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**Importance Notice:**

With effect from March 01<sup>st</sup> 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

# 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 April 2024 to 23:59:59 PM 31 December 2024.

The Campaign will expire when the reserved budget for reward is used up or at 23:59:59 PM on 31 December 2024, 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 do not have any Current Account in VND at UOB Vietnam at any point of time prior to the Campaign period or used to have Current Account and/or Deposit at UOB Vietnam and closed all these products before 01 October 2023.
- 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 3,780,000,000 (In words: Three billion seven hundred and eighty million 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.
- Each customer can receive maximum VND 100,000 when opening an eligible account, regardless acquisition channels/ branches from UOB Vietnam.
- This campaign is not mutually applicable with other welcome campaigns for Current Account in VND run by UOB Vietnam.

## **6. Campaign conditions**

- UOB Vietnam expects to fulfill all rewards to eligible customers on monthly but 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 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, customer is bound by these Terms & Conditions above.

## PROMOTION CAMPAIGN

# DEPOSIT AND SPEND, GET INSTANT CASHBACK

## TERMS AND CONDITIONS

### 1. Campaign scope:

The promotion campaign “**DEPOSIT AND SPEND, GET INSTANT CASHBACK**” (the “**Campaign**”) is applied for customers of United Overseas Bank (Vietnam) Limited (the “**Bank**” or “**UOB Vietnam**”) during Campaign period.

### 2. Campaign period:

From January 01, 2024 to June 30, 2024 and divided into 6 sub-periods:

- Sub-Period 1: January 01, 2024 to January 31, 2024.
- Sub-Period 2: February 01, 2024 to February 29, 2024.
- Sub-Period 3: March 01, 2024 to March 31, 2024.
- Sub-Period 4: April 01, 2024 to April 30, 2024.
- Sub-Period 5: May 01, 2024 to May 31, 2024.
- Sub-Period 6: June 01, 2024 to June 30, 2024.  
(hereinafter referred to as each “**Sub-Period**”)

### 3. Promotion product:

- VND Current Account (hereafter referred to as the “**CASA**”) opened at the Bank; and
- Linked Debit Card of the Bank with Bank Identification Number (BIN) consisting of the first six digits on the card listed as follows: 970458; 559929; 529766 (hereafter referred to as the “**Debit Card**”).

### 4. Eligible customers:

- All customers who are owners of CASA at the Bank.
- The Bank’s employees are allowed to participate in the Campaign.
- Customers must not be US citizens or US residents.

### 5. Campaign scheme:

Reward of VND 300,000 for a Sub- Period of the Campaign if customers meet all below requirements:

- Having Average Net Receivables (“**ANR**”) balance in the CASA in that Sub-Period increased by minimum of VND 5 million from previous Sub-Period.
- Having the total spending amount on the Debit Card at a minimum of VND 600,000.

### 6. Campaign conditions:

#### a) CASA ANR balance

- Being the average balance which customers have in their CASA at the Bank.
- Being calculated for each Sub-Period.
- In Sub-Period 1, the CASA ANR balance of December 2023 will be used to compare for increase of Sub-Period 1 CASA ANR balance.

- Being determined based on Bank's database.

**b) Total spending amount on 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 Sub-Period will be counted for that same Sub-Period for cashback.

**d) Reward conditions**

- In case a customer has multiple CASA accounts, neither CASA ANR balance nor spending amount on the Debit Card will be accumulated.
- Total budget estimated for the Campaign reward is VND 1,192,200,000 (In words: One billion one hundred ninety-two million and two hundred thousand dong).
- In case the budget is not sufficient to reward for all eligible customers, the Bank will fulfill based on Sub-Period earlier priority until budget is reached.
- The Bank expects to fulfill reward monthly 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, 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 gifts/reward/cashback.

h. To the maximum extent permitted under Vietnamese law, 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.