



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.

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“REFER CREDIT CARD, GET PREMIUM GIFTS 2023 PERIOD 1” PROGRAM

(Effective from 2 March 2023 until 31 May 2023)

TERMS AND CONDITIONS

1. Program Scope

The “Refer Credit Card, Get Premium Gifts 2023 Period 1” Program (the “**Program**”) is applicable at UOB Vietnam for existing primary card members of Citi PremierMiles card or Citi Cash Back card or Citi Rewards card or Citi Simplicity+ card or Lazada Citi Platinum card or new applicants who apply primary Citi PremierMiles card or Citi Cash Back card or Citi Rewards card or Simplicity+ or Lazada Citi Platinum card, who refer their friends to apply for a Citi PremierMiles card or Citi Cash Back card or Citi Rewards card at UOB Vietnam during the Program Period.

2. Program Period

2.1. Original Promotion

Applying for applicants who register and have app-in date on system from 2 March 2023 until 31 May 2023 (both days inclusive) card approved by 15 June 2023 (hereinafter referred to as “**Original Promotion Period**”).



2.2. Flash Sales Promotion: includes 3 periods

Applying for applicants who register and have app-in date on system from:

- Period 1: 2 March 2023 – 15 March 2023 (both days inclusive)
- Period 2: 1 April 2023 – 15 April 2023 (both days inclusive)
- Period 3: 1 May 2023 – 15 May 2023 (both days inclusive);

and card approved by 15 June 2023 (hereinafter referred to as “Flash Sale Promotion Period”).

3. Promotion Scheme

3.1 Original Promotion

3.1.1 For Eligible Referrer

Within the Original Promotion Period, Eligible Referrer (as stipulated in Item 4.1) will receive cash back and experience rewards for each and multiple successful referrals, details as following:

Successful Referrals	Cash Back	Experience Rewards
1-9	Cash back VND 500,000 for each successful referral	
10+	VND 5,000,000	e-voucher Got It valued VND 5,000,000
Caps	VND 5,000,000	15 gifts

Note:

In all situations, a Eligible Referrer who satisfies all the terms and conditions of the Program will receive maximum VND 5,000,000 cash back.

3.1.2 For Eligible Referee

Within the Original Promotion Period, Eligible Referee (as stipulated in Item 4.2) will receive VND 500,000 cash back rewards.

3.2 Flash Sales Program

3.2.1 For Eligible Referrer



Besides cash back and experience rewards from the Original Program, Eligible Referrer who create referral link during Flash Sales Period and has at least one successful flash sales referral will receive extra cash back VND 1,000,000 if have total referral in the Original Period from 3 and above.

3.2.2 For Eligible Referee

Within each Flash Sales Period, Eligible Referee who apply successfully via referral link, have app-in date on system and have booking before cut-off date of credit card booking will receive VND 1,000,000 cash back.

Note:

Eligible Referee who's eligible for cash back under the Flash Sales Promotion will not receive cash back under the Original Promotion .

4. Applicable Conditions

4.1. For Eligible Referrer

Customer is considered an eligible referrer (the “**Eligible Referrer**”) when the following conditions are fully met:

- Holding a primary of Citi PremierMiles card or Citi Cash Back card or Citi Rewards card or Citi Simplicity+ card or Lazada Citi Platinum card issued by Citibank, N.A., - Hanoi Branch and/or Ho Chi Minh City Branch before 1 March 2023; or new-to-card applicants (not an existing primary cardmembers of any Citi PremierMiles, Citi Cash Back or Citi Rewards or Citi Simplicity+ or Lazada Citi Platinum for a period of 12 months before the date customers re-apply (reinstate) the new credit card for this Program) who submit application for new primary Citi PremierMiles card or Citi Cash Back card or Citi Rewards card or Citi Simplicity+ card or Lazada Citi Platinum card and be approved by UOB Vietnam through any acquisition channel during Original Promotion Period; and
- Not being staff of Citibank, N.A., - Hanoi Branch and/or Ho Chi Minh City Branch, UOB Vietnam staff, US/ EU/ EEA/Switzerland/ Guernsey/ Jersey/ Monaco/ San Marino/ Vatican/ The Isle of Man/ UK/ New Zealand/ Brazil citizen or permanent resident; and
- Having credit **account** or approved credit **account** remains opened and in good credit standard at the time of result tracking and fulfilment; and



- Under the sole right of UOB Vietnam, not being blacklisted from previous referral programs and satisfying all the Terms and Conditions of the Program.

4.2. For Eligible Referee

Customer is considered an eligible referee (the “**Eligible Referee**”) when the following conditions are fully met:

- Applying for Citi PremierMiles card or Citi Cash Back card or Citi Rewards card via a shared referral link and getting the card approved by UOB Vietnam during the respective Promotion Period; and
- Customer must activate the respective card within thirty (30) days from the date that customer’s credit card is approved by UOB Vietnam; and
- Not being an existing primary card members of any Citi PremierMiles, Citi Cash Back, Citi Rewards or Citi Simplicity+ or Lazada Citi Platinum for a period of 12 months before the date customers re-apply (reinstate) the new credit card for this Program; and
- Not being staff of Citibank, N.A., - Hanoi Branch and/or Ho Chi Minh City Branch, UOB Vietnam staff, US/ EU/ EEA/ Switzerland/ Guernsey/ Jersey/ Monaco/ San Marino/ Vatican/ The Isle of Man/ UK Citizen/ New Zealand/ Brazil citizen or permanent resident; and
- Having the approved credit account remains opened and in good credit standing at the point of tracking; and
- Under the sole right of UOB Vietnam, not being blacklisted from previous referral programs and must satisfy all the Terms and Conditions of the Program.
- The Eligible Referee is rewarded VND 500,000 cash back in Original Promotion or VND 1,000,000 cash back in Flash Sales Promotion to their Citi card plus any non-exclusive welcome gifts that he/she is eligible to.

