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PROMOTION CAMPAIGN

OPEN CURRENT ACCOUNT IN VND VIA DIGITAL CHANNEL

TERMS AND CONDITIONS

1. Campaign scope

The promotion campaign “**Open Current Account in VND via Digital channel**” (the “**Campaign**”) is applied for customers who successfully open a new Current Account in VND at United Overseas Bank (Vietnam) Limited (“**UOB Vietnam**”) in Hanoi or Ho Chi Minh City during the Campaign period.

2. Campaign period

From 00:00:00 AM 01 August 2023 to 23:59:59 PM 30 September 2023.

The Campaign will expire when the reserved budget for reward is used up or at 23:59:59 PM on 30 September 2023, depending on which condition comes first.

3. Promotion product

Current Account in VND which is newly successfully opened at UOB Vietnam during the Campaign period.

4. Eligible customers

- Customers who open a Current Account in VND during the Campaign period and do not own any Current Account in VND at Citibank, N.A., - Ho Chi Minh branch or Hanoi branch before 01 March 2023 or at UOB Vietnam at any point of time prior to the Campaign period.

Note: With effect from 01 March 2023, Citibank, N.A., - Hanoi Branch and Ho Chi Minh City Branch has transferred ownership of its consumer banking business to UOB Vietnam.

- UOB Vietnam’s employees are not allowed to participate in the Campaign.
- 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.
- Customers participate in the Campaign by opening a Current Account in VND at UOB Vietnam during Campaign period.

5. Campaign mechanism

- Each customer who successfully opens Current Account in VND at UOB Vietnam will receive VND 100,000 (in words: One hundred thousand dong) credited to the Current Account that customer opened after the Campaign period ends.
- Total budget estimated for the Campaign reward is VND 99,900,000 (In words: Ninety-nine million nine hundred thousand dong).
- In case the budget is not sufficient to reward all eligible customers, UOB Vietnam will perform fulfilment of rewards on first come first serve basis, using timestamp when Accelerate Account is successfully opened in UOBV system.

6. Campaign conditions

- UOB Vietnam expects to fulfill all rewards to eligible customers no later than 60 working days from the end date of the Campaign period.

- UOB Vietnam will only reward for Current Account in VND that is successfully opened 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, UOB Vietnam will not reward for that Current Account.

7. General Conditions

- a. 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. UOB Vietnam 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 UOB Vietnam with clear and complete supporting documents, misuse the gifts/reward/cashback or violates any part of the Terms and Conditions of the Campaign.
- c. UOB Vietnam may contact the eligible awardee via phone number/email registered with UOB Vietnam for further information/clarification or additional documents.
- d. When necessary, UOB Vietnam 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, UOB Vietnam has full discretion to vary the Campaign terms and conditions in compliance with the local regulations.
- f. UOB Vietnam, its affiliates, Board of Directors, staff and representatives of UOB Vietnam 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 UOB Vietnam, its affiliates, Board of Directors, staff and representatives of UOB Vietnam and its affiliates harmless against claims, actions, sues, judges, damages, loss, cost which may incur or any liability for UOB Vietnam, its affiliates, Board of Directors, staff and representatives of UOB Vietnam and its affiliates in connection with the participation of this Campaign or receiving and using the gifts/reward/cashback.
- h. UOB Vietnam 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, UOB Vietnam shall resolve disputes in co-operation with customers. If the parties fail to reach an agreement within 90 days from the date of dispute, UOB Vietnam 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.

Important Notice:

With effect from March 01st 2023, Citibank, N.A., - Hanoi Branch and Ho Chi Minh City Branch has transferred ownership of its consumer banking business to United Overseas Bank (Vietnam) Limited (Registered number 0314922220) (“UOB Vietnam”).

UOB Vietnam is the issuer of “Citi” branded consumer banking products in Vietnam and Citibank, N.A., - Hanoi Branch and Ho Chi Minh City Branch is providing certain transitional support in respect of those products.

