

TERMS AND CONDITIONS

CASH BACK VIETNAM AIRLINES FLIGHT WITH UOB

[These Terms and Conditions are effective from [20TH October 2023]]

The Customer notes that when the Customer participates in the Program (as defined below) or agrees to receive rewards under the Program, the Customer will be deemed to have read, understood and accepted these Terms and Conditions (“**T&C**”). The Program is implemented by United Overseas Bank (Vietnam) Limited (hereinafter referred to as “**UOB**”) in cooperation with Vietnam Airlines JSC (hereinafter referred to as “**VNA**”).

1. Program Name: Cash Back VietNam Airlines Flight with UOB.

The program is applied with International Flight and Domestic Flight of VietNam Airlines (Hereinafter referred to as the “**Program**”).

2. The Program period: From 20TH October 2023 to 29th February 2024 or until the Program budget runs out, whichever comes first.

3. Target Customers and participation criteria

- a. The customer opens a new payment account with UOB Napas ATM card at UOB and has the first transaction to buy VNA air tickets (international and domestic air ticket) using UOB Napas ATM card within the Program period.
- b. Existing customers owning UOB Napas ATM card or/and UOB Debit Cards and using the card to buy VNA air tickets (international and domestic air ticket) during the Program period.

(Hereinafter collectively referred to as the “**Customer**”)

Applicable Card	Card First Four Digit
Napas ATM Card	9704
Debit Card	5297, 5599

4. The promotion program

- a. The Customer opens a new payment account with UOB Napas ATM card at UOB and has the first transaction to buy VNA air tickets using UOB Napas ATM card within the Program period:
 - Cash back VND 300,000 to the Customer's account at UOB with the first transaction using UOB Napas ATM card to buy air tickets at the official website

- <https://www.vietnamairlines.com> or official ticket selling applications of VNA.
- b. Existing customers owning UOB Napas ATM card/UOB Debit Cards and using the card to buy VNA air tickets during the Program period:
- Cash back VND 200,000 to the Customer's account at UOB for transactions using UOB Napas ATM card and/or UOB Debit Card to buy air tickets at the official website <https://www.vietnamairlines.com> or official ticket selling applications of VNA
 - Cash back up to 2 payment transactions/month/card, with value of maximum VND 200,000/transaction.

5. Cash back process

- a. From the implementation date of the Program, valid transactions of the Customers participating in the Program are recorded by the UOB system and data is closed at the time of reporting at the end of each month.
- b. Time for checking and paying rewards to customers is up to 45 working days from the last day of the month when the payment transaction occurs.
- c. Reward method: Cashback directly to the Customer's payment account at UOB.
- d. In case the number of eligible Customers is higher than the reward payment budget, the qualified list of Customers will be based on transaction time and/or transaction amount in order of preference:
- The Customers who qualify the Program criteria and have earlier transaction time will be rewarded.
 - In case qualified Customers have the same transaction time, the Customers with larger transaction amounts will be prioritized.
- e. Total budget of Program is VND 600,000,000 (In words: Six hundred million dong).

6. The Program terms and conditions

- a. Clause as applicable to a campaign in which card payment or online payment is one of conditions for receiving promotional benefit**
- In this Promotion, "Eligible Transactions" are lawful payment transactions under Vietnamese laws.
 - The Eligible Transactions do not include card activation transactions, cash withdrawals in any method (at counters, ATMs or POS, etc.), credits into any e-wallet services, fee-related payment transactions. The date and time of the Eligible Transaction is determined upon records of UOB'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 UOB's system.
 - The Eligible Transactions will be counted in the total transactions and total value thereof to be considered for the promotional benefits and gifts. UOB reserves the

right to request for valid documents and information from the 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. UOB also reserves the right to contact merchants to verify an Eligible Transaction. If the Customer refuses to fulfil UOB's request for information or documents as aforementioned or should UOB verify and find that the transactions do not adhere to what Eligible Transaction has been defined, UOB 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 the Customer are cancelled or refunded after such Customer received [promotional benefits/Gifts], UOB is entitled to debit the value of promotional benefits from the Customer's account.

b. Clause as applicable to method of giving and receipt of reward

- UOB will notify the Customer via email (as registered with UOB by the Customer) or SMS via mobile phone number registered with UOB (in case the Customer has not registered email with UOB).
- The Customer must receive gifts/incentives within timeline and in accordance with instructions that UOB has notified the Customer via email or SMS.
- As for timeline of receiving gifts, the Customer shall have up to 30 days from the date that UOB made the first notification to the Customer regarding receipt of gifts.
- UOB will not settle any complaint or dispute relating to the receipt of the gifts when the aforementioned timeline expires and/or the Customer receives the gifts.

c. General Terms and Conditions

- UOB may at its own discretion refuse giving or withdraw the [gifts/incentives] to any Customer who has provided information which is illicit, unclear, or incomplete, or has violated any of these Terms and Conditions.
- UOB may contact the Customer via phone number/email registered with UOB for further information/clarification or additional documents, if necessary.
- The Customer agrees that UOB may use his or her personal image and information for advertising, promotion within and after the end of the Program without any further consent from the Customer.
- UOB is not responsible in case a notification cannot be delivered to the Customer's phone number or email address because the Customer does not provide or provides incorrect phone number or email to UOB, or notification email is directed to

spam/junk folder; and the telecommunication service providers of the Customer block notification of UOB for any reason.

- When UOB deems necessary, UOB may replace the [gifts/incentives] with other promotional benefits having the same values but not exceeding the [gift/incentives] value in any case.
- The 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 Program by the Customer.
- In case of any dispute arising out of or relating to this Program, UOB [and the related partners] shall cooperated with the Customer to find an amicable resolution. If the parties fail to reach such resolution within 90 days from the date of dispute/claim, the dispute shall be resolved in accordance with laws of Vietnam.
- Terms And Conditions Governing Accounts And Services of UOB shall be applied in conjunction with these Terms and Conditions of this Program.
- UOB 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 Condition shall be effective from October 20th, 2023 and will supersede all prior Terms and Conditions regarding the program “Cashback International flight with UOB” agreed by UOB and VNA. To clarify, the reward for domestic air and UOB debit will be applied for Customer/ qualified Customers from the effective of the Terms and Conditions.
- 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.
- With effect from March 01st 2023, Citibank, N.A., - Hanoi Branch and Ho Chi Minh City Branch has transferred ownership of its consumer banking business to United Overseas Bank (Vietnam) Limited (Registered number 0314922220) (“UOB Vietnam”). UOB Vietnam is the issuer of “Citi” branded consumer banking products in Vietnam and Citibank, N.A., - Hanoi Branch and Ho Chi Minh City Branch is providing certain transitional support in respect of those products.

The trademarks “Citi”, “Citibank”, “Citigroup”, the Arc design and all similar trademarks and derivations thereof are used temporarily under license by UOB Vietnam from Citigroup Inc. and related group entities.