

Importance 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

“LEVEL UP ACCOUNT, LIFT UP REWARD”

TERMS AND CONDITIONS

1. Campaign scope:

The promotion campaign “**LEVEL UP ACCOUNT, LIFT UP REWARD**” (the “**Campaign**”) is applied for customers of United Overseas Bank (Vietnam) Limited (the “**Bank**”) during Campaign period.

2. Campaign period:

From July 01, 2024 to end of December 31, 2024 (“**Campaign Period**”) and divided into 6 phases:

- Phase 1: from July 01, 2024 to end of July 31, 2024.
 - Phase 2: from August 01, 2024 to end of August 31, 2024.
 - Phase 3: from September 01, 2024 to end of September 30, 2024.
 - Phase 4: from October 01, 2024 to end of October 31, 2024.
 - Phase 5: from November 01, 2024 to end of November 30, 2024.
 - Phase 6: from December 01, 2024 to end of December 31, 2024.
- (Hereafter referred to as “**Campaign phase**”).

3. Promotion product:

- Current Account in VND (hereafter referred to as the “**CASA**”) opened at the Bank; and
- Linked Citibank Debit Mastercard (hereafter referred to as the “**Debit Card**”).

4. Eligible customers:

- All customers who are owners of CASA in VND at the Bank.
 - The Bank’s employees are allowed to participate in the Campaign.
 - Customers must not be US citizens or US residents.
- (hereinafter referred as “**Customer**”).

5. Campaign scheme:

All eligible Customers who meet certain conditions of ANR break-down by 3 tiers and spending minimum will receive according to cashback rewards as table below (“**Reward**”):

Tier	Conditions		Cashback on Total Valid Transaction Volume (%)
	Minimum monthly average balance (VND)	Minimum monthly transaction volume (VND)	
1	1,000,000	10,000	1% (maximum VND100,000)
2	3,000,000	20,000	3% (maximum VND300,000)
3	5,000,000	30,000	5% (maximum VND800,000)

In which:

a) Monthly Average Balance:

- Being the average balance, which Customers have in their CASA in VND at the Bank.
- Being calculated for each Campaign Period.
- Being determined based on Bank’s database.

b) Total Valid Transaction Volume:

- Being sum of transaction amount from all valid spending transaction(s).
- The value of the transactions considered for this Campaign includes the value of valid transactions minus transactions that have been repaid and cancellation transactions (if any).

6. Terms of Eligible Transaction

- In this Campaign, Eligible Transactions comply with the current laws of Vietnam.
- Eligible Transaction is a purchase (spending) transactions on Debit card at POS, online or at the store. Eligible Transaction do not include card activation transactions, cash withdrawals in any method (at counters, ATMs or POS, etc), fee-related payment.
- Transaction date and time recorded in Bank’s database will be used to determine the Campaign phase for those transactions.
- Valid spending transactions arising in which Sub-Period will be counted for that same Sub-Period for cashback.

7. Reward conditions

- The Reward shall be announced and sent to eligible Customer via email registered with the Bank.
- In case a customer has multiple CASA accounts, neither CASA ANR balance nor valid spending amount will be accumulated.
- Eligible customers who have at least one (01) non-closed and funded CASA with ENR on the last day of each period larger than 0 (> 0).
- In case the budget is not sufficient to reward for all eligible customers, the Bank will fulfill based on

Sub-Period earlier priority until budget is reached. The Campaign may end earlier if the total budget of the Campaign has been run out.

- The Bank fulfills Reward according to Campaign phase to eligible customers but no later than 60 working days from the end date of each Campaign phase.
- The Bank will only reward for the CASA that was used by Customers during Campaign Period and be active (not closed) at the time of fulfillment. If the CASA status is closed or blocked from receiving at the time of fulfillment, the Bank will not reward for that CASA.

8. General conditions:

- a. The Bank reserves the sole and exclusive right to refuse giving or withdraw the Rewards/cashback to any eligible Customer considering he/she does not, refuses to promptly provide the Bank with clear and complete supporting documents, misuse the Reward/cashback or violates any part of the Terms and Conditions of the Campaign.
- b. The Bank may contact the eligible Customer via phone number/email registered with the Bank for further information/clarification or additional documents.
- c. When necessary, the Bank reserves the sole and exclusive right to replace the Reward/cashback with other promotional products having the same values but not exceeding the initial Reward/cashback value. In any case, the Reward cannot be exchanged for cash.
- d. In certain period, the Bank has full discretion to vary the terms and conditions in compliance with the local regulations from time to time.
- e. The Terms and Conditions governing account and banking service are applicable with these Terms and Conditions.
- 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 Reward/cashback, unless liabilities specified under applicable laws.
- g. By receiving or accepting the 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, judgments, 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 Reward/cashback.
- h. The Bank is not responsible for tax arising from the Reward/cashback. Any type of tax or payment of tax to the tax authority resulting from accepting of the Reward/cashback is Customer's responsibility. Customers 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, the Bank has the right to resolve the dispute at the competent courts in accordance with Vietnamese laws.
- k. By joining this Campaign, Customer is bound by these Terms & Conditions above.