

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

“INVITE A FRIEND, GET GIFTS TO SPEND”

TERMS AND CONDITIONS

1. Program Scope

The promotion program “Invite a friend, get gifts to spend” (the “**Program**”) is applicable for primary holder of Citi branded products (“**Citi Products**”) issued by United Overseas Bank (Vietnam) Limited (referred to as the “**Bank**” hereafter). The Program is applicable in Ho Chi Minh City and Hanoi.

2. Program Period

All application documents must be signed from **October 03rd, 2024** to **December 31st, 2024** (both days inclusive) and submit to Sales Support before January 15th, 2025 and loan booking date before January 31st 2025 (hereinafter referred to as “**Program Period**”).

3. Eligible Products

New Personal Loan disbursement with tenor of 36 or 48 months on new Ready Credit Personal Loan account (“**RCPL**”) or Ready Credit Installment Plan account (“**RCIP**”) opened during the Program Period (hereinafter collectively referred to as “**Personal Loan**”).

4. Promotion details

4.1 Promotion details for Eligible referrer

4.1.1. Eligible referrer

- During the Program Period, must hold one of the below primary product issued by the Bank in Vietnam:
 - Citi Current Account/Savings Account; or
 - Citi Credit Cards; or
 - Ready Credit Personal Loan (RCPL) account; or
 - Ready Credit Installment Plan (RCIP) account.
- The abovementioned accounts must in active status at the point of winner announcement and fulfillment period; and

- Customer must not be citizen or permanent residents of the following sovereigns: the United States (US), EU (European Union) and/or EEA (European Economic Area), Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man, United Kingdom (UK) and Northern Ireland; and
- Must not be staff of the Bank; and
- Under the sole right of the Bank, must not be blacklisted from previous referral programs of the Bank and must satisfy all the Terms and Conditions of the Program.

(Hereinafter referred to as the “**Eligible Referrer**”).

4.1.2. Reward scheme for Eligible Referrer

During the Program Period, Eligible Referrer will receive 1 Gotit E-Voucher valued of VND 500,000 for each successful referral customer. If Eligible Referrer manages to refer multiple successful referrals, Eligible Referrer will receive one additional reward (hereinafter referred to as the “**Experience Reward**”) based on accumulated loan disbursement tiers detailed in the below table.

Accumulated loan disbursement tiers	Experience Reward
Total accumulated Personal Loans successfully referred is from VND 500 Million and above.	Apple Voucher valued VND 5,000,000
Total accumulated Personal Loans successfully referred is from VND 1 Billion and above.	Apple Voucher valued VND 10,000,000

- Each Eligible Referrer will get maximum 1 highest Experience Reward for multiple successful referrals based on highest accumulated loan disbursement tier.

4.2 Promotion details for Eligible referee

4.2.1. Eligible referee

- Referee must belong in one of the following customer (Table 4.2.a) to be eligible for the Program:

Table 4.2.a.

Category	Eligibility
Category 1	An existing cardholder of Citi Product(s) and do not have any RCPL account or RCIP account at the start of the Program period.
Category 2	A person who has no Citi Product at the start of the Program Period.

- Applying for a Personal Loan with a tenor of 36 or 48 months on new RCPL/RCIP account via registration link, completes the application and submits all required supporting documents during the Program Period, and such loan is approved by the Bank; and

- The joining date of customer shall be recorded upon the date of application form signed by the customer; Application form needs to be submitted to Sale Support team no later than January 15th, 2025 and loan booking date must be no later than January 31st, 2025; and
- Customer must not be citizen or permanent residents of the following sovereigns: the United States (US), EU (European Union) and/or EEA (European Economic Area), Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man, United Kingdom (UK) and Northern Ireland; and
- Must be Vietnamese citizen; and
- Having the approved Personal Loan via RCPL account and/or RCIP account rbeing active and in good credit standing at the point of winner announcement and fulfillment period; and
- Under the sole right of the Bank, must not be blacklisted from previous referral programs of the Bank and must satisfy all the Terms and Conditions of the Program.

(Hereinafter referred to as the “**Eligible Referee**”).

4.2.2. Reward scheme for Eligible Referee

The Eligible Referee will receive 1 month interest cashback based on their highest successful Personal Loan disbursement during the Program Period. The interest cashback is calculated based on the interest generated on the second statement cycle from the date which the highest Personal Loan during the Program Period is disbursed successfully.

4.3 A Referral is considered “Successful” when

- The Eligible Referee submits Personal Loan application with a tenor of 36 months or 48 months from October 03rd, 2024 to December 31st, 2024 (both days inclusive) and such loan must be disbursed no later than January 31st, 2025; and
- The Eligible Referrer generates their unique referral link during the Program Period and shares with their friends or families; and
- The Eligible Referee visits the referral link shared by the Eligible Referrer and fill in their contact information for the Bank to support their Personal Loan application; and
- A successful referral time is determined based on the date which the Eligible Referee signs on application form for the Personal Loan. Application form needs to be submitted to Sale Support team no later than January 15th 2025 and loan booking date must be no later than January 31st 2025; and
- The Eligible Referee does not close his/her RCPL or RCIP account before the point of tracking and reward announcement; and
- 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, the Bank only reviews and gives the rewards to the Eligible Referrer whose unique referral link is **first visited** and successfully applied by the Eligible Referee.

4.4 Referral Process

- The Eligible Referrer visits the Program website at Citibank.com.vn, fill in their Name and National ID/Citizen ID/Passport Number registered with the Bank to generate his/her unique referral link during the Program Period.
- The Eligible Referrer shares his/her unique referral link with friends or families.
- The Eligible Referee clicks on the referral link and applies for a Personal Loan by filling in their contact information for the Bank to support their Personal Loan application.

5. Gift redemption

- The Bank will inform the Eligible Referrer and the Eligible Referee of their rewards no later than March 31st, 2025 via email or SMS.
- The Eligible Referrer will receive the gift within 60 days starting from March 31st, 2025.
- The Eligible Referee will receive the interest cashback within 60 days starting from March 31st, 2025.

6. Other Terms and condition

- Customer joining this Program will not be entitled to join the promotion program “Free 1 month interest charge when applying for Citi Personal Loans via Digital Channel” and “Loan referrals – double the gifts”, and vice versa.
- The Bank 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 close loan within 6 months since the date loan is booked in the Bank’s system; or (ii) at the Bank’s absolute discretion, the Eligible Referee is determined to have no good credit standing; or (iii) at the Bank’s absolute discretion, an event of the Program’s fraud has been determined.
- The Bank is not the supplier of the rewards of the Program and related products/services. The Bank holds no responsibilities for inquires or disputes related to these services. The Eligible Referrer shall 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 Eligible Referrer must contact the suppliers directly.
- The Bank reserves the sole and exclusive right to refuse giving the rewards to any Eligible Referee considering he/she does not or refuses to provide the Bank with clear and complete supporting documents or violates any part of the Terms and Conditions of the Program.
- The Bank may contact the Eligible Referrers and/or the Eligible Referees via phone number/email registered with the Bank for further information/clarification or additional documents.
- In case of our reasonable discretion, the Bank reserves the sole & 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, the Bank is not liable for any clear or implied agreement or guarantee about quality and conformity of the rewards or any other rewards.
- 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 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 and the Eligible Referree agree 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 Program or receiving and using the rewards.
- To the maximum extent permitted under Vietnamese laws and regulations, the Bank 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 and/or the Eligible Referree. The Eligible Referrer and/or the Eligible Referree 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, the Bank's decision is final.

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