

## TERMS AND CONDITIONS

### “THE WORLD OF PRIVILEGES” PROGRAM

*These Terms and Conditions takes effective from 01<sup>st</sup> July 2023 until 30<sup>th</sup> June, 2024*

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

**1. Program Scope:**

“The World of Privileges” (the “**Program**”) is applicable to Privilege Banking customers of United Overseas Bank (Vietnam) Limited (“**UOBV**” or the “**Bank**”) during the Promotion Period and meet the conditions set out in Item 3.a below (“**Customer**”).

**2. Promotion Period:**

From 01/07/2023 to end of 30/06/2024 (referred as the “**Promotion Period**”).

**3. Promotion Program:**

**a. Qualified Customers:**

The Program is applicable to new-to-bank or existing customer of UOBV extending the deposits or placing new deposits at UOBV and/or joining investment product, meeting among the following criteria:

Product	Balance/Investment	Tenor
<b>Fixed Deposit (“FD”)</b>	From VND 1 bil to below VND 3 bil or equivalent (*) (“ <b>Tier 1</b> ”)	06 months; or 12 months
	From VND 3 bil to below VND 5 bil or equivalent (*) (“ <b>Tier 2</b> ”)	
	From VND 5 bil and above or equivalent (*) (“ <b>Tier 3</b> ”)	
<b>Current Account Savings Account  (“CASA”)</b>	Minimum VND 400mil or equivalent (**)	3 months; or 6 months, or 9 months
<b>Investment Product  (***)</b>	From VND 1 bil to below VND 3 bil (****)	After trading day
	From VND 3 bil to below VND 5 bil (****)	
	From VND 5 bil and above (****)	

*(\*) In case, customer join by equivalent, customer is required to place extra FD in VND currency (“Required Balance”) with the same tenor of equivalent. This required balance will be temporarily hold in such tenor which customer enjoy the benefits. Total required balance for extra FD in VND to determine the tier and reward as follow:*

<b>Tier</b>	<b>Required balance to be hold</b>	<b>Tenor</b>
Tier 1	VND 20 mil	06 months; or 12 months
Tier 2	VND 60 mil	
Tier 3	VND 100 mil	

(\*\*) This amount is referred to as the “Needed Balance” and shall be temporarily locked by UOB Vietnam. The period of such temporary blockage will be the tenor that customer agree to lock from the date of deposit. For any CASA balance in equivalent, customer is requested to place an extra FD with minimum balance of VND 20mil which will be hold temporarily from 6 months.

For more clearance, customer could choose both products to participate.

With CASA, customer also need to have at least one of the following transactions (“Eligible Transaction”):

- ✓ 01 transaction to purchase goods/services from ATM or Debit Card issued by our bank; or
- ✓ 01 Online Payment/Transfer transaction; or
- ✓ 01 Online Bill Payment transaction.

(\*\*\*) Investment products include United Vietnam ESG Equity Fund (UVEEF) and Segregated Account Management Service (SAM)

(\*\*\*\*) This amount is referred to successful subscription amount.

- b. Customers who meet the above criteria will enjoy promotional services (“The Service”) from the Bank's partners. Customers use the number of CVPs to use services (“Usage”) to redeem privileges from the Bank's partners, not exceed the maximum number per month. The number of CVPs to use the services is corresponding to the Fixed Deposit Balance and the Tenor, specifically as follows:

**\* With the FD:**

<b>Fixed Deposit Balance</b>	<b>The number of CVPs to use services</b>		<b>The maximum number of CVPs to use services per month</b>
	<b>Tenor from 6 months</b>	<b>Tenor from 12 months</b>	
From VND 1 bil to below VND 3 bil or equivalent (*)	3	8	2
From VND 3 bil to below VND 5 bil or equivalent (*)	9	18	4
From VND 5 bil and above or equivalent (*)	18	36	8

**\* With the CASA:**

CASA Balance	The number of CVPs to use services			The maximum number of CVPs to use services per month
	Tenor from 3 months	Tenor from 6 months	Tenor from 9 months	
Maintain minimum balance from VND 400mil or equivalent	6	12	19	4

\* With the investment product:

Required investment	The number of CVPs to use services	The maximum number of CVPs to use services per month
From VND 1 bil to below VND 3 bil	8	2
From VND 3 bil to below VND 5 bil	18	4
From VND 5 bil and above	36	8

**c. The Services:**

**Service 1: Airport Fast Track Service**

- The Customer will be eligible to enjoy promotion by using Airport Fast track service at over 50 Airlines affiliated with Vietnam Airport Ground Services Company Limited (“VIAGS”) at Tan Son Nhat International Airport and Noi Bai International Airport.
- The list of eligible airlines is updated on UOBV's official website at <https://www.uob.com.vn> and/or advised by UOBV Relationship Manager from time to time.
- The Number Of CVPs To Use Services to redeem privileges as below:

Fastrack Privilege	The Number Of CVPs To Use Services to redeem 01 Service
Complimentary Airport Fast track service for Domestic departure/ arrival flight	1
Complimentary Airport Fast track service for International departure/ arrival flight	2

- Booking should be made at least 24 working hours before departure/ arrival flight; at least 6 working hours in advance for cancellation.