4.3. A referral is considered successful when:

- During the Promotion Period, the Eligible Referrer inputs current registered national ID/ citizen ID/passport number to generate his/her unique referral link and shares with his/her friends or families; and



- During the Promotion Period, the Eligible Referee visits the referral link and fill in his/her contact information (including primary mobile phone number to register with UOB Vietnam) for UOB Vietnam to support his/her credit application; and
- The Eligible Referee have full document submission on system (app-in date) and approved date fall in below period:

	Register link and app-in date on system	Card approved by
Original Promotion	02/03/2023 - 31/05/2023	15/06/2023
Flash Sales Promotion	02/03/2023 - 15/03/2023	15/06/2023
	01/04/2023 - 15/04/2023	15/06/2023
	01/05/2023 - 15/05/2023	15/06/2023

- The Eligible Referee's credit card is approved by UOB Vietnam (which is considered as a successful referral time) before the cut-off date for card booking.
- The Eligible Referee does not close his/her card before the point of tracking and reward announcement.
- If the number of qualified referrers exceeds an experience reward's limitation, referrers who reach the qualifying number referrals of that Tier earlier will receive the reward.
- If there are at least 02 customers who satisfy all the conditions to be the Eligible Referrers because they successfully refer the same Eligible Referee, UOB Vietnam only reviews and gives the rewards to the Eligible Referrer whose unique referral URL is visited and successfully applied by the Eligible Referee the earliest.

5. Referral Process

- The Eligible Referrer visits <https://citi.asia/VN-eMGM> or <https://citi.asia/VN-eMGM-EN>, fill in his/her name and national ID/citizen ID/passport number to generate his/her unique referral link.
- The Eligible Referrer shares his/her unique referral link with friends or families.
- The Eligible Referee clicks on the referral link and apply for a credit card.



6. Redemption Method

- UOB Vietnam will inform the Eligible Referrers and the Eligible Referees of their eligible rewards via email and complete fulfillment gift no later than 15 September 2023.
- Cash back amounts will be automatically credited to the Eligible Referrers' credit card following this priority: Citi PremierMiles, Citi Cash Back, Citi Rewards, Citi Simplicity+ then Lazada Citi Platinum.
- Cash back amounts will be automatically credited to the Eligible Referees' credit card following this priority: Citi PremierMiles, Citi Cash Back then Citi Rewards.
- The experience rewards are not convertible to cash.

7. Other Terms

- UOB Vietnam reserves the sole and exclusive right to revert the Rewards value credited to any Eligible Referrers' or Eligible Referees' account considering: (i) The Eligible Referee refuses to pay annual fees or terminate the card within two (02) months from the card booking date; or (ii) at UOB Vietnam's absolute discretion, the referee is determined to have no good credit standing; or (iii) at UOB Vietnam's absolute discretion, an event of the Program's fraud has been determined.
- UOB Vietnam is not the supplier of the rewards of Program and related products/ services. UOB Vietnam holds no responsibilities for inquires or disputes related to these services. The Eligible Referrer will be bound by the Terms & Conditions of the supplier of such products or services. In case of any inquires or disputes related such products and services, the applicant must contact the suppliers directly.
- UOB Vietnam reserves the sole and exclusive right to refuse giving the rewards to any Eligible Referee considering he/she does not or refuses to provide UOB Vietnam with clear and complete supporting documents or violates any part of the Terms and Conditions of the Program.
- UOB Vietnam may contact the Eligible Referrers and/or the Eligible Referees via phone number/email registered with UOB Vietnam for further information/clarification or additional documents.



- In case of our reasonable discretion, UOB Vietnam reserves the sole and exclusive right to change the rewards to any other promotional items of similar value, but should not exceed the above rewards values in any case.
- Unless otherwise provided in this Terms & Conditions, UOB Vietnam is not liable for any clear or implied agreement or guarantee about quality and conformity of the rewards or any other rewards.
- 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 Program or from the receipts or usage of the rewards or any rewards/service from the vendors, unless liabilities specified under applicable laws.
- By receiving or accepting the rewards, the Eligible Referrer 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, 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 Program or receiving and using the rewards.
- UOB Vietnam holds no responsibility in relation to any tax incurred from the rewards. Any tax or tax return for Tax Agency incurred from the receiving of the rewards is the responsibility of the Eligible Referrer. Eligible Referrer himself/herself is liable for consulting with the experts about possibly incurred tax.
- These Terms and Conditions have been written in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies. In case of dispute, UOB Vietnam's decision is final.

By joining this Program, the Eligible Referrer and the Eligible Referee are bound by these Terms & Conditions above.