

TERMS AND CONDITIONS OF PROMOTION GIVING SPARKLE, BONDING LOVE

[These Terms and Conditions takes effective from 01 September 2020]

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”).

1. **Campaign:** “GIVING SPARKLE, BONDING LOVE” (“Campaign”) is applicable in Ho Chi Minh City
2. **Promotion Period:** 01 September 2020 – 31 July 2021
3. **Eligible Customer:** All of UOB Viet Nam customers using UOB NAPAS debit card (“Card”) for making payment at HERA JEWELRY & DIAMONDS (“Customer”).
4. **Promotion Details:** Customer shall enjoy the below special offer:
 - Owning a 2-in-1 Gemstone Brooch x Pendant with 50% discount starting from VND 4,800,000 (original price from VND 10,800,000)
 - Up to 30% off total bill for Gemstone and Pearl Jewelry
 - 10% off total bill for Diamond Jewelry
 - 2% off on total bill for Diamonds less than 1ct
 - Receive a gift of VND 800,000 for all UOB NAPAS card holders whose birthdays of the month buying Diamond or Gemstone or Pearl Jewelry
5. **Specific Terms and Conditions:**
 - The total budget of Campaign is VND 99,000,000 sponsored by HERA JEWELRY & DIAMONDS.
 - For Special offer of owning 2-in-1 Gemstone Brooch x Pendant with 50% discount starting from VND 4,800,000 (original price from VND 10,800,000), each customer shall be rewarded with maximum 01 (one) offer time in Promotion Period.
 - The offer cannot be used in conjunction with other promotions of HERA JEWELRY & DIAMONDS at the same time.
 - The campaign may end earlier than expected if total budget for the campaign runs out.
6. **Eligible Transaction clause:**
 - In this Campaign, Eligible Transactions are lawful payment transactions under Vietnamese laws.
 - Eligible Transactions do not include card activation transactions, transfers, cash withdrawals in any method (at counters, ATMs or POS, etc.), credits into any e-wallet services, the Bank fee-related payment transactions. 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.

- Eligible Transactions will be counted in the total transactions and total value thereof to be considered for the promotional benefits and offers. 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.
- 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.
- If Eligible Transactions of a Customer are cancelled or refunded after such Customer received promotional benefits, the Bank is entitled to debit the value of promotional benefits from Customer's account.

7. Conditions in relation to products provided by HERA JEWELRY & DIAMONDS:

The offers are supplied by HERA JEWELRY & DIAMONDS. The provision of offers and related products/services is not a duty of and is not guaranteed by UOB. Any information relating to offers and related products/services may have been changed by HERA JEWELRY & DIAMONDS from time to moment. All regulations, conditions and benefits of the product shall be made in accordance with the rules and conditions of the products. In case of any questions or complaints related to offer and service, please contact UOB Viet Nam for support or contact HERA JEWELRY & DIAMONDS directly for resolution.

8. General Terms and Conditions:

- This Campaign will not be applied in conjunction with any other promotion which UOB Viet Nam is also applying within the same promotion period of this Campaign.
- UOB Viet Nam may at its own discretion refuse giving or withdraw the offers to any Customer who has provided information which is illicit, unclear, or incomplete, or has violated any of these Terms and Conditions.
- UOB Viet Nam may contact Customer via phone number / email registered with UOB Viet Nam for further information / clarification or additional documents, if necessary.
- Customer agrees that UOB Viet Nam 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.
- UOB Viet Nam 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.
- When UOB Viet Nam deems necessary, UOB Viet Nam may replace the offers with other promotional benefits having the same values but not exceeding the offer value in any case.
- The Customer is responsible for paying all related taxes and fees (including but not limited to personal income tax), if any, in accordance with the applicable laws arising from the receipt of the Customer for prizes, material benefits when participating in the Program.

- In case of any dispute arising out of or relating to this Campaign, the Bank and HERA JEWELRY & DIAMONDS 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.
- UOB Viet Nam 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.
- The Terms and Conditions of this Campaign is made in English and Vietnamese. In case of any discrepancy / inconsistency between English and Vietnamese, the Vietnamese version shall prevail.