**Service 2: Spa Service**

- The Customer will be eligible to enjoy a Premium/ Privilege Spa service at the list of applicable Spa locations.

- The list of eligible spas is updated on UOBV's official website at <https://www.uob.com.vn> and/or advised by UOBV Relationship Manager from time to time.
- Details for the type of care services in each Premium Spa service, Privilege Spa service of each respective Spa may change time to time. Please contact UOBV Relationship Manager/ Spas for advice and information support.
- The Number Of CVPs To Use Services to redeem privileges as below:

Spa Privilege	The Number Of CVPs To Use Services to redeem 01 Service
Premium Spa service: Complimentary Facial care and Body care packages	1
Privilege Spa service: Complimentary Facial care and Body care packages (Hi-end package)	2

- Booking should be made at least 24 working hours in advance for weekday and 48 working hours for weekend & public holiday; at least working 12 hours in advance for cancellation.

### Service 3: Golf Service

- The Customer will be eligible to receive a discount for Golf service at eligible golf courses.
- The list of eligible golf courses is updated on UOBV's official website at <https://www.uob.com.vn> and/or advised by UOBV Relationship Manager from time to time.
- The Number Of Times To Use Services to redeem privileges as below:

Golf Privilege	The Number Of CVPs To Use Services to redeem 01 Service
Complimentary discount of VND 500,000 for golf service	1

- Booking should be made at least three (03) working days in advance for weekday and seven (07) working days for weekend or public holidays.
- The Customer who books the service for individual use, cancellation must be made at least 8 working hours all days. For Customer who books the service for group of people (2 – 7 people), cancellation must be made at least 12 working hours for weekdays and at least 24 working hours for weekend & public holidays.

### Service 4: Dining service

- The Customer will be eligible to enjoy Priority/ Premium/ Privilege menu at classy restaurants.
- The list of restaurants applying the offer with the regulation of booking & cancellation time of each respective restaurant is updated on UOBV's official website at <https://www.uob.com.vn> and/or advised by UOBV Relationship Manager from time to time.
- Details for each restaurant's Priority Menu, Premium Menu, and Privilege Menu of each respective restaurant may change seasonally. Please contact UOBV Relationship Manager/ Restaurants for advice and information support.

- The Number Of CVPs To Use Services to redeem privileges as below:

Dining Privilege	The Number Of CVPs To Use Services to redeem 01 Service
Priority Menu	2
Premium Menu	3
Privilege Menu	4

- Reservations are subject to restaurant's availability.
- Only accept the correct reservation with maximum number of 02 guests/set menu. In case there are more than 02 guests/set menu, customers need to use more Numbers Of Times To Use Services.
- In the event that the actual number of guests coming to the Restaurant exceeds the previous booking information that the Customer has confirmed with UOBV, the Restaurant will ask the Customer to order more dishes or surcharge the service fee for each guest, or even can refuse to serve. Ordering additional dishes and service fees will be subject to the Restaurant's regulations from time to time and the Customer will pay these costs directly to the Restaurant.

#### Service 5: Hospitality Service

- Customers can enjoy 5-star one-night stay at the list of applicable resorts.
- The list of resorts applying the offer with the room category of each respective resort is updated on UOBV's official website at <https://www.uob.com.vn> and/or advised by UOBV Relationship Manager from time to time.
- The Number Of CVPs To Use Services to redeem privileges as below:

Hospitality Privilege	The Number Of CVPs To Use Services to redeem 01 privilege
Premium Hospitality service: Complimentary one-night stay at Premium Category hotels/resorts	6
Privilege Hospitality service: Complimentary one-night stay at Privilege Category hotels/resorts	12

- Booking policy:
  - Reservations should be made at least 15 days prior to arrival date, and/or are subject to the availability of the Partners.
- Cancellation policy:
  - At least 14 days prior to arrival date
- In case the Customers want to book a room during the holidays or upgrade the room, the Customers will be charged additional fees depending on the Partner's regulations from time to

time and the Customers will pay these costs directly to the Partner.

**Service 6: Flight upgrade to Business Class**

- The Customers shall receive free flight upgrade from Class M Economy Ticket to Class I air ticket from Vietnam Airlines, with additional benefits:
  - Checking in at Business Class Counter, and
  - Airport lounge access, and
  - Checked in luggage 30 kg, and
  - Priority gate boarding, and
  - Expedition immigration and security line

*\* The above additional benefits might be change without prior notice by Vietnam Airlines. The above benefits are not a commitment and UOBV is not responsible for any change made by Vietnam Airlines..*
- The details of the applied flights is updated on UOBV's official website at <https://www.uob.com.vn> and/or advised by UOBV Relationship Manager from time to time.

- The Number Of CVPs To Use Services to redeem privileges as below:

Free Flight upgrade to Business Class	The Number Of CVPs To Use Services to redeem 01 privilege
For domestic fight	4
For international fight within South East Asia	7

- Booking policy:
  - Customer must request for upgrading Vietnam Airlines air ticket 04 days prior to the departure date as indicated in the original air ticket.
  - Flight upgrade booking is subject to the availability of the flight.
  - Cancellation is not considered in any case after booking.
- d. In all cases, the value of enjoying Services will be limited to the total budget of the Program and not exceed the total value of goods and services used for promotion.

