

**TERMS AND CONDITIONS OF PROMOTION**  
**CAMPAIGN: “PLACE DEPOSIT, RECEIVE LUCKY MONEY”**  
*(These Terms and Conditions takes effective from January 15<sup>th</sup>,2021)*

Customer is advised to note that when Customer participates in the Campaign or agrees to receive any promotional benefits offered by the Campaign, it is deemed that Customer has read, understood and accepted these Terms and Conditions (“**Terms and Conditions**”).

- Campaign:** Place Deposit, Receive Lucky Money (“**Campaign**”) is applicable at Ho Chi Minh City
- Promotion Period:** from January 15th, 2021 – March 31st, 2021. (including these two days). The promotion may end earlier if all gifts are awarded

The total value of gifts is VND 1,173,000,000 (including taxes arising from the gift award).

- Eligible Customer:** All customers (including New customers and Existing customers) of United Overseas Bank (Vietnam) (“**UOB**” or “**Bank**”), and all UOB employees.

New Customer is a Customer who never open a current account at UOB before 15/01/2021.  
 Existing Customer is a Customer who had a current account at UOB before 15/01/2021.

**4. Promotion Details:**

Condition	Prizes	
	New customers	Existing customers
<b>Condition 1:</b> Placing a term deposit agreement or savings deposit in Vietnamese Dong (“VND”) (named “Deposit”) during the Promotion Period with a minimum deposit balance of VND1,000,000,000 (one billion VND) tenor 06 (six) months or more.	With every VND 1,000,000,000 (one billion) of Deposit, the Customer will be awarded VND 999,999 by transferring to customer’s current account opened at UOB.	With every VND 1,000,000,000 (one billion) of Deposit, the Customer will be awarded VND 888,888 by transferring to customer’s current account opened at UOB.
<b>Condition 2:</b> Open a current account and maintain a minimum balance VND 100,000,000 (one hundred million VND) and agree to block the Balance for next 03 (three) months; concurrently have an eligible transaction (as specified in Section 5 below).	New Customers will be awarded VND 999,999 by transferring to customer’s current account opened at UOB.	Not applicable

**Condition 3: The first 100 customers who qualify the condition 1 will receive 1 lucky draw 100% winning rate to get below prizes**

Prizes	Number of prize	Value per prize (VND)	Total value (VND)
E-voucher Got It	60	200,000	12,000,000
E-voucher Got it	20	300,000	6,000,000

E-voucher Got It	10	500,000	5,000,000
Minh Long set of Teapot	9	1,000,000	9,000,000
IPhone 12 Pro Max 128 GB, (Color is randomly picked)	1	35,000,000	35,000,000

(\*) Got it e-vouchers are used at more than 8322 redemption locations, belonging to more than 143 national brands: <https://brand.gotit.vn/>

#### 5. Eligible Transaction Terms and Conditions:

- (a) In this Campaign, Eligible Transactions are using current account to perform transactions in accordance with Vietnamese laws including transfers, cash withdrawals in any method (at counters, ATMs or POS, etc.), credits into any e-wallet services, the Bank fee-related payment transactions, do not include card activation transactions
- (b) The date and time of Eligible Transaction is determined upon records of the Bank's system. It is noted that mobile text message (SMS) notifying successful transaction is not a valid confirmation that a card transaction has been recorded in the Bank's system.
- (c) Eligible Transactions will be counted in the total transactions and total value thereof to be considered for the promotional benefits and gifts. The Bank reserves the right to request for valid documents and information from Customer regarding relevant purchase transaction, address of the point of sales, as well as financial invoices in order to prove that a transaction paid by card is an Eligible Transaction. The Bank also reserves the right to contact merchants to verify an Eligible Transaction. If Customer refuses to fulfil the Bank's request for information or documents as aforementioned, or should the Bank verify and find that the transactions do not adhere to what Eligible Transaction has been defined, the Bank shall not count those transactions in the total number and value of transactions to be considered for the promotional benefits.
- (d) Cancelled, disputed, fraudulent and/or returned/refunded transactions within or after the Promotion Period will be excluded from the total number and value of the Eligible Transactions.
- (e) If Eligible Transactions of a Customer are cancelled or refunded after such Customer received [promotional benefits/Gifts], the Bank is entitled to debit the value of promotional benefits from Customer's account.

