

**IMPORTANT NOTICE**

With effect from March 01<sup>st</sup> 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.

## TERMS AND CONDITIONS

### ACQUISITION PROGRAM

#### ACQUISITION GIFT FOR NEW CREDIT CARDHOLDERS

*This Terms and Conditions is effective from July 01, 2024*

#### 1. Program Scope

The “**Acquisition gift for new credit cardholders**” (hereinafter referred to as the “**Promotion Program**”) applies to customers who are the primary cardholders of Citi PremierMiles, Citi Cash Back, Citi Rewards, or Citi Lazada Platinum credit cards issued by United Overseas Bank (Vietnam) Limited liability Company (“**Bank**” or “**UOB Vietnam**”) and satisfy the conditions as specified in Article 6 below (hereinafter collectively referred to as the “**Eligible Customer**”).

#### 2. Program Period

Applying for Eligible Customers from **Jul 01, 2024** until **Sep 30, 2024** (both days inclusive) in Ho Chi Minh City and Hanoi, and get approved by UOB Vietnam latest by **Oct 31, 2024**.

#### 3. Eligible Products

Citi PremierMiles, Citi Cash Back, Citi Rewards, and Citi Lazada Platinum credit cards issued by UOB Vietnam in Vietnam (hereinafter collectively referred to as the “**Credit Card**”).

#### 4. Promotion Details

Each customer can enjoy free joining fee for maximum one (01) Credit Card during the Promotion Program.

##### 4.a. Promotion 1

PRODUCT	CONDITION		GIFT		
	MONTHLY MINIMUM INCOME CONDITION	SPENDING CONDITION	GIFT WHEN CARD APPROVED, ACTIVATED AND HAVE TRANSACTION <sup>(1)</sup>	GIFT WHEN MEET SPENDING CONDITION <sup>(2)</sup>	TOTAL GIFT VALUE*
Citi PremierMiles	minimum VND 35,000,000	minimum VND 7,000,000	1 trolley bag valued VND 2,000,000	2,500 miles	VND 2,500,000

<b>Citi Cash Back</b>	minimum VND 8,000,000	minimum VND 7,000,000	1 trolley bag valued VND 2,000,000	500,000 points	VND 2,500,000
<b>Citi Rewards</b>	minimum VND 8,000,000	minimum VND 7,000,000	1 trolley bag valued VND 2,000,000	175,000 points	VND 2,500,000
<b>Lazada Citi Platinum card</b>	minimum VND 8,000,000	minimum VND 6,000,000	1 trolley bag valued VND 2,000,000	E-voucher valued VND 500,000	VND 2,500,000

**OR**

**4.b. Promotion 2**

PRODUCT	CONDITION		GIFT		
	MONTHLY MINIMUM INCOME CONDITION	SPENDING CONDITION	GIFT WHEN CARD APPROVED, ACTIVATED AND HAVE TRANSACTION <sup>(1)</sup>	GIFT WHEN MEET SPENDING CONDITION <sup>(2)</sup>	TOTAL GIFT VALUE*
<b>Citi PremierMiles</b>	minimum VND 35,000,000	minimum VND 50,000,000	1 trolley bag valued VND 2,000,000	AirPods valued VND 3,499,000	VND 5,499,000
<b>Citi Cash Back</b>	minimum VND 8,000,000	minimum VND 50,000,000	1 trolley bag valued VND 2,000,000	AirPods valued VND 3,499,000	VND 5,499,000
<b>Citi Rewards</b>	minimum VND 8,000,000	minimum VND 50,000,000	1 trolley bag valued VND 2,000,000	AirPods valued VND 3,499,000	VND 5,499,000
<b>Lazada Citi Platinum card</b>	minimum VND 8,000,000	minimum VND 50,000,000	1 trolley bag valued VND 2,000,000	AirPods valued VND 3,499,000	VND 5,499,000

\* Conversion value is calculated in approximate way and would be changed depending on the selected gift/offers. The conversion rate is updated at [www.citibank.com.vn](http://www.citibank.com.vn).