**4. Services Policy:**

- a. Reservations and booking confirmation should be made through the Relationship Manager or via booking email of UOBV at email address [vnretailbooking@uobgroup.com](mailto:vnretailbooking@uobgroup.com)
- b. The Services are nontransferable, except for cases the Service user is accompanied by the Customer.
- c. The period of the Services is the tenor of the deposit placed at the Bank and will be extended for additional 2 (two) months in case the Customer does not use any Service during such period.
- d. In case the Customer does not use any service during 01 month, the Customer can accumulate the

unused CVPs of that month with the next month, however, the total accumulated CVPs are not allowed to exceed the maximum number of CVPs in 03 consecutive months.

- e. Customers can accumulate the balance of all eligible deposit accounts to participate in the Program. However, it should be noted that The Number Of Times To Use Services is calculated on the lowest deposit tenor:
- In case Customer has many deposit accounts joining at the same time: Customer can accumulate balances of all accounts to reach higher Fixed Deposit Balance Tier and The Number Of CVPs To Use Services that Customers receive will correspond to this classification.
  - In case the Customer has many deposit accounts participating at different times: Customer can accumulate the balances of all accounts to upgrade Fixed Deposit Balance Tier. The Number Of CVPs To Use Services is calculated on the Fixed Deposit Balance Tier after accumulating the balance of all savings accounts, minus The Number Of Times To Use Services that the Customer used before.
- f. In case the Customer renews the saving deposit, The will be recorded according to the Fixed Deposit Balance Tier and re-deposit tenor at Number Of Times To Use Services the time the Customer performs the renewal (No accumulate with the remaining unused Number Of Times To Use Services (if any) of the Customer's previous deposit tenor).
- g. The Program will end at the end of the promotion period or when the promotional budget runs out, whichever comes first.
- h. In the event that the Customer does not use the Service that has been booked without notifying the cancellation of the reservation or the cancellation of the reservation in contravention of the regulations, the Customer will forfeit the usage and the The Number Of Times To Use Services will be deducted. Customer has to refund the cancellation cost and other incurred costs that the Bank must pay to the Partners for the services ordered by the Customer (if any).
- i. In case the Customer withdraws savings before the end of the deposit term, the Customer must refund all costs that the UOB paid to the Partners for the services that the Customer has used (if any).
- j. With Golf services, in case the Customer does not use the Service that has been booked without making any cancellation as referred to in Item 3.c. above for any reason, the Customer will lose the book slot(s), and also repay to UOBV the no-show fee (as the case may be), in particular:
- Booking of individual use: VND 3,000,000 / person, applying to all calendar days of the year
  - Booking for group of people use (2-7 people): VND 3,000,000 / person, applying to all calendar days of the year
- k. The Number Of Times To Use Services may be regulated by UOBV and notified by email from the Customer.
- l. The Service redeemed under this Program shall not be exchanged for cash or other products or

service.

- m. When the Bank deems necessary, the Bank may replace the Service with other promotional benefits having the same values but not exceeding the Service value in any case, and Customer's right shall be ensured accordingly.
- n. The Customer will be in charge of other fee (if any) for using the Service.

#### 5. Miscellaneous

- a. UOBV takes responsibility for publishing Program's details entirely on UOBV's website. The most eligible update will be published at [www.uob.com.vn](http://www.uob.com.vn).
- b. The Program is not valid with any other privileges or promotions unless otherwise as stated by UOBV.
- c. UOBV is not the supplier of the Service as promoted under this Program and to the extent permitted by law, UOBV accepts no liability whatsoever in connection with the quality of the Service. The Customer shall be bound by the terms and conditions of Bank's Partners under this Program. In case of any inquiry related to the Service, the Customer shall contact respective partners directly. UOBV will help provide the Customer with contact point of each partner.
- d. The Customers must provide valid mobile number and E-mail address to UOBV for service notices (in case customer is eligible for the promotion). UOBV holds no responsibility for any unsuccessful attempt to notify due to errors in the contact information supplied by the Customer or for other reasons that are out of UOBV's scope of control.
- e. The Bank is not responsible for the failure to send the notice via the Customer's phone number or email address registered with the Bank, when the Customer fails to provide and update correct information, or the email death is sent to the spam box (Spam / Junk); and when the Customer's telecommunications service provider blocks notifications from the Bank for any reason.
- f. UOBV reserves the sole and exclusive right to refuse to give the Promotion to any Customer if he/she does not provide or refuses to provide UOBV with clear and complete supporting documents or violates any of the Terms and Conditions of the Program.
- g. By receiving or accepting the Promotion, the Customer agrees to indemnify and hold UOBV harmless against all claims, actions, suits, proceedings, judgement, damages, losses and costs which may give rise to any liability to UOBV in connection with or arising out of the participation of this Program or the receipt and use of the Promotion.
- h. The Customer is responsible for paying all relevant taxes and fees (including but not limited to personal income tax), if any, in accordance with applicable law arising from the Customer's receipt of prizes, material benefits when participating in the Program.
- i. Any dispute that may arise during 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.
- j. The Terms and Conditions of the Bank's accounts and services apply in conjunction with the Terms



and Conditions of this Program.