#### 6. Gift Terms and Conditions:

- (a) The Bank will notify Customer via email (as registered with the Bank by the Customer) or SMS via mobile phone number registered with the Bank (in case customer has not registered email with the Bank).
- (b) Customer must receive Gifts/Incentives within timeline and in accordance with instructions that the Bank has notified Customer via email or SMS.
- (c) Gifts under Conditions 1 and 2 will be transferred by UOB within 03 working days from the date the Customer qualifies the respective conditions.
- (d) In relation to the gift under Condition 3 when the customer qualifies for the Lucky draw (condition 3)

- The Customer meeting the conditions of the Program, UOB will send a sms contains the link [www.vongquaymaymanuob.gotit.vn/xxxxxx](http://www.vongquaymaymanuob.gotit.vn/xxxxxx) to the phone number which customer registered for UOB
- The Customer shall access the link and perform the lucky draw to identify the Prize. System will run the software to decide randomly the Prize according to the number and details of the Prizes.
- The program will award prizes in 3 times during the promotion period.
- The list of prize winners will be finalized at 23 hour 59 minute 59 second of the last day of each month and the prizes will be delivered to customer via phone number customer registered with UOB in the 15 days of the immediate following month.

**Note:** The date of 31 March, 2021 is the last day of making transaction to attending the Program

#### **Proof of winning**

- Proof of prize winner is the SMS informing prize winner which is sent to the Customer's phone number registered with UOB.
- The phone number receiving of prize winning information shall be the Customer's phone number registered with UOB. UOB resumes its right to refuse to reward the Customer providing the phone number different from the number as registered with UOB.

#### **Notification on prize winner, time, venue and method of prize redemption:**

- Time of awarding: Within 7 from the date of lucky draw
- Method of winning notice: UOB will notify the winner by sending a message to the registered phone number of the customer with UOB.

#### **Venue of awarding:**

- For iPhone 12 Pro Max and Minh Long set of teapot product: Customers will receive Prizes at UOB Vietnam headquarter at Central Plaza Building, 17 Le Duan, P. Ben Nghe, District 1, Ho Chi Minh.
- For other Prizes: the prize winners will receive e-voucher link via SMS sent by UOB
- UOB shall publicize the winning result directly with prize winners on website <https://www.uob.com.vn>

#### **Information announcement:**

- UOB shall publicize the details of the Program's rules on the UOB's official website, <https://www.uob.com.vn>
- UOB shall announce the winning results directly to the winners via SMS messages and on the website <https://www.uob.com.vn>
- By participating in this Promotion, the Customer agree to let UOB use the information and images of the winning Customer for commercial advertising purposes.
- For further information regarding the promotion, please contact UOB Customer Service Center 24/7: 1800 599 921

#### **Handling the expiry of the promotion period but not delivering all the prize**

- If the promotion period ends but not all the prizes in Section 6 (d) are issued, UOB will organize a random lottery ceremony. Details are as follows:
- Applicable to all Customers who are eligible to receive lucky draws
- Process

- UOB will send an invitation to representatives of the Department of Industry and Trade and eligible customers to attend the lucky draw ceremony at UOB Vietnam headquarter (address of Central Plaza Building, 17 Le Duan Street, Ben Nghe Ward, District 1, Ho Chi Minh).
  - The ceremony shall only happen when at least one customers attends
  - In the presence of the Customer, UOB will perform random lucky draw on [www.random.org](http://www.random.org) and make a direct prize at the ceremony.
  - In case the customer wins but is not present at the ceremony, UOB will notify the winner to the phone number registered at UOB.
- (e) In case, Customer fails to place a Deposit for the full 06 (six) months or fails to maintain the Balance for the full 03 (three) months, UOB will collect the gift by debiting the value of the gift from the Customer's current account at UOB
- (f) 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
- (g) UOB is liable on behalf of the Customer for taxes, if any, arising from the receipt of the Gift.

#### **7. General Terms and Conditions:**

- (a) This Campaign will not be applied in conjunction with any other promotion which the Bank is also applying within the same promotion period of this Campaign
- (b) The Bank may at its own discretion refuse giving or withdraw the gifts to any Customer who has provided information which is illicit, unclear, or incomplete, or has violated any of these Terms and Conditions.
- (c) The Bank may contact Customer via phone number / email registered with the Bank for further information / clarification or additional documents, if necessary.
- (d) Customer agrees that the Bank may use his or her personal image and information for advertising, promotion within and after the end of the Campaign without any further consent from the Customer.
- (e) The Bank assumes no liability when a notification cannot be delivered to Customer's phone number or email address because Customer does not provide or provides incorrect phone number or email to the Bank, or notification email is directed to spam / junk folder; and the telecommunication service providers of Customer block notification of the Bank for any reason.
- (f) When the Bank deems necessary, the Bank may replace the gift with other promotional benefits having the same values but not exceeding the gift value in any case.
- (g) In case of any dispute arising out of or relating to this Campaign, the Bank shall cooperate with Customer to find an amicable resolution. If the parties fail to reach such resolution, the dispute shall be resolved in accordance with laws of Vietnam.
- (h) Terms and Conditions Governing Accounts and Services of the Bank shall be applied in conjunction with these Terms and Conditions of this Campaign.
- (i) The Bank may change the Terms and Conditions from time to time. Such amendments (if any) shall be notified or registered as required by applicable laws prior to implementation.