PROMOTION CAMPAIGN

OPEN ACCELERATE ACCOUNT IN VND AT UOB HORISON OR SUNWAH BRANCH

TERMS AND CONDITIONS

1. Campaign scope

The promotion campaign "Open Accelerate Account in VND at UOB Horison or Sunwah branch" (the "Campaign") is applied for customers who successfully open a new Accelerate Account in VND at United Overseas Bank (Vietnam) Limited ("UOB Vietnam" or the "Bank") at Horison or Sunwah branch during the Campaign period.

2. Campaign period

From 00:00:00 AM 01 August 2023 to 23:59:59 PM 30 September 2023.

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

3. Promotion product

Accelerate Account in VND which is newly and successfully opened at UOB Horison or Sunwah branch during the Campaign period.

4. Eligible customers

Customer eligible for the Campaign (hereinafter referred to as "Eligible customer") must satisfy all following conditions:

 Customers do not have any current account and/or term deposit and/or saving deposit with the Bank at the beginning of the Campaign, or used to have and closed all products with the Bank and/or Citibank, N.A., - Hanoi Branch and Ho Chi Minh City Branch before 01 February 2023;

Note: 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.

- Customers must not be UOB Vietnam's employees;
- 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; and
- Customers participate in the Campaign by opening a Promotion product during Campaign period.

5. Campaign mechanism

- Each Eligible customer who successfully opens Promotion product will receive VND 100,000 (in words:
 One hundred thousand dong), credited to the Promotion product that customer opened, after the Campaign period ends.
- Total budget estimated for the Campaign reward is VND 99,900,000 (In words: Ninety-nine million nine hundred thousand dong).
- In case the budget is not sufficient to reward all Eligible customers, UOB Vietnam will perform fulfilment of rewards on first come first serve basis, using timestamp when Promotion product is successfully opened in UOBV system.

6. Campaign conditions

- UOB Vietnam expects to fulfill all rewards to eligible customers no later than 60 working days from the end date of the Campaign period.
- UOB Vietnam will only reward for Promotion product that is successfully opened during the Campaign period and must be active (not closed) at the time of fulfillment. If the Promotion product status is closed or blocked from receiving at the time of fulfillment, UOB Vietnam will not reward for that Promotion product.

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. UOB Vietnam 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 UOB Vietnam with clear and complete supporting documents, misuse the gifts/reward/cashback or violates any part of the Terms and Conditions of the Campaign.
- c. UOB Vietnam may contact the eligible awardee via phone number/email registered with UOB Vietnam for further information/clarification or additional documents.
- d. When necessary, UOB Vietnam 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, UOB Vietnam has full discretion to vary the Campaign terms and conditions in compliance with the local regulations.
- f. UOB Vietnam, its affiliates, Board of Directors, staff and representatives of UOB Vietnam 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 UOB Vietnam, its affiliates, Board of Directors, staff and representatives of UOB Vietnam and its affiliates harmless against claims, actions, sues, judges, damages, loss, cost which may incur or any liability for UOB Vietnam, its affiliates, Board of Directors, staff and representatives of UOB Vietnam and its affiliates in connection with the participation of this Campaign or receiving and using the gifts/reward/cashback.
- h. UOB Vietnam 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, UOB Vietnam shall resolve disputes in co-operation with customers. If the parties fail to reach an agreement within 90 days from the date of dispute, UOB Vietnam has the right to resolve the dispute at the competent courts in accordance with Vietnamese laws.
- k. By joining this Campaign, awardee is bound by these Terms & Conditions above.