

**TERMS AND CONDITIONS OF PROMOTION
CERTAIN WIN, LUCKY SPIN**

[These Terms and Conditions takes effective from 01/04/2021]

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”).

- 1. Campaign:** “Certain Win, Lucky Spin” (“Campaign”) is applicable at Ho Chi Minh City.
- 2. Promotion Period:** 01/04/2021 to 31/10/2021 or expiring earlier if UOB has successfully awarded 15,703 prizes (the "Prizes").
- 3. Eligible Customer:** All United Overseas Bank (Vietnam) (“UOB”) individual customers and UOB employees. Not applicable to customers who currently participating in UOB Privileged Banking and employees of DAYONE Joint Stock Company who are service provision and system management, providing prizes to this promotion company.
- 4. Promotion Details:**
 - 4.1 Applicable subjects**

Target Customers	Conditions												
New-to-bank customer ¹	Open a UOB current account in VND and have at least 1 credit transaction to a current account within 30 days from the date the account is opened (1)												
New-to-bank customer or Existing customer ²	Maintain a monthly average balance ³ in your UOB current account valued from VND 12,000,000, or ; have a balance in the UOB current account on the last day of the current month higher than the last day balance of the previous month valued from VND 10,000,000 (2)												
New-to-bank customer or Existing customer	Refer new customers to successfully open UOB current accounts in VND (3) <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Monthly number of gifts</th> <th>Time</th> <th>Total number of gifts</th> </tr> </thead> <tbody> <tr> <td align="center">200</td> <td align="center">8 months</td> <td align="center">1,600</td> </tr> </tbody> </table>	Monthly number of gifts	Time	Total number of gifts	200	8 months	1,600						
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New-to-bank customer or Existing customer	Customers participate in monthly challenges (4) <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Challenges</th> <th>Monthly number of gifts</th> <th>Total number of gifts</th> </tr> </thead> <tbody> <tr> <td>2 online card transactions (Ecom transactions) per month in May or August</td> <td align="center">1,000</td> <td align="center">2,000</td> </tr> <tr> <td>2 card transactions at point of sales (POS transactions) per month in June or September</td> <td align="center">1,000</td> <td align="center">2,000</td> </tr> <tr> <td>2 bill payment transactions on the UOB Mighty app, or personal internet banking per month in July or October</td> <td align="center">500</td> <td align="center">1,000</td> </tr> </tbody> </table>	Challenges	Monthly number of gifts	Total number of gifts	2 online card transactions (Ecom transactions) per month in May or August	1,000	2,000	2 card transactions at point of sales (POS transactions) per month in June or September	1,000	2,000	2 bill payment transactions on the UOB Mighty app, or personal internet banking per month in July or October	500	1,000
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¹ New-to-bank customer is a Customer who has never opened a UOB current account before Promotion Period.

² Existing Customer is the Customer who already had a UOB current account prior to the Promotion Period.

³ Average monthly balance is the average ending balance of all days divided by the number of calendar days in that month

4.2 Promotion prizes

Prizes	Gifts	Number of gift	Value per gift (VND) (included VAT)	Total (VND) (included VAT)
First prize (*)	SH mode 125i motorbike 2021	1	68,250,000	68,250,000
Second prize (**)	iPhone 12 Pro Max 128GB	2	35,000,000	70,000,000
Third prize	Voucher shopping Got It valued VND 100,000	200	100,000	20,000,000
Fourth prize	Voucher Phone Top-up valued VND 50,000	500	50,000	25,000,000
Fifth prize	Voucher Phone Top-up valued VND 10,000	15,000	10,000	150,000,000
Total		15,703		333,250,000

(*),(**) At the time the customer wins the prize, if the gift value is higher than the declared value, the customer will receive a voucher equal to the declared value of the gift.

4.3. Participation method

Customers will receive the corresponding number of lucky spins when they meet the following conditions: 1 lucky draw wins 1 prize

Customers meet the conditions of section 4.1	Number of lucky draw	Total number of gifts
Condition (1)	1 lucky draw/ month	1,200
Condition (2)	1 lucky draw/ month	7,903
Condition (3)	Referrer customers	1,600
	Referee customers	
Condition (4)	2 lucky draw/ month	5,000

4.4. Timing and method of issuing proof of prize winning

- The Customer meeting the conditions of the Program, UOB will send a sms contains the link www.uob.gotit.vn/xxxxxx and customer unique code to the phone number which customer registered for UOB.
- The Customer shall access the link and unique code, 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 (shown on phone screen).
- Right after the customer perform lucky draw, the customer will receive an SMS notification of the prize to the phone number.

4.5 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 validity of proof of winning is as follows: 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.

- Total proof of winning numbers issued: 15,703 lucky draws.

4.6 Notification on prize winner, time, venue and method of prize redemption

- Time of awarding: Within 30 days 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 SH Mode 125i, iPhone 12 Pro Max: Customers will receive Prizes at UOB headquarters at Central Plaza Building, 17 Le Duan, Ben Nghe Ward, District 1, Ho Chi Minh City.
 - For voucher shopping and voucher phone top-up: the prize winners will receive e-voucher link via SMS sent by UOB and redeem at stores on 12 months from the date customer receives the prize via SMS.

4.7 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.

4.8 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 4.2 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 headquarters (address of Central Plaza Building, 17 Le Duan Street, Ben Nghe Ward, District 1, Ho Chi Minh City).
 - 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 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.

5. Prize redemption policy:

- The prize cannot be exchanged into cash.
- UOB reserves the sole and exclusive right to be refunded an equivalent amount of the prize value by debiting from any account of the eligible Customer opened at UOB in case UOB determines that there is a fraud by the Customer against the Program.

- UOB is not the supplier of the Service and to the extent permitted by law, UOB accepts no liability whatsoever in connection with the quality of the Service. The Customer shall be bound by the terms and conditions of Got IT for the Service. In case of any inquiry or dispute related to the Service, the Customer must contact Got IT directly.
- UOB reserves the sole and exclusive right to refuse to give the Service to any Customer if he/she does not provide or refuses to provide UOB with clear and complete supporting documents or violates any of the Terms and Conditions of the Program.
- Unless otherwise provided in these Terms & Conditions, UOB is not liable for any express or implied agreement or guarantee about quality, fitness and conformity of the Service or any other rewards.
- By receiving or accepting the Service, 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 Service.
- UOB holds no responsibility in relation to any tax incurred from the Service. Any tax or tax return to tax agency incurred from the receipt of the Service is the responsibility of the Customer. The Customer is liable himself/herself for consulting with his/her tax advisor regarding any tax liability.

6. Other Terms and Conditions:

- By joining this Program, the Customer accepts to be bound by these Terms and Conditions set in this document ("Terms and Conditions"). Prize winners must bear all other incurred costs (accommodation and travel expenses) related to receiving the prize.
- UOB may contact the Customer via phone number/email registered with UOB for further information/clarification or additional documents.
- The Program is not valid with any other privileges or promotions unless otherwise stated.
- The Terms and Conditions are made in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies. Disputes that may arise in the implementation of these Terms & Conditions shall be resolved by the Parties through amicable negotiation. If the Parties fail to resolve any dispute through negotiation, each Party shall have right to bring the dispute to the competent court for final settlement.