

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 PROGRAM ACQUISITION GIFT FOR NEW CREDIT CARDHOLDERS

TERMS AND CONDITIONS

1. Program Scope

The “Acquisition Gift for Credit Cards” (hereinafter referred to as the “**Promotion Program**”) is applicable at United Overseas Bank (Vietnam) Limited (“**UOB Vietnam**”) for primary cardholders of Citi Premier Miles, Citi Cash Back, and Citi Rewards.

2. Program Period

Applying for customers whose all application documents have been submitted from Mar 01, 2023 until the end of June 30, 2023 in Ho Chi Minh City and Hanoi, and been approved by UOB Vietnam before July 31, 2023.

3. Eligible Products

Citi Premier Miles, Citi Cash Back, and Citi Rewards credit cards issued in Vietnam (hereinafter collectively referred to as the “**Credit Card**”).

4. Promotion Details

Details of Promotion Program are as follows:

- Free joining fee for new primary cardholders of the Credit Card applied within the Program Period.
- Customers who meet all terms and conditions of Eligible Customers (as defined in below Article 5) will enjoy incentives corresponding to each products below:

PRODUCT	MONTHLY MINIMUM INCOME CONDITION	SPENDING CONDITION	GIFT WHEN CARD APPROVED AND ACTIVATED ⁽¹⁾	GIFT WHEN MEET SPENDING CONDITION ⁽²⁾	QUANTITY
Citi Premier Miles	minimum VND 35,000,000	minimum VND 12,000,000	1 trolley bag valued VND 2,500,000	10,000 miles valued VND 1,800,000	1,000
Citi Cash Back	minimum VND 8,000,000	minimum VND 8,000,000	1 trolley bag valued VND 2,500,000	1,000,000 points valued VND 1.000.000	9,000
Citi Rewards	minimum VND 8,000,000	minimum VND 8,000,000	1 trolley bag valued VND 2,500,000	350,000 points valued VND 1,000,000	250

Notes:

- Each customer can enjoy free joining fee for maximum one (01) credit card during the Program Period.

5. Eligible Customers

“Eligible Customer” is the retail customers who meet all of the terms and conditions of the Promotion Program, including without limitation to the following conditions:

- Customers who apply for a Credit Card by completing the credit card application and providing all required supporting documents during the Program Period and being approved by UOBVietnam;
- Customer must not be an existing primary cardmembers of Citi PremierMiles, Citi Cash Back, Citi Rewards, Citi Simplicity+, Lazada Citi Platinum for a period of three hundred sixty five (365) days before the date customers re-apply for the new credit card under this Promotion Program;
- Customers must not close any primary credit cards that join the respective promotions within three hundred sixty five (365) days since the date cards are approved in the system of UOB Vietnam;
- Customers must be in good credit standing and the credit cards must be active (no card blocking) upon UOB Vietnam’s discretion at the closing date of the Promotion Program;
- Promotion Program is not applicable for Prioritized customer;
- Customers must not be UOB Vietnam official staff;
- Customers must not be EU, or EEA, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, Brazil, New Zealand and The Isle of Man, or the UK citizens/residents;
- Customers must not be US citizens or US residents;
- Other prerequisite conditions as follows:

⁽¹⁾ Prerequisite condition for Gift when card approved and activated:

- Customer must activate the respective card within thirty (30) days from the date that customer’s credit card is approved by the system of UOB;
- Customers must not be new customers (referees) opening cards from promotion “Refer friend to Citi Credit Cards get premium gifts”.

(2) Prerequisite condition for Gift when meet spending condition:

- Customer must have spending on retail transactions or cash withdraw by the Credit Card with corresponding conditions within sixty (60) days from the date the credit card is approved by the system of UOB Vietnam. A valid transaction is a pending transferred to the system of UOB Vietnam within fifteen (15) days since transaction date. UOB Vietnam holds no responsibility on whether the transactions are transferred to the system of UOB.

6. Gift

One customer can receive maximum one (1) gift for each respective product applied from the Promotion Program.

7. Gift redemption

- For Gift when card approved and activated, Eligible Customer will receive Gift notification within ninety (90) days from the date of successful card registration by the customer.
 - For gift when meet spending condition, eligible customer will receive notification on gift redemption within one hundred twenty (120) days from the date of successful card registration by the customer.
 - Points will be rewarded to the statement of Eligible's customers after Eligible Customers received the notification on gift redemption from UOB Vietnam.
 - Redemption period is 60 days from the day the customer first receive Gift notification via SMS or email. UOB Vietnam will not handle any dispute related to the gift redemption after the above mentioned Redemption period or/and after customer already received the gifts.
 - Duration to resolve any claim related to the Promotion Program is one hundred and eighty (180) days from the date of successful card registration by the customer.
 - Gift redemption is only up to maximum number of rewards of the whole Promotion Program as specified in Article 4 above.
8. UOB Vietnam reserves the right to charge back value of the gifts that customers had redeemed successfully under the Promotion Program and debit such amount to any account which the Eligible Customer owns at UOB Vietnam in case Eligible Customer closes the card within three hundred and sixty five (365) days since the date card is approved by the system of UOB Vietnam, or been considered by UOB Vietnam, at its own discretion, not in good credit standing.
9. UOB Vietnam is not the supplier or delivery service provider of the gift. The products and services are provided by the relevant vendors under such terms and conditions as determined by such vendors, and UOB Vietnam bears no liability whatsoever in connection with such products and services. The products and services have not been certified by UOB Vietnam and under no circumstances shall the inclusion of any product or service in this Promotion Program be construed as an endorsement or recommendation of such product or service by UOB Vietnam.
Eligible Customer will be bound by the terms and conditions of the relevant supplier of these products/services/delivery. In case of any inquires or disputes related to the products and services, the Eligible Customer please contact the suppliers directly.

- 10.** UOB Vietnam reserves the sole and exclusive right to refuse giving the gift to any Eligible Customer considering he/she does not or refuses to provide UOB Vietnam with clear and complete supporting documents or violates any part of these Terms and Conditions of the Promotion Program.
- 11.** UOB Vietnam may contact the customer via phone number/email registered with UOB Vietnam for further information clarification or additional documents.
- 12.** UOB Vietnam accepts no liability for undelivered SMS/email notification due to incorrect or unupdated contact phone number/email address registered with UOB Vietnam or blocking SMS from mobile operator.
- 13.** In case of our reasonable discretion, UOB Vietnam reserves the sole and exclusive right to change the gift to any other promotional items of similar value, but should not exceed the value indicated in Article 4 of these Terms and Conditions in any case.
- 14.** Unless otherwise provided herein, UOB Vietnam is not liable for any clear or implied agreement or guarantee about quality and conformity of the gift. UOB Vietnam holds no responsibility in case the gift is not redeemed successfully during Promotion Program.
- 15.** 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 this Promotion Program or from the receipts or usage of the gift or services unless liabilities specified under applicable laws.
- 16.** By receiving or accepting the gift, Eligible Customer or receiver 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, suits, 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 Promotion Program or receiving and using the gift.
- 17.** UOB Vietnam holds no responsibility in relation to any tax incurred from the gift. Any tax or tax return for tax agency incurred from the receiving of the gift is the responsibility of the Eligible Customer. Eligible Customer himself/herself is liable for consulting with the experts about possibly incurred tax.
- 18.** These Terms & Conditions have been made in two (2) copies by both Vietnamese and English. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies. In case of dispute, UOB Vietnam's decision is final.

By participating in the Promotion Program, customer by default accepts all Terms and Conditions of the Promotion Program as listed above.