

## TERMS AND CONDITIONS “SPIN TO WIN” PROGRAM

These terms and conditions take effective as of 18 March 2020

### 1. Program Scope:

The “SPIN TO WIN” Program (the “Program”) is applicable to the customer (the “Customer”) that has successful payment transactions at point of sale or at e-commerce websites using ATM card issued by United Overseas Bank (Vietnam) Limited (“UOB”) during the Promotion Period.

### 2. Promotion Period:

The promotion period is from 00 hour 00 minute 00 second of 18 March 2020 to 23 hour 59 minute 59 second of 31 December 2020 (hereinafter referred to as the “Promotion Period”). The Program may end earlier if UOB has successfully awarded 1.813 prizes (the “Prizes”)

### 3. Promotion Program:

**3.1. Applicable subjects:** Individual customers (including UOB employees) and SME customers in Ho Chi Minh City with UOB Current Account who meet the conditions in this section 3.1 during the Promotion Period

- a) New-to-bank Customer who opens UOB payment account during the Promotion Period (“**Level 1**”);
- b) New or Existing Customer have the first money transfer transaction valued from VND5.000.000 to UOB current account (“**Level 2**”);
- c) New or Existing Customer (“**Level 3**”) qualify one of following conditions
  - ✓ Maintain monthly average balance in the UOB current account valued from VND12.000.000 Every 12 million get 1 lucky draw;
  - ✓ Having 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 5 million. Every 5 million get 1 lucky draw
  - ✓ For Individual customers: There are at least 2 card transactions per week by UOB NAPAS debit card at POS or e-commerce website. Receive 01 lucky draw turn of Level 3 Wheel of Fortune
  - ✓ For SME Customer: There is at least one quick transfer transaction 24/7 on BIBPlus Business Internet Banking every week.

### 3.2. Promotion prizes:

	Prizes	Gifts	Value of prize (VND)	Number of prizes	Total (VND)
<b>LEVEL 1</b>	First Prize	Apple Watch Series 5 GPS	12,000,000	3	36,000,000
	Second Prize	Cinema ticket CGV e-voucher	100,000	50	5,000,000
	Third Prize	UOB helmet	70,000	400	28,000,000
	Fourth Prize	Highland coffee e-voucher	29,000	200	5,800,000
<b>LEVEL 2</b>	First Prize	iPhone 11 Pro Max 64 GB	30,000,000	2	60,000,000
	Second Prize	Voucher Health Care Jio Health	638,000	60	38,280,000
	Third Prize	Cinema ticket CGV e-voucher	100,000	100	10,000,000
	Fourth Prize	Phone top-up e-voucher	50,000	400	20,000,000
<b>LEVEL 3</b>	First Prize	Vespa Sprint S ABS LED 2020 Motorbike	80,000,000	2	160,000,000
	Second Prize	Voucher Health Care Jio Health	1,500,000	46	69,000,000
	Third Prize	Cinema ticket CGV e-voucher	100,000	150	15,000,000
	Fourth Prize	Phone top-up e-voucher	50,000	400	20,000,000

### 3.3. Condition and process of the Program:

Customers will receive the corresponding lucky number of turns when satisfying the following conditions:

Condition	Số lượt quay
Level 1	1 lucky draw
Level 2	1 lucky draw

Level 3 (Maximum 10 lucky draw per month)	Maintain monthly average balance in the UOB current account valued from VND12.000.000 Every 12 million get 1 lucky draw	Each VND 12 million/ 1 lucky draw
	Having 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 5 million. Every 5 million get 1 lucky draw	Each VND 5 million /1 lucky draw
	<ul style="list-style-type: none"> <li>✓ <u>For Individual customers</u>: There are at least 2 card transactions per week by UOB NAPAS debit card at POS or e-commerce website. Receive 01 lucky draw turn of Level 3 Wheel of Fortune</li> <li>✓ <u>For SME Customer</u>: There is at least one quick transfer transaction 24/7 on BIBPlus Business Internet Banking every week.</li> </ul>	1 lucky draw

**3.4. Timing and method of issuing proof of prize winning:**

- a) 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
- b) 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.
- c) The program will award prizes in 6 times during the promotion period.
- d) 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 December 2020 is the last day of making transaction to attending the Program, except for cases in which the Program is terminated.

**3.5. Proof of winning**

- a) Proof of prize winner is the SMS informing prize winner which is sent to the Customer's phone number registered with UOB.
- b) 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.

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

- a) Time of awarding: Within 30 days from the date of lucky draw

- b) Method of winning notice: UOB will notify the winner by sending a message to the registered phone number of the customer with UOB.
- c) Venue of awarding:
  - ✓ For Vespa, iPhone 11 and Apple Watch Prizes: Customers will receive Prizes at UOB headquarters 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 and redeem at stores on 6 months from the date customer receives the prize via SMS.
  - ✓ The helmet prize will be delivered to the address of the customer registered with UOB
- d) UOB shall publicize the winning result directly with prize winners on website <https://www.uob.com.vn>

**3.7. Information announcement:**

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

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

- a) If the promotion period ends but not all the prizes in Section 3.2 are issued, UOB will organize a random lottery ceremony. Details are as follows:
- b) Applicable to all Customers who are eligible to receive lucky draws
- c) 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).
  - 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.

**4. Prize redemption policy:**

- a) The prize cannot be exchanged into cash.
- b) 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.

- c) 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.
- d) 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.
- e) 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.
- f) 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.
- g) 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.

**5. Other Terms and Conditions:**

- a) By joining this Program, the Customer accepts to be bound by these Terms and Conditions set in this document ("Terms and Conditions").
- b) UOB may contact the Customer via phone number/email registered with UOB for further information/clarification or additional documents.
- c) The Program is not valid with any other privileges or promotions unless otherwise stated.
- d) 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.