

## **TERMS AND CONDITIONS**

### **“PRIVILEGE ACCOUNT” CAMPAIGN**

These Terms and Conditions takes effective from 01 December 2021

Customers are advised to note that when the Customers participate in the Campaign or agree to receive any promotional benefits offered by the Campaign, it is deemed that Customers have read, understood and accepted these Terms and Conditions (“Terms and Conditions”).

#### **1. Program Scope:**

“Privilege Account” campaign (the “Campaign”) is applicable to the Privilege Banking Customers of United Overseas Bank (Vietnam) Limited (“UOB” or the “Bank”) satisfying the conditions set out in Section 3 below (“Customer”) during the Campaign Period.

#### **2. Campaign Period:**

From 01 December 2021 to 31 December 2022 (hereinafter referred to as the “Campaign Period”), or end once the number of special offers (“Special Offers”) has been used up, whichever comes first (total 800 offers).

#### **3. Campaign Details:**

The Customer is given exclusive privileges when making a deposit to current account at UOBV (“Account”) and meeting all the following requirements:

1. Customer deposit to current account within the Campaign Period.
2. The minimum required balance condition (“Required Balance”) corresponds to the number of Special Offers according to the table below. The Customer can choose 1 of 2 options below to participate in the Campaign:
  - a. **Option 1 (applied for new customer):** Minimum average balance in 3 consecutive months before closing time to meet the Required Balance. The closing time for receiving Special Offers will be calculated on the last day of March, June, September and December every year until the end of Campaign Period.

For the Customer whose consent form signing date is before the 10<sup>th</sup> of every month, the total balance will be calculated within the same month according to the actual number of deposit days. After the 10<sup>th</sup> of each month, the Special Offers will not be counted in the same month. The number of Special Offers will be given based on actual number of months that the Customer maintain their required minimum balance.
  - b. **Option 2 (applied for new and existing customers):** The new required balance must be met within 31 days since from any deposit date. This balance will be temporarily locked for 03 months from the first deposit date.

Tier	Minimum required balance (or equivalent in other foreign currencies)	No. of privilege services reward to customers
Gold	From VND 300,000,000 (three hundreds millions Vietnam Dong)	01 Special Offer/ month
Diamond	From VND 600,000,000 (six hundreds millions Vietnam Dong)	02 Special Offers/ month
Platinum	From VND 900,000,000 (nine hundreds millions Vietnam Dong)	03 Special Offers/ month

3. Has at least one of the following transactions (“Eligible Transaction”):
  - a. 01 ATM transaction to purchase goods/services from Debit Card issued by our bank;
  - b. 01 Online Payment/Transfer transaction; or
  - c. 01 Online Bill Payment transaction.
4. The number of Special Offers giving will be based on the actual monthly number that the Customer has participated in.
5. For the Customer with balance in foreign currency, the Customer needs to have a savings/term deposit account with a minimum balance of VND 10,000,000 (ten million dong) within a period of 06 months from the date of joining the Campaign.
6. The maximum number of Special Offers used during this Campaign is 800. Privilege Services detail is published on [UOB website](#).

#### 4. Specific terms and conditions of the Campaign:

- a. The Bank will notify the Customer via email (as registered with the Bank by the Customer) or SMS via mobile phone number registered with the Bank (in case customer has not registered email with the Bank).
- b. The Customer has signed the Consent Form to participate in the Campaign.
- c. Option 2: Customer is entitled to extend up to 30 days after the expiration of customer's last Special Offer receiving date.
- d. The term of use of the Customer's Special Offers is as follows:
  - **Option 1:** within 60 days maximum from the date the Customer first receives the notice of receipt of gifts from the Bank.
  - **Option 2:** The number of times to use Special Offers can be accumulated up to 02 (two) months (applicable to the case that Customers have not used the

Special Offers of the previous month) without applying the Special Offers advance of the next month.

The maximum number of uses specified is as follows:

Tier	Maximum usage/ month
Gold	02
Diamond	04
Platinum	06

- e. The Bank will not settle any claim regarding the receipt and usage of the Special Offers after the deadline mentioned Item 4.c and 4.d above and/or after the Customer has received the Special Offers.
- f. Our privileges offers: Golf, Spa, Fast Track, Delivery Menu and Telemedicine.
- g. When using the Special Offers, service booking and confirmation need to be done only via Privilege Banking Hotline +84 886 102 299 or Privilege Banking Relationship Manager.
- h. In terms of the Eligible Transactions:
  - In this Campaign, Eligible Transactions are lawful payment transactions under Vietnamese laws and are specified in Item 3.3 above.
  - 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 gifts. 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 for the promotional benefits.

## 5. General Terms and Conditions:

- a. This Campaign will not be applied in conjunction with any other promotion and customer campaign which the Bank is also applying within the same promotion period of this Campaign.
- b. The Bank may at its own discretion refuse giving or withdraw the Special Offers to any Customer who has provided information which is illicit, unclear, or incomplete, or has violated any of these Terms and Conditions. In case the Special Offer is a service, the Bank, at its own discretion, will convert the value of such Special Offers into a monetary amount so that the Bank can withdraw such Special Offers by way of debiting such monetary amount from Client's payment account.
- c. The Bank may contact Customer via phone number/email registered with the Bank for further information/clarification or additional documents, if necessary.
- d. Customer agrees that the Bank 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.
- e. The Bank 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.
- f. When the Bank deems necessary, the Bank may replace the Special Offers with other promotional benefits having the same values but not exceeding the Special Offers value in any case.
- g. In case of any dispute arising out of or relating to this Campaign, the Bank shall cooperated 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.
- h. Terms and Conditions Governing Accounts and Services; of the Bank shall be applied in conjunction with these Terms and Conditions of this Campaign.
- i. The Bank 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.
- j. 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 to the extent of such inconsistency.