



Important Notice:

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.

PROMOTION CAMPAIGN
EARN CASHBACK FROM MONTHLY SPENDING
WITH DEBIT CARD
TERMS AND CONDITIONS

1. Campaign scope:

The promotion campaign “**EARN CASHBACK FROM MONTHLY SPENDING WITH DEBIT CARD**” (the “Campaign”) is applied for all Citigold World Debit Mastercard and Citibank Debit Mastercard (issued by Citibank, N.A. – Ho Chi Minh and Citibank, N.A. – Hanoi – which hereafter referred to as “Citibank”) and/or United Overseas Bank (Vietnam) Limited (“UOB Vietnam” and/or the “Bank”) cardholders during the campaign period.

2. Campaign period

From March 01, 2023 to April 30, 2023 and divided into 2 periods:

- Period 1: From 00:00:00 AM March 01, 2023 to 23:59:59 PM March 31, 2023.
- Period 2: From 00:00:00 AM April 01, 2023 to 23:59:59 PM April 30, 2023.

Campaign will expire when reserved budget for cashback is used up or at 23:59:59 PM on April 30, 2023, depending on which condition comes first.

(hereinafter referred to as the “Campaign Period”).

3. Promotion products:

- Citigold World Debit Mastercard, and
- Citibank Debit Mastercard.

These two products known together in this document as the “Debit Cards”.

4. Eligible customers:

- Apply for customers who own the eligible Debit Card(s) and meet requirements from campaign scheme(s) during campaign period.
- The Bank employees are allowed to participate in promotion campaign.
- Customers must not be US citizens or US residents.
- Customers must not be the European Union, European Economic Area residents or Switzerland, Jersey, Guernsey, Monaco, San Marino, Vatican, the Isle of Man, the United Kingdom, New Zealand and Brazil residents.

- Customers participate in promotion campaign by meeting total required spending amount of each period of the Campaign period as stated in Promotion Program Mechanism (Article 5) below.

5. Promotion Program Mechanism

- Cash back for customers who meet minimum total spending amount required of each period of the Campaign Period.

Total spending amount on Debit Card for each period	From VND 5 million to below VND 20 million	From VND 20 million to below VND 50 million	From VND 50 million to below VND 100 million	From VND 100 million dong and above	One (01) highest spending in the period
Cashback amount per period	VND 500,000	VND 1 million	VND 2 million	VND 3 million	VND 10 million
Minimum Total spending required each period	VND 5 million	VND 20 million	VND 50 million	VND 100 million	VND 300 million

- The Campaign will end when the budget for cashback is used up or when the Campaign Period ends, depending on which condition comes first.
- Total budget reserved for Campaign is VND 840,000,000 (in words: eight hundred forty million Vietnam dong).
- In the event that the budget cannot be refunded for all spending amount in the same month, the Bank will rank the customer's total spending from the highest and perform the cashback according to the ranking until the budget is used up.

6. Campaign conditions:

a. Eligible Debit Card:

is the Debit Card which meet all the following conditions at the time of fulfillment:

- Being active (not closed), and the account associated with that card is not closed nor post no credit.
- Being not permanently locked (due to the customer's request or the card is stolen/lost) and being valid at the time the Bank deems the reward, cashback.
- Having valid transactions which are made during the Campaign Period.
- Cardholder is eligible customer of this Campaign.

b. Transaction date: The date that customers used their debit card at POS, online or at the store which was recorded in The Bank's database. The transaction date recorded in The Bank's database can be different from customers' actual transaction date.

c. Valid transaction: shall meet all following conditions

- Transaction date is within the Campaign Period.
- Eligible transactions arising during any period of the Campaign Period will be counted for that same cashback period.
- Transaction information was recorded by the Bank's system no later than the 7th of next month.
- Being purchase (spending) transaction on that card at POS, online or at the store (example: cash withdrawal or fund transfer transaction is not a spending transaction).
- Transactions must comply with the applicable laws of Vietnam.

- Value of the transactions that are considered to receive incentives is the original transaction value minus value of transaction that has been repaid and cancellation transactions (if any).

d. Cashback conditions:

- The Bank will only cashback for cards that meet total spending amount required in each period, accumulated from valid transactions on eligible cards.
- Each valid transaction can be counted in total spending of each period for cashback only once.
- The Bank expects to fulfill the total cashback amount to customers' linked account. Fulfillment time will be no later than 60 working days from the end date of Campaign Period.
- The Bank will only cashback to active accounts and active debit cards (unclosed) as stated in Article 6a. If the debit card's status is closed or the account linked to debit card is closed or blocked from receiving at the time of redemption, the Bank will not cashback for that debit card.
- In case a customer has many active debit cards, the Bank will not accumulate the actual total spending of the cards.
- In case reserved budget is not sufficient to cash back for all eligible customers when perform cashback of the Campaign period, the Bank will prioritize to cash back for eligible customers of Period 1.

7. General Conditions:

- a. Customers can be eligible for each of the offer/prize/promotion or all at once, depend on the conditions they meet if there are multiple offers/prizes/promotions.
- b. The Bank reserves the sole and exclusive right to refuse giving or withdraw the rewards/gifts/cashback to any eligible awardee considering he/she does not, refuses to promptly provide the Bank with clear and complete supporting documents, misuse the gifts/reward/cashback or violates any part of the Terms and Conditions of the Campaign.
- c. The Bank may contact the eligible awardee via phone number/email registered with the Bank for further information/clarification or additional documents.
- d. When necessary, the Bank reserves the sole and exclusive right to replace the gifts/reward/cashback with other promotional products having the same values but not exceeding the initial gifts/reward/cashback value. In any case, gifts/reward cannot be exchanged for cash.
- e. In certain period, the Bank has full discretion to vary the program terms and conditions in compliance with the local regulations.
- f. The Bank, its affiliates, Board of Directors, staff and representatives of the Bank and its affiliates will be not liable for any loss or damage (including but not limited to indirect and derivative loss) or any personal incidents incurred from the participation of the Campaign or from the receipts or usage of the gifts/reward/cashback, unless liabilities specified under applicable laws.
- g. By receiving or accepting the gifts/reward/cashback, the eligible customer agrees to ensure and hold the Bank, its affiliates, Board of Directors, staff and representatives of the Bank and its affiliates harmless against claims, actions, suits, damages, loss, cost which may incur or any liability for the Bank, its affiliates, Board of Directors, staff and representatives of the Bank and its affiliates in connection with the participation of this Campaign or receiving and using the gifts/reward/cashback.
- h. The Bank is not responsible for tax arising from the gifts/reward/cashback. Any type of tax or payment of tax to the tax authority resulting from accepting of the gifts/reward/cashback is awardee's responsibility. Awardees are responsible for finding out about the taxes incurred for themselves from experts.

- i. These Terms and Conditions have written in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies.
- j. In case of dispute arising out of or in connection with this Campaign, the Bank shall resolve disputes in co-operation with customers. If the parties fail to reach an agreement within 90 days from the date of dispute, disputes shall be resolved at the competent courts in accordance with Vietnamese laws.
- k. By joining this Campaign, awardee is bound by these Terms & Conditions above.