

TERMS AND CONDITIONS

“THE WORLD OF PRIVILEGES” PROGRAM

These Terms and Conditions takes effective from 01st July 2024 until 30th June, 2025

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 01/07/2024 to end of 30/06/2025 (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 01 (one) of 03 (three) following criteria:

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

Tier	Required balance to be hold	Tenor
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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”):

- ✓ Transaction to purchase goods/services from ATM or Debit Card issued by our bank; or
- ✓ Online transfer transaction or transfer transaction at the Bank’s branches; or
- ✓ Online Payment/Bill payment

(***) Investment products include Funds and Segregated Account Management Service (SAM) provided by UOB Asset Management (Vietnam) and referred by the Bank. By Joining investment products, customer is requested to place an extra FD with minimum balance of VND 20mil which will be hold temporarily with minimum tenor 12 months.

(****) This amount (“**Originally Required Investment Balance**”) is referred to successfully **Original Subscription** amount minus (“-”) **Redemption** amount. The Originally Required Investment Balance only applies to 01 investment product for a at (01) one time of funding during the Promotion Period. Customer cannot accumulate the Originally Required Investment Balances of different investment products at same or different times during the Promotion Period.

- b. Customers who meet the above criteria will enjoy promotional services (“The Service”) from the Bank's partners. Customers use the number of PV points to use services (“Usage”) to redeem privileges from the Bank's partners, not exceed the maximum number per month. The number of PV points to use the services is specific as follows:

*** With the FD:**

Fixed Deposit Balance	The number of PV points to use services		The maximum number of PV points to use services per month	Expiry date for all PV points usage
	Tenor from 6 months	Tenor from 12 months		
From VND 1 bil to below VND 3 bil or equivalent (*)	3	8	2	Same to the Tenor that Customer places FD
From VND 3 bil to below VND 5 bil or equivalent (*)	9	18	4	
From VND 5 bil and above or equivalent (*)	18	36	6	

*** With the CASA:**

CASA Balance	The number of PV points to use services			The maximum number of PV points to use services per month	Expiry date for all PV points usage
	Tenor from 3 months	Tenor from 6 months	Tenor from 9 months		
Maintain minimum balance from VND 400mil or equivalent	6	12	19	4	Same to the Tenor that Customer places CASA

*** With the investment product:**

Originally Required Investment Balance	The number of PV points to use services	The maximum number of PV points to use services per month	Expiry date for all PV points usage
From VND 1 bil to below VND 3 bil	8	2	12 months after trading date
From VND 3 bil to below VND 5 bil	18	4	
From VND 5 bil and above	36	6	

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 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 PV points To Use Services to redeem privileges as below:

Fastrack Privilege	The Number Of PV points To Use Services to redeem 01 Service
Complimentary Airport Fast track service for Domestic departure/ arrival flight	2
Complimentary Airport Fast track service for International departure/ arrival flight	3

- 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 for advice and information support.
- The Number Of PV points To Use Services to redeem privileges as below:

Spa Privilege	The Number Of PV points 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 PV points To Use Services to redeem privileges as below:

Golf Privilege	The Number Of PV points 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 PV points To Use Services to redeem privileges as below:

Dining Privilege	The Number Of PV points 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.
- d. Total budget of the program is VND 2,700,000,000 (Two billion seven hundred million Vietnam Dong.). 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:

- Since 01/12/2024, after meeting the conditions and confirming participation in the Promotion, the Customer contacts Relationship Manager or via UOB Vietnam website to convert PV points to use services. Reservations for the use of Service and confirmation of the reservation must be made through the Relationship Manager, or UOB Vietnam website or directly with Partners depending on type of service.
- The Services are nontransferable, except for cases the Service user is accompanied by the Customer.
- 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, however, the PV points are not allowed to exceed the maximum number of PV points of each month.
- From 01/12/2024 to the end of 30/06/2025 or until the budget for the Promotion runs out, the unused PV points in the month will not be accumulated in the following month.
- 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 PV points 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 PV points 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. 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).
- h. The Customer will be charged back for all PV points that have been used, and other costs that the UOB paid to the Partners for the services that the Customer has used (if any), 01 used PV point is equivalent to VND 1,000,000 (In words: One million Dong.), in any case below:
- In case the Customer withdraws FD and/or CASA before the end of the Required Tenor, and/or Customer DOES NOT maintain the balance as mentioned in Term 3 above
 - With investment product, in case the Customer DOES NOT maintain the Originally Required Investment Balance as mentioned in Term 3 above in at least 12 consecutive months from trading date.
- i. 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
- j. The Number Of Times To Use Services may be regulated by UOBV and notified by email from the Customer.

- k. The Service redeemed under this Program shall not be exchanged for cash in any form or other products or service.
- l. 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.
- m. 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.
- 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.