceeding the above Service's value in any case.
- e) 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 Service or any other rewards.
- f) By receiving or accepting the Service, 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 Service.
- g) UOB holds no responsibility in relation to any tax incurred from the Service. Any tax or tax return to tax agency incurred from the receipt of the Service is the responsibility of the Customer. The Customer is liable himself/herself for consulting with his/her tax advisor regarding any tax liability.

## **6. 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.