

PROMOTION CAMPAIGN

WELCOME TO UOB

TERMS AND CONDITIONS

1. Campaign scope

The promotion campaign “**Welcome to UOB**” (the “**Campaign**”) is applied for New-to-bank customers who successfully open a new Current Account in VND at United Overseas Bank (Vietnam) Limited (“**UOB Vietnam**”) in Ho Chi Minh and Hanoi during the Campaign period.

2. Campaign period

From 00:00:00 AM 01 January 2025 to 23:59:59 PM 31 May 2025 (“**Campaign Period**”).

3. Promotion product

Current Account in VND which is newly successfully opened at UOB Vietnam (hereinafter referred to as “**Account**”).

4. Eligible customers

Customers eligible to participate in this Campaign (hereinafter referred to as “**Eligible Customer**”) must satisfy all conditions set out below:

- Customers do not have any Account at any point of time prior to the Campaign Period or used to have Account and closed all these products before 01 October 2023.
- Customers are not UOB Vietnam’s employees.
- Customers must not be US citizens or US residents.
- Customers must not be the European Union, European Economic Area residents or Switzerland, Jersey, Guernsey, Monaco, San Marino, Vatican, the Isle of Man, the United Kingdom, New Zealand, and Brazil residents.

This Campaign is not available to new customers who open an account under "Cashback for Workplace Banking" campaign.

5. Campaign mechanism

- Each Eligible Customer who successfully opens Account will receive VND 50,000 (in words: Fifty thousand dong) credited to the Account that customer opened (“**Reward**”).

6. Reward conditions

- The Eligible Customer receiving the Reward shall be notified by UOB Vietnam via email registered with the Bank.
- Total budget estimated for the Campaign reward is VND 1,000,000,000 (In words: One billion dong).
- The Campaign will end early when the reserved budget for reward has been used up.

- In case the budget is not sufficient to reward all eligible customers, UOB Vietnam will perform fulfillment of rewards on first come first serve basis, using timestamp when Account is successfully opened in UOB Vietnam system.
- Each Eligible Customer can receive maximum VND 50,000 when opening an eligible account, regardless acquisition channels/ branches from UOB Vietnam.
- UOB Vietnam expects to fulfill Reward to Eligible Customer on monthly but no later than 60 working days from the end date of the Campaign Period.
- UOB Vietnam will only reward for Account in VND that is successfully opened during the Campaign Period and must be active (not closed) at the time of fulfillment. If the Account status is closed or blocked at the time of fulfillment, UOB Vietnam will not reward for that Account.
- UOB Vietnam may at its own discretion refuse giving or withdraw the offers to any Eligible Customer who has reject to provide or provided information, which is illicit, unclear, or incomplete, or has violated any of these Terms and Conditions.
- By receiving or accepting the Campaign, the Eligible Customer agrees to indemnify and hold UOB Vietnam harmless against all claims, actions, suits, proceedings, judgement, damages, losses and costs which may give rise to any liability to UOB Vietnam in connection with or arising out of the participation of this Campaign or the receipt and use of the Campaign.

7. General Conditions

- a. This Campaign is not mutually applicable with other welcome campaigns for Current Account in VND run by UOB Vietnam.
- b. The Eligible Customer agrees that UOBV may use his or her personal image and information for advertising, promotion within and after the end of the Promotion by consent from the Eligible Customer.
- c. The Bank reserves the sole and exclusive right to refuse giving or withdraw the Rewards to any eligible Customer considering he/she does not, refuses to promptly provide the Bank with clear and complete supporting documents, misuse the Reward or violates any part of the Terms and Conditions of the Campaign.
- d. The Bank may contact the eligible Customer via phone number/email registered with the Bank for further information/clarification or additional documents.
- e. UOB Vietnam assumes no liability when a notification cannot be delivered to the Eligible Customer's phone number or email address because Eligible Customer does not provide or provides incorrect phone number or email to UOB Vietnam, or notification email is directed to spam/ junk folder; and the telecommunication service providers of Eligible Customer block notification of UOB Vietnam or other reasons that are beyond the control of UOB Vietnam.
- f. When necessary, the Bank reserves the sole and exclusive right to replace the Reward with other promotional products having the same values but not exceeding the initial Reward value. In any case, the Reward cannot be exchanged for cash.
- g. In certain period, the Bank has full discretion to vary the terms and conditions in compliance with the local regulations from time to time.
- h. The Terms and Conditions governing account and banking service are applicable with these Terms and Conditions.
- i. 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 Reward, unless liabilities specified under applicable laws.

- j. By receiving or accepting the Reward, 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, 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 Reward.
- k. The Bank is not responsible for tax arising from the Reward. Any type of tax or payment of tax to the tax authority resulting from accepting of the Reward is Eligible Customer's responsibility. Eligible Customers are responsible for finding out about the taxes incurred for themselves from experts.
- l. These Terms and Conditions have written in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies.
- m. 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.
- n. By joining this Campaign, Eligible Customer is bound by these Terms & Conditions above.