

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.

“SHOPPING WITH UOB CARDS AT AEON MALLS BINH DUONG”

Term and Condition

1. Program Scope

- Promotion “Shopping with UOB cards at AEON Mall Binh Duong” (the “**Program**”) is exclusive to UOB cards issued by UOB Vietnam.

2. Program Period:

- The Program starts from 20/07/2024 to end of 30/09/2024 or until the Program budget runs out, whichever comes first (“**Program Period**”).

3. The Offer details:

- Direct discount 15%, capped at VND 100,000 for min transaction at VND 400,000 when Customer makes payment by UOB Card through the payment device of Vietunion Online Services Corporation (“**Payoo**”) at participating brands/restaurants in the shopping malls rightfully owned and/or operated by AEON Company Limited at AEON Mall Binh Duong (“**AEON Mall**”) as detailed in the attached Appendix 1 (“**Participating brands/restaurants at AEON mall Binh Duong**”).
- The program is divided into 3 different periods:
 - o Period 1: From 20/07/2024 – 31/07/2024
 - o Period 2: From 01/08/2024 – 31/08/2024