The trademarks “Citi”, “Citibank”, “Citigroup”, the Arc design and all similar trademarks and derivations thereof are used temporarily under license by UOB Vietnam from Citigroup Inc. and related group entities.

PROMOTION CAMPAIGN

MORE CASHLESS, MORE REWARDS

TERMS AND CONDITIONS

1. Campaign scope

The promotion campaign “**MORE CASHLESS, MORE REWARDS**” (the “Campaign”) is applied for customers of United Overseas Bank (Vietnam) Limited (the “Bank”) during Campaign period.

2. Campaign period

From June 20, 2023 to December 31, 2023 and divided into 7 periods:

- Period 1: June 20, 2023 to June 30, 2023.
- Period 2: July 01, 2023 to July 31, 2023
- Period 3: August 01, 2023 to August 31, 2023
- Period 4: September 01, 2023 to September 30, 2023
- Period 5: October 01, 2023 to October 31, 2023
- Period 6: November 01, 2023 to November 30, 2023
- Period 7: December 01, 2023 to December 31, 2023

3. Promotion product

- Current Account in VND (hereafter referred to as the “CASA”) opened at the Bank; and
- Linked UOB NAPAS Card (hereafter referred to as the “NAPAS Card”); or
- Linked Citibank Debit Mastercard (hereafter referred to as the “Debit Card”).

4. Eligible customers

- All customers who are owners of CASA in VND at the Bank.
- The Bank’s employees are allowed to participate in the Campaign.
- Customers must not be US citizens or US residents.
- For period 1: campaign is applied only for customers in Hanoi.

5. Campaign scheme

Reward of VND 300,000 for each period of the Campaign if customers meet all below requirements:

a) For Period 1

- Having the CASA balance on June 30, 2023 increased by a minimum of VND 5 million from the CASA balance on June 19, 2023.
 - Having the total spending amount on the NAPAS Card or the Debit Card at a minimum of VND 600,000
- b) For Period 2 to Period 7:**
- Having Average Net Receivables (“ANR”) balance in the CASA increased by minimum of VND 5 million from previous period.
 - Having the total spending amount on the NAPAS Card or the Debit Card at a minimum of VND 1 million.

6. Campaign Conditions

a) CASA ANR balance

- Being the average balance which customers have in their CASA in VND at the Bank.
- Being calculated for each period of the Campaign period.
- In Period 2, the CASA ANR balance of June 2023 will be used to compare for increase of Period 2 CASA ANR balance.
- Being determined based on Bank’s database.

b) Total spending amount on the NAPAS Card or the Debit Card

- Being a sum value of all valid spending transaction(s) incurred during the Campaign period. The value of the transactions considered for this Campaign includes the value of valid transactions minus transactions that have been repaid and cancellation transactions (if any).

c) Valid spending transaction

- Being purchase (spending) transactions on that card at POS, online or at the store (Example: cash withdrawal is not a spending transaction, fund transfer transaction is not a spending transaction).
- Transactions must comply with the current laws of Vietnam.
- Post-date of transactions recorded in Bank’s database is within the Campaign period.
- Valid spending transactions arising in which period of the Campaign will be counted for that same period for cashback.

d) Reward conditions

- In case a customer has multiple CASA accounts, neither CASA ANR balance nor spending amount on the NAPAS Card or the Debit Card will be accumulated.
- Total budget estimated for the Campaign reward is VND 2,458,200,000 (In words: Two billion four hundred fifty-seven million and nine hundred dong).
- In case the budget is not sufficient to reward for all eligible customers, the Bank will fulfill based on period priority until budget is reached.
- The Bank expects to fulfill reward by 2 batches (in October 2023 and January 2024) to eligible customers but no later than 60 working days from the end date of the Campaign period.
- The Bank will only reward for Current Account that is 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. Customers can be eligible for each of the offers/promotions or all at once, depending on the conditions they meet if there are multiple offers/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 terms and conditions in compliance with the local regulations from time to time.
- 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, sues, judges, 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.
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