- k. The Bank reserves the right to amend the Terms and Conditions of the Program from time to time. Content changes (if any) will be notified or registered in accordance with the law before the date of application.
- l. The Terms and Conditions are made in both Vietnamese and English versions. The Vietnamese version shall prevail to the extent of such discrepancy/inconsistency in case of discrepancies and/or inconsistencies.

**ANNEX 1**  
**APPLICABLE AIRLINES WITH VIAGS**

Domestic – Departure Flight		
Noi Bai International Airport		Tan Son Nhat International Airport
1	VASCO	VASCO
2	Vietnam Airlines	Vietnam Airlines

International – Departure/ Arrival Flight		
Noi Bai International Airport		Tan Son Nhat International Airport
1	Aeroflot	Aeroflot
2	Air China	Air France
3	Air Macau	All Nippon Airways
4	All Nippon Airways	Cambodia Angkor Air
5	Asiana Airlines	Cathay Pacific
6	Cathay Dragon	Cebu Pacific
7	Cebu Pacific	China Airlines
8	China Airlines	China Eastern Airlines
9	China Eastern Airlines	China Southern Airlines
10	China Southern Airlines	Chongqing Airlines
11	Chongqing Airlines	EVA Air
12	Emirates Airlines	FedEx Express
13	Etihad Airways	Hong Kong Airlines
14	EVA Air	Japan Airlines
15	Japan Airlines	Jetstar Pacific Airlines
16	Jetstar Pacific Airlines	Korean Air
17	Korean Air	Lanmei Airlines
18	Lao Airlines	Lao Airlines
19	Malaysia Airlines	Malaysia Airlines
20	Mandarin Airlines	Philippine Airlines
21	My Jet Express	Raya Airways
22	Sichuan Airlines	Singapore Airlines
23	Silk Air	Thai Airways
24	Singapore Airlines	VASCO, Vietnam Airlines
25	Thai Airways	
26	T'way Airlines	
27	VASCO, Vietnam Airlines	

**ANNEX 2**  
**LIST OF APPLICABLE SPA**

No.	Salon/Spa	Premium Spa Services	Privilege Spa Services
1	<p><b>Blossom Aesthetic Clinic</b> (at Ho Chi Minh City)</p> <p><b>Address:</b> 119 – 121 Vo Van Tan, Vo Thi Sau Ward, District 3, Ho Chi Minh City</p>	<p><b>Customers choose ONE of the FOUR spa services:</b></p> <ul style="list-style-type: none"> <li>- Fotoshine</li> <li>- Skin Renew</li> <li>- Massage Body</li> <li>- Scrape tartar</li> </ul>	<p><b>Customers choose ONE of the FOUR spa services:</b></p> <ul style="list-style-type: none"> <li>- Cell Toning</li> <li>- VS Face</li> <li>- VS Eye</li> <li>- Teeth Whitening</li> </ul>
2	<p><b>Menard Shop &amp; Spa</b> (at Ho Chi Minh City, Hai Phong City and Ha Noi City)</p> <p><b>Address:</b> Details of applicable branches are as in the table below</p>	<p><b>Customers enjoy ONE spa package with the TWO spa treatments:</b></p> <ul style="list-style-type: none"> <li>- Jacuzzi Hydrotherapy Jacuzzi_SPAMDV551_20'</li> <li>- Skincare and anti-aging therapy SPAMDV122_30'</li> </ul>	<p><b>Customers choose ONE of the THREE spa packages</b></p> <p><b>PACKAGE 01: Including TWO spa treatments:</b></p> <ul style="list-style-type: none"> <li>- Jacuzzi hydrotherapy for relaxation_SPAMDV551_20':</li> <li>- Facial massage for skin whitening, melasma treatment and repairing sun-damaged skin_SPAMDV105:</li> </ul> <p><b>PACKAGE 02: Including TWO spa treatments:</b></p> <ul style="list-style-type: none"> <li>- Jacuzzi hydrotherapy for relaxation_SPAMDV551_20':</li> <li>- Revitalizing anti-aging facial massage_SPAMDV102</li> </ul> <p><b>PACKAGE 03: Including TWO spa treatments:</b></p> <ul style="list-style-type: none"> <li>- Jacuzzi hydrotherapy for relaxation_SPAMDV551_20'</li> <li>- Body massage for relaxation and restoring balance to the body_SPAMDV501</li> </ul>

