

TERMS AND CONDITIONS OF PROMOTION

"MEMBER GET MEMBER" CAMPAIGN

("Terms and Conditions")

(These Terms and Conditions takes effective from 03 July 2023)

- 1. Campaign:** "The "Member Get Member" (the "**Campaign**") is applicable to existing customers ("Referrer") of United Overseas Bank (Vietnam) Limited who introduces new-to-bank-customer to use UOBV Privilege Banking service ("Referee") during the Program Period.
- 2. Promotion Period:** 03 July 2023 until further notice (start days inclusive)
- 3. Eligible Customer:** All United Overseas Bank (Vietnam) Limited ("UOBV" or "Bank") individual customers.

4. Promotion Details:

The Referrer will be rewarded with one premium luggage (*) (the "Gift") after the Referee meets the qualified product criteria below within the Promotion Period.

5. Specific Terms and Conditions:

Qualified referrer are:

- Existing UOBV customer who have UOBV current account
- Not joint account owner with the Referee;
- Not UOBV staff
- If there is 1 (one) Referee who is referred by more than 1 (one) Referrers, UOBV only rewards the Gift to the earliest Referrer based on referral date.

Qualified referees are:

- New customer opens account at UOBV and active Internet Banking account and Mighty application service during the Program Period.
- Not to have UOBV account closed in the last 6 months from the recorded referral date.
- Not UOBV Staff.
- Qualified product criteria:
 - CASA/Term Deposit/ Saving Deposit: Referee have total AUM in 1st month with minimum balance of VND 1,000,000,000 (one billion Vietnam dong) or equivalent

- Have at least one of the following transactions (“Eligible Transaction”) to be made within the campaign duration:
 - o 01 purchase transaction (POS/E-com) with Napas or Debit Card issued by our bank; or
 - o Mobile top up transaction; or
 - o 01 Online Bill Payment transaction

6. Eligible Transaction Clause:

- a. In this Campaign, Eligible Transactions are lawful payment transactions under Vietnamese laws.
- b. 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.
- c. Eligible Transactions will be counted in the total transactions and total value thereof to be considered for the promotional benefits/Gift. 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 in the total number and value of transactions to be considered for the promotional benefits/Gift.
- d. 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.
- e. If Eligible Transactions of a Customer are cancelled or refunded after such Customer received promotional benefits/Gift, the Bank is entitled to exercise our right of set-off for the value of promotional benefits/Gift from Customer’s account.

7. Referral method

Referrer can refer the Referee to UOBV through filling in the Member Get Member Form provided by UOBV Relationship Manager.

8. Gift policy and redemption

- a. The Referrers will receive rewards within T+1 month (T = qualified month since which UOBV, at its own discretion, determines that the Referee meets the conditions in Clause 5) .

- b. UOBV will send the Email Notification for successful Referrer with the guidance of redemption
- c. There is no restriction on the number of rewards for each Referrer.
- d. In case the Gift has been given to the Referrer, UOBV reserves the sole and exclusive right to be refunded an equivalent amount of the Gift's value by debiting from any account of the Referrer opened at UOBV in below cases:
 - (i) The Referee fails to meet one of conditions as required in Clause 5; or
 - (ii) UOBV, at its own discretion, determines that there is a fraud by the Referrer or Referee against the Campaign.
- e. UOBV reserves the sole and exclusive right to refuse giving the Gift to any Referrer if Referrer does not provide or refuses to provide UOBV with clear and complete supporting documents or violates any part of the Terms and Conditions of the Campaign.

9. Terms related to gift provided by third party

UOBV is not a gift supplier. These products/services are provided by the respective suppliers under the terms and conditions set forth by that supplier. The Referrer will comply with the Terms and Conditions of the relevant gift and goods/service supplier. In the event of any questions or complaints regarding these goods and services, the Referrer should contact the supplier for resolution.

10. General terms and conditions:

- a. The Bank may at its own discretion refuse giving or withdraw the promotional benefits/Gift to any Customer who has provided information which is illicit, unclear, or incomplete, or has violated any of these Terms and Conditions.
- b. 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.
- c. Customer agrees that the Bank may, to the fullest extent allowed by the laws and regulations, 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.
- d. When the Bank deems necessary, the Bank may replace the Gifts/ Incentives with other promotional benefits having the same values but not exceeding the Gift/ Incentives value in any case.
- e. 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 Campaign by Customer.
- f. By joining this Campaign or agreeing to receive any promotional benefits/Gift offered under the Campaign, the Referrers and the Referees accept to be bound by these Terms and Conditions set forth herein.

- g. UOBV may contact the Referrers and/or the Referees via phone number or email registered with UOBV for further information or clarification or additional documents.
- h. The Referrer agrees and confirms that he/she has obtained consent from the Referee in disclosing Referee's information to UOBV and shall keep UOBV indemnified if this confirmation of the Referrer is incorrect.
- i. UOBV reserves the exclusive right to decide if the Campaign is valid with any other current privileges or promotions applicable to both the Referrer and the Referee.
- j. In case of any dispute arising out of or relating to this Campaign, the Bank shall cooperate 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.
- k. 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.
- l. The Terms and Conditions of this Campaign are made in English and Vietnamese. In case of any discrepancy/ inconsistency between English and Vietnamese, the Vietnamese version shall prevail.