**5. Gift policy**

- Each Eligible Customer can enjoy free joining fee for maximum one (01) Credit Card during the Promotion Program.
- Each Eligible Customer can receive maximum one (01) Gift for one (01) respective Credit Card applied from the Promotion Program;

- Upon Eligible Customer's choice of gifts, gifts will be determined base on promotion source code which will be tagged in application profile on system.
- For Eligible Customers who apply for a primary credit card, quantity of Airpods with valued of VND 3,499,000 is limited to 1200 pieces. In circumstance when many Eligible Customers meet the promotion condition at the same period, the gift will be counted for customers who have higher total eligible spending from the top to the below.
- Gift redemption is only up to maximum number of rewards of the whole Promotion Program as specified in these Terms and Conditions.

## 6. Eligible Customer

**"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 Citi PremierMiles, Citi Cash Back, Citi Rewards, or Citi Lazada Platinum primary credit card by completing the Credit Card application and submitting all required supporting documents during the Program Period and get approved by UOB Vietnam within the Promotion period; and
- Customer must not close the Credit Cards within 365 days from the date card booked on the system of UOB Vietnam;
- Customer must not be an existing primary cardholder of Citi PremierMiles, Citi Cash Back, Citi Rewards, Citi Simplicity+, Lazada Citi for a period of 365 days before the date customers re-apply for the new Credit Card for this Promotion Program; and
- Customers must be in good credit standing and the Credit Cards must be in active status, and in good condition (no card blocking) at the date UOB Vietnam finalizing the Eligible Customers; and
- Customers must not be EU, EEA, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, Brazil, New Zealand and The Isle of Man, or the UK citizens/residents; and
- Customers must not be US citizens or US residents; and
- Promotion Program is not applicable for Citigold and Priviledge customers of UOB Vietnam; and
- Promotion Program is not applicable for UOB Vietnam official staff.
- Prerequisite condition for gift (1):
  - Customer must activate and have at least one spending on retail transactions or cash withdraw by the Credit Card within thirty (30) days from the date that customer's Credit Card is approved by the system of UOB Vietnam. A valid transaction is a pending transferred to the system of UOB Vietnam within fifiteen (15) days since transaction date. UOB Vietnam holds no responsibility on whether the transactions are transferred to the system of UOB Vietnam.

- Prerequisite condition for gift (2):
  - Customer must have spending on retail transactions or cash withdraw by the Credit Card with spending requirement 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 Vietnam.

## **7. Gift redemption**

- Eligible Customer for first Gift (1) will receive gift notification within ninety (90) days from the date your Credit Card is successfully approved for this promotion.
- Eligible Customer for first Gift (2) will receive gift notification within one hundred twenty (120) days from the date your Credit Card is successfully approved for this Promotion Program.
- Points will be rewarded to the statement of the Eligible Customers within 30 - 45 days after the Eligible Customers receive notification of eligibility for this Promotion Program from UOB Vietnam via SMS or Email.
- Redemption period for Shopping voucher/Trolley bag/Airpods is 60 days from the day the Eligible Customer first receive gift notification from UOB Vietnam via SMS or Email which be provided by Eligible Customer. 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.

## **8. Terms and Conditions**

- UOB Vietnam reserves the right to charge back value of the gifts that Eligible Customer 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 Credit Card within three hundred and sixty five (365) days since the date Credit Card is approved by the system of UOB Vietnam, or been considered by UOB Vietnam, at its own discretion, not in good credit standing.
- 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.

- 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.
- UOB Vietnam may contact the customer via phone number/email registered with UOB Vietnam for further information clarification or additional documents.
- 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.
- 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.
- For disputes arising related to the Promotion Program, UOB Vietnam will resolve them in the spirit of cooperation with Eligible Customers, with a resolution period of one hundred and eighty (180) days from the date the Eligible Customer successfully registers for the credit card. In the event that the parties cannot reach an agreement, the dispute will be resolved in accordance with the laws of Vietnam.
- These terms and conditions governing the accounts and services of UOB Vietnam are concurrently applicable with the terms and conditions of this program.
- UOB Vietnam reserves the right to amend the Terms and Conditions of the Promotion Program at any time. Any changes (if any) will be notified or registered in accordance with legal regulations prior to the effective date.
- UOB Vietnam reserves the right to make final decisions on any matter arisen in this promotion program.
- 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.
- 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.
- 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, judgments, 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.

- 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.
- These Terms & Conditions have been 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 participating in the Promotion Program, customer by default accepts all Terms and Conditions of the Promotion Program as listed above.