- **Menard Shop & Spa List:**

STT	Shop & Spa	Address
<b>AT HA NOI CITY</b>		
1	MENARD SHOP - SPA LE VAN LUONG	18T2 Building, 1st Floor, Trung Hoa, Nhan Chinh - Le Van Luong - Thanh Xuan District - Hanoi
2	MENARD SHOP - SPA TUE TINH	35-37 Tue Tinh - Hai Ba Trung District - Hanoi
3	MENARD SHOP - SPA NGUYEN DU	76 Nguyen Du - Hai Ba Trung District - Hanoi
4	MENARD SHOP - SPA GARDEN	The Garden Shopping Center, Me Tri, Nam Tu Liem District, Hanoi
6	MENARD SHOP - SPA LY THUONG KIET	Hanoi Tourist Building - 1st Floor- 18 Ly Thuong Kiet - Hoan Kiem District - Hanoi
7	MENARD SHOP - SPA BO HO	34 Le Thai To - Bo Ho - Hoan Kiem District - Hanoi
8	MENARD SHOP - SPA HOANG ĐAO THUY	29T2 Hoang Dao Thuy Building, 3rd floor- Cau Giay District - Hanoi
9	MENARD SHOP - SPA VINCOM ROYAL	204-205-206 – B1 floor - Royal City Mall - Nguyen Trai - Thanh Xuan District - Hanoi
10	MENARD SHOP - SPA DUY TAN	VMT Building, 1st floor – 82/1 Duy Tan - Cau Giay - Hanoi
<b>AT HAI PHONG CITY</b>		
1	MENARD SHOP - VINCOM HAI PHONG	PG01-12, Vincom Shophouse, 1 Le Thanh Ton Stress, May To Ward, Ngo Quyen District, Hai Phong
2	MENARD SHOP-LE HONG PHONG HAI PHONG	1st Floor – EIC Building - 10 Le Hong Phong, Hai An, Ngo Quyen District, Hai Phong
<b>AT HO CHI MINH CITY</b>		
1	MENARD SHOP - SPA NEW WORLD	Shop 3- 5, New World Hotel – Pham Hong Thai - District 1 - Ho Chi Minh City
2	MENARD SHOP - SPA VO THI SAU	92-94-96 Vo Thi Sau - District 1 - Ho Chi Minh City
3	MENARD SHOP - SPA VINCOM CENTRAL PARK	Shophouse SH-02, toa L2 - Vincom Central Park, 720 Dien Bien Phu, Ward 22, Binh Thanh District, Ho Chi Minh City
4	MENARD COUNTER DIAMOND	Ground floor - Diamond Plaza - 34 Le Duan - District 1 - Ho Chi Minh City
5	MENARD SHOP - SPA TRUONG SON	5A - 5B Truong Son - Quan– Tan Binh District - Ho Chi Minh City
6	MENARD SHOP - SPA PASTEUR	69 Pasteur - District 1 - Ho Chi Minh City (Conjunction Le Loi - Pasteur)

**ANNEX 3**  
**LIST OF APPLICABLE GOLF COURSES**

STT	Golf Course	Address
<b>AT HO CHI MINH CITY</b>		
1	TAN SON NHAT GOLF COURSE	6 Tan Son, Ward 12, Go Vap District, HCMC

## ANNEX 4 APPLICABLE RESTAURANTS AND MENU

### A. PRIORITY MENU:

- **Regulation of booking time:** Booking must be made at least 6 working hours in advance.

#### 1. La Maison Restaurant:

No.	Address	Menu
1	<b>La Maison:</b> Nam Ky Khoi Nghia Street, Vo Thi Sau Ward, District 3, Ho Chi Minh City	<p><b><u>Set Menu UOB 1:</u></b></p> <p><b>Cold Starter:</b></p> <p style="padding-left: 40px;"><i>Mix salad with tomato sundried and Basalmlc dressing.</i></p> <p><b>Hot Starter:</b></p> <p style="padding-left: 40px;"><i>Mushroom soup with mushroom sauteed and bacon bits.</i></p> <p><b>Main Course :</b></p> <p style="padding-left: 40px;"><i>Pan fried seabass with spinach puree, Edamame beans, Confit tomato and lemon ginger sauce.</i></p> <p style="padding-left: 40px;"><i>Or Roasted duck breast with pumkin puree, orange carrot baby and red wine sauce.</i></p> <p><b>Dessert:</b></p> <p style="padding-left: 40px;"><i>Homemade cakes.</i></p> <p style="padding-left: 40px;"><i>Or Ice Cream with fresh fruits</i></p> <p><b><u>Set Menu UOB 2:</u></b></p> <p><b>Cold Starter :</b></p> <p style="padding-left: 40px;"><i>Grilled Australian beef salad mix Feta cheese and honey mustard dressing.</i></p> <p><b>Hot Starter :</b></p> <p style="padding-left: 40px;"><i>Pumpkin soup served with oiled yolk and toast.</i></p>

No.	Address	Menu
		<p><b>Main Course :</b></p> <p><i>Roasted duck breast served with jelly strawberry, mushroom mille-feuille and orange sauce.</i></p> <p><i>Or BBQ grilled seafood served with grilled eggplant and La Maison tomato sauce.</i></p> <p><b>Dessert:</b> <i>Homemade cakes.</i></p> <p><i>or: Ice Cream with fresh fruits.</i></p>

**2. Hoa Tuc Restaurant:**

- Booking should be made at least 24 hours prior to your time to use service.
- Cancellation or changes must be made at least 12 hours prior to your time to use service. In case any change or cancellation of the reservation is in contravention of this period, the Customer will forfeit the usage and the The Number Of Times To Use Services will be deducted. Customer has to refund other incurred costs that the Bank must pay to the Partner for the services ordered by the Customer (if any).
- Restaurant’s information and applicable menus:

No.	Address	Menu
<b>1</b>	<p><b>Hoa Tuc:</b> 6A Ngo Thoi Nhiem Street, Vo Thi Sau Ward, District 3, HCMC</p>	<p><b><u>SET 1: for 2 pax</u></b></p> <p><b>Starter:</b></p> <p>Crab &amp; shrimp fried netted spring rolls Grilled shrimp &amp; pork paste on fine rice vermicelli Crispy noodles &amp; crunchy vegetables salad with red bell pepper dressing</p> <p><b>Main course:</b></p> <p>Braised hemibagrus fish fillet w/ fresh tumeric Star fruit soup with clams, tomato &amp; dill Steamed rice</p> <p><b>Dessert:</b></p> <p>Dessert of the day</p> <p><b>Drink:</b></p> <p>Choice of 2 glasses of: Juice &amp; Mocktail</p>
		<p><b><u>SET 2: for 2 pax</u></b></p> <p><b>Starter:</b></p> <p>‘Hoa Túc’ signature starters</p>

No.	Address	Menu
		<p>Crispy lightly battered baby squids with tamarind Fish sauce</p> <p><b>Main course:</b></p> <p>Grilled salted plum chicken with baby spinach &amp; crunchy vegetables</p> <p>Fried rice w/garlic</p> <p><b>Dessert:</b></p> <p>Dessert of the day</p> <p><b>Drink:</b></p> <p>Choice of 2 glasses of: Juice &amp; Mocktail</p>

## B. PREMIUM MENU:

- **Regulation of booking time:** Booking must be made at least 6 working hours in advance.

### 1. La Maison Restaurant:

No.	Address	Menu
1	<p><b>La Maison:</b> Nam Ky Khoi Nghia Street, Vo Thi Sau Ward, District 3, Ho Chi Minh City</p>	<p><b>Cold Starter:</b></p> <p><i>Nicoise salad with egg, potato, Confit tomato.</i></p> <p><b>Hot Starter:</b></p> <p><i>Baked Le Bulot sea snail and salted egg sauce</i></p> <p><b>Main Course:</b></p> <p><i>Grilled tiger prawn with Risotto Truffle, Edamame beans and lobster foam.</i></p> <p><i>Or Grilled Australia Beef steak and Fondant potato, crispy salad and Truffle sauce.</i></p> <p><b>Dessert:</b> <i>Homemade cakes.</i></p> <p><i>or: Ice Cream with fresh fruits.</i></p> <p><b>Wine by glass</b></p> <p>1679 Corbieres (Red wine )</p> <p><b>Or</b> 1679 Chardonnay Reserva ( White wine )</p>

### 2. SORAE Restaurant:



- Booking should be made at least 24 hours prior to your time to use service.
- Cancellation or changes must be made at least 12 hours prior to your time to use service. In case any change or cancellation of the reservation is in contravention of this period, the Customer will forfeit the usage and the The Number Of Times To Use Services will be deducted. Customer has to refund other incurred costs that the Bank must pay to the Partner for the services ordered by the Customer (if any).
- Restaurant’s information and applicable menus:

No.	Address	Menu
1	<b>SORAE RESTAURANT</b> Level 52 Bitexco Tower- 02 Hai Trieu Street, Ben Nghe Ward, District 1, HCMC	<p>Customer chooses one of the menus below:</p> <p><b><u>SET MENU SORAE 01:</u></b></p> <p><b>Appetizer:</b>  <i>Deep-fried Soft Shell Crab, Truffle Sauce, Fly Fish Roe.</i></p> <p><i>Savory Egg Custard, Scallop, Mushroom</i></p> <p><b>Premium Sashimi:</b>  <i>Salmon, Surf Clam, Vinegared Pacific Herring</i></p> <p><b>Yakimono:</b>  <i>Grilled Boneless Chicken, Cheese, Fly Fish Roe, Teriyaki Sauce.</i></p> <p><b>Rice:</b>  <i>Stir-fried Rice, Seafood, Cream Truffle.</i></p> <p><b>Dessert: Salted Caramel Ice Cream</b></p> <p><b><u>SET MENU SORAE 02:</u></b></p> <p><b>Appetizer:</b>  <i>Sashimi cube wasabi Salsa sauce.</i>  <i>Fresh seaweed with sesame sauce, fly fish Roe</i></p> <p><b>Premium Sashimi:</b>  <i>Salmon, Surf Clam, Octopus</i></p> <p><b>Maki Sushi:</b></p>

No.	Address	Menu
		<p><i>Assorted seafood with spicy mayonnaise roll sushi.</i></p> <p><b>Noodle:</b> <i>Spicy seafood, mushroom udon noodles soup</i></p> <p><b>Dessert:</b> <i>Matcha Ice Cream</i></p>

### 3. Anh Tukk restaurant:

- Booking should be made at least 24 hours prior to your time to use service.
- Cancellation or changes must be made at least 12 hours prior to your time to use service. In case any change or cancellation of the reservation is in contravention of this period, the Customer will forfeit the usage and the The Number Of Times To Use Services will be deducted. Customer has to refund other incurred costs that the Bank must pay to the Partner for the services ordered by the Customer (if any).
- Restaurant's information and applicable menus:

STT	Address	Menu
<b>1</b>	<p><b>Anh Tukk Restaurant</b></p> <p>1<sup>st</sup> Floor, 74/7F Hai Ba Trung Street, Ben Nghe Ward, District 1, HCMC</p>	<p>Customer chooses one of the menus below:</p> <p><b><u>SET MENU 01:</u></b> for 2 pax</p> <p><b>Starter:</b></p> <p>Chili &amp; green pepper mussels, sweet basil with roti Papaya &amp; fermented sesarma crab salad, crispy soft shell crab Spicy oxtail soup, heirloom vegetables</p> <p><b>Main Course:</b></p> <p>Pan-fried salmon, 'choo chee' red curry sauce, purple cabbage Anh tukk seafood &amp; pineapple fried rice</p> <p><b>Dessert:</b></p> <p>Rice pearls in sweet coconut milk, egg threads</p> <p><b>Drink:</b></p> <p>Choice of 2 glasses of: ANH TUKK Coolers</p>

STT	Address	Menu
		<p><b>SET MENU 02:</b> for 02 pax</p> <p><b>Starter:</b></p> <ul style="list-style-type: none"> <li>Fried chicken wings, coriander seeds</li> <li>Green mango salad, catfish floss, nam pla dressing</li> </ul> <p><b>Main course:</b></p> <ul style="list-style-type: none"> <li>Clear or creamy tom yum soup, grilled prawns</li> <li>Crispy sea bass cubes, coriander, sweet &amp; sour sauce</li> <li>Grilled pork neck, e-sarn tamarind sauce</li> </ul> <p><b>Dessert:</b></p> <ul style="list-style-type: none"> <li>Mango sticky rice</li> </ul> <p><b>Drink:</b></p> <ul style="list-style-type: none"> <li>Choice of 2 glasses of: ANH TUKK Coolers</li> </ul>

### C. PRIVILEGE MENU:

- **Regulation of booking time:** Booking must be made at least 6 working hours in advance.

#### 1. La Hanoia Restaurant:

STT	Address	Menu
<b>1</b>	<p><b>La Hanoia Restaurant</b></p> <p>PressClub Building, 12 Ly Dao Thanh, Hoàn Kiếm, Hà Nội</p>	<p>Customer chooses one of the menus below:</p> <p><b>MENU 01:</b></p> <ul style="list-style-type: none"> <li>- Smoked salmon salad with vinegar sauce</li> <li>- Bread and butter</li> <li>- Chicken thighs serve with potatoes, seasonal vegetables and mustard sauce</li> <li>- Tropical mousse with fresh fruit</li> <li>- Drink: 01 Drink for each person (Choose mineral water or soft drink)</li> </ul> <p><b>MENU 02:</b></p> <ul style="list-style-type: none"> <li>- Chicken breast Caesar salad</li> <li>- Bread and butter</li> <li>- Pan-seared red snapper, serve with zucchini and virgin sauce</li> </ul>

STT	Address	Menu
		<ul style="list-style-type: none"> <li>- Caramel and chocolate tart and fresh fruit</li> <li>- Drink: 01 Drink for each person (Choose mineral water or soft drink)</li> </ul>

## 2. SENS restaurant:

- Booking should be made at least 24 hours prior to your time to use service.
- Cancellation or changes must be made at least 12 hours prior to your time to use service. In case any change or cancellation of the reservation is in contravention of this period, the Customer will forfeit the usage and the The Number Of Times To Use Services will be deducted. Customer has to refund other incurred costs that the Bank must pay to the Partner for the services ordered by the Customer (if any).
- Restaurant's information and applicable menus:

STT	Address	Menu
1	<b>SENS Restaurant</b> Level 52 Bitexco Tower- 02 Hai Trieu Street, Ben Nghe Ward, District 1, HCMC	<p>Customer chooses one of the menus below:</p> <p><b><u>SET MENU SENS 01:</u></b></p> <p><b>STARTER: Sens Creamy Foie Gras</b>  <i>(Green Apple Chutney, Cinnamon Crumbles, Blackcurrant Jelly)</i></p> <p><b>MAIN COURSE:</b></p> <p><b>Nha Trang Lobster</b>  <i>(Slow-cooked in Hazelnut Butter, Cèpes Mushroom, Purple Sweet Potato, Lobster Sauce)</i></p> <p><b>Duck breast</b>  <i>(Mashed Sweet Potato, Fondant Radish, Sour Cherry sauce)</i></p> <p><b>Spaghetti Bolognese</b>  <i>(With Australian Beef Tenderloin, Parmesan Powder)</i></p> <p><b>DESSERT:</b></p> <p><b>Saint Honoré</b>  <i>(Choux, Chiboust Cream, Coconut Milk Jelly &amp; Coco Milk Ice-cream)</i></p> <p><b><u>SET MENU SENS 02:</u></b></p>

