

TERMS AND CONDITIONS OF PROMOTION
“REFER YOUR FRIEND, RECEIVE MILLION IN HAND”

These Terms and Conditions takes effective from 25 July 2022

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

1. **PROMOTION:** “Refer Your Friend, Receive Million in Hand” (“**Promotion**”) is applicable at Hanoi and Ho Chi Minh City.
2. **PROMOTION PERIOD:** From 25/07/2022 to 30/09/2022 (both days inclusive), in which, Referral period is counted as from 25/07/2022 to 24/09/2022 (both days inclusive).
3. **ELIGIBLE CUSTOMER:** The Promotion is applicable for existing Customers (“**Referrer**”) of United Overseas Bank (Vietnam) Limited (“**UOBV**” or the “**Bank**”) who introduce new customers to open an account at UOBV successfully (“**Referee**”), as defined in Term 6 and Term 7 of this Terms and Conditions respectively (hereinafter referred to as “**Customer**”).
4. **REFERRAL MECHANIC:**
 - Referrer must register at UOBV’s website according to specific registration page of this Promotion at [here](#).
 - Referrer’s information must have been registered with UOBV.
5. **REWARDS:**
 - **Offer 1:**
 - For each eligible successful referral (*), Referrer shall receive a reward of VND 50,000.
 - For every 5 eligible successful referrals, Referrer shall receive an extra reward of VND 50,000.
 - One Referrer can only receive maximum reward of VND 1,000,000.

Example: Referrer A referred 10 eligible successful referrals, Referrer A will receive total reward of VND 600,000, including:
VND 500,000 = VND 50,000 x 10
VND 100,000 = VND 50,000 x 2
 - (*) Eligible successful referral is defined as Term 8 of this Terms and Conditions.
 - **Offer 2:** Reward of VND 300,000 for Referee who successfully opens an account at UOBV and have minimum 3 transactions as listed below and maintain an ending balance (ENR) from VND 50,000,000 and above in the month of successful account opening calculated on the last day of the month:
 - Purchasing transaction via POS by UOBV Napas card;
 - Online transaction by UOBV Napas card;
 - Bill payment via UOBV Mobile banking/internet banking; or
 - Outward transaction via UOBV Mobile/internet banking.

Note: Not be applicable for all kind of foreign currencies.

6. ELIGIBLE REFERRER

- Referrer is an existing customer who has account at UOBV.
- Referrer must not be UOBV's staff.
- Referrer cannot refer himself/herself.
- Referrer must use information registered with UOBV (Name, ID Number, Mobile phone number, Email address). UOBV is not responsible for any incorrectly registered information with UOBV or other reasons out of UOBV control.
- Referrer is not customer who is currently Privilege Banking customer of UOBV.

7. ELIGIBLE REFEREE

- Referee must be a new individual customer who has not opened an account at UOBV.
- Referee must not be UOBV's staff.

8. SUCCESSFUL REFERRAL:

- Referrer must provide correctly the required information of Referee via registration page of this Promotion at UOBV's website.
- Referee's account must be opened successfully no later than **30/09/2022**.
- Eligible successful account is defined as a new account at UOBV and must maintain ending balance (ENR) from VND 5,000,000 and above in the month of successful account opening calculated on the last day of the month.

9. REWARD POLICY:

- 9.1 The list of qualified Customers will be published on UOBV's website. Concurrently, the Customer will receive the announcement by email and/or SMS and/or call through the email address/phone number provided to UOBV by the Customer.
- 9.2 Total budget of Promotion is VND 99,000,000. The Promotion may end earlier if the total budget has been run out.
- 9.3 Reward shall be credited to UOBV account of eligible customers by 30/10/2022 as latest.
- 9.4 UOBV reserves the sole and exclusive right in its reasonable discretion to change the Reward to any other promotional item/gift of similar value but not exceeding the above Reward value in any case.
- 9.5 UOBV holds no responsibility for any unsuccessful attempts to notify due to errors in the contact information supplied by Customer or for other reasons that are beyond the control of UOBV.
- 9.6 UOBV holds no responsibility for unsuccessful delivering the Reward to Customer's account due to the Bank's hold code on any Customers' accounts due to any reasons.
- 9.7 UOBV may at its own discretion refuse giving or withdraw the offers to any Customer who has reject to provide or provided information which is illicit, unclear, or incomplete, or has violated any of these Terms and Conditions.

10. General Terms and Conditions:

- 10.1 Customer agrees that UOBV may use his or her personal image and information for advertising, promotion within and after the end of the Promotion without any further consent from the Customer.
- 10.2 UOBV 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.
- 10.3 Customer shall be responsible for any relevant tax and fee (including but not limited to personal income tax), if applicable, as required by applicable laws, arising out of or relating to the receipt of any prize and benefit of this Promotion by Customer.
- 10.4 In case of any dispute arising out of or relating to this Promotion, the Bank and Customer shall cooperate to find an amicable resolution. If the parties fail to reach such resolution, the dispute shall be resolved in accordance with laws of Vietnam.
- 10.5 The Terms and Conditions governing account and banking service are applicable with these Terms and Conditions.
- 10.6 UOBV 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.
- 10.7 The Terms and Conditions of this Promotion is made in English and Vietnamese. In case of any discrepancy/ inconsistency between English and Vietnamese, the Vietnamese version shall prevail to the extent of such discrepancy/inconsistency.