STT	Address	Menu
		<p><b>STARTER:</b>  <b>“Nha Trang” Sentinel Crab</b>  <i>(Crab Meat with Dijon Mustard, Quinoa, Watercress Sauce, Crouton)</i></p> <p><b>MAIN COURSE:</b>  <b>Salmon</b>  <i>(Japanese Soya Bean Ragout, Pear, Casava, Clam Sauce)</i></p> <p><b>Rack of Lamb</b>  <i>(Eggplant Caviar, Artichoke, Lamb Jus with Sage)</i></p> <p><b>Gnocchi &amp; Cheese (V)</b>  <i>(in Gratin with Mozzarella &amp; Parmesan)</i></p> <p><b>DESSERT:</b>  <b>Espresso</b>  <i>(Hazelnut Crumble, Coffee Whipped Ganache, Rum &amp; Raisin Ice-cream)</i></p>

**ANNEX 5**  
**APPLICABLE RESORTS AND ROOM TYPES**

PREMIUM HOTELS/RESORTS			
No.	Location	Hotel/resort	Room type
1	Da Nang	Four Point by Sheraton	Superior (King /Twin)
2		Grand Mecure Danang	Superior (Queen /Twin)
3	Ha Long	Wyndham Legend Ha Long	Superior back view (King/Twin)
5	Phu Quoc	Raddison Blu	Deluxe
6		Premier Residence	Standard (King)
7		Sol by Melia	Standard
8		Sunset Sonato	Deluxe
9		Novotel	Superior
10	Da Lat	TerraCotta	Standard Villa Classic
11		Dalat Edensee Lake Resort & Spa	Building: Loreley Villa: Mimosa Deluxe
12		Colin	Deluxe

PRIVILEGE HOTELS/RESORTS			
No.	Location	Hotel/resort	Room type
1	Phu Quoc	Sheraton Phu Quoc Long Beach Resort	Deluxe (King/Twin)
2		Movenpick Waverly Phú Quốc	Studio Seaview
3		InterContinental	Classic
4		Pullman	Standard
5	Ha Noi	Sheraton Hanoi Hotel	Deluxe (King /Twin)
6		InterContinental Westlake Hotel	Phòng Cổ điển Nhìn Ra Thành Phố (King /Twin)

7	HCMC	Sheraton Saigon	Deluxe (King /Twin)
8		InterContinental Saigon	Classic Room (King /Twin)
9	Ha Long	Vinpearl Resort & Spa Ha Long	Deluxe (King/Twin)
10	Da Nang	Sheraton Grand Danang Resort & Convention	Deluxe (King /Twin)
11	Nha Trang	Sheraton Nha Trang Resort & Spa	Deluxe (King/Twin)
12		Intercontinental Nha Trang	Premium (King/Twin)
13	Da Lat	Ana Mandara Villas Dalat Resort & Spa	Room in villa (King/Twin)
14		Mercure Dalat Resort	Deluxe (King/Twin)

**ANNEX 6**
**FLIGHT UPGRADE FROM CLASS M ECONOMY TICKET TO CLASS I – APPLICABLE  
FOR SELECTED DOMESTIC AND INTERNATIONAL FLIGHTS**

<b>APPLICABLE DOMESTIC FLIGHTS</b>		
<b>Applied for departure from and arrival to Ho Chi Minh City or Hanoi</b>		
<b>Origins / Destinations</b>	<b>By Vietnam Airlines</b>	
	<b>Ho Chi Minh City</b>	<b>Ha Noi</b>
<b>Ho Chi Minh City</b>	<i>Not applicable</i>	✓
<b>Ha Noi</b>	✓	<i>Not applicable</i>
<b>Da Nang</b>	✓	✓
<b>Nha Trang</b>	✓	✓
<b>Phu Quoc</b>	✓	✓
<b>Con Dao</b>	✓	✓
<b>Can Tho</b>	<i>Not applicable</i>	✓
<b>Da Lat</b>	✓	✓
<b>Quy Nhon</b>	<i>Not applicable</i>	✓
<b>Hue</b>	✓	✓
<b>Pleiku</b>	✓	✓
<b>Buon Ma Thuot</b>	✓	✓
<b>Tuy Hoa</b>	✓	✓
<b>Dong Hoi</b>	✓	✓
<b>Chu Lai</b>	✓	✓
<b>Dien Bien</b>	<i>Not applicable</i>	✓
<b>Ca Mau</b>	✓	<i>Not applicable</i>
<b>Rach Gia</b>	✓	<i>Not applicable</i>
<b>Van Don</b>	<i>Not applicable</i>	✓



APPLICABLE INTERNATIONAL FLIGHTS		
Applied for departure from and arrival to Ho Chi Minh City or Hanoi		
Origins / Destinations	By Vietnam Airlines	
	Ho Chi Minh City	Ha Noi
Brunei	<i>Not applicable</i>	<i>Not applicable</i>
Cambodia	✓	<i>Not applicable</i>
Indonesia	✓	<i>Not applicable</i>
Lao	<i>Not applicable</i>	✓
Malaysia	✓	<i>Not applicable</i>
Myanmar	✓	<i>Not applicable</i>
Philippines	✓	<i>Not applicable</i>
Singapore	✓	✓
Thailand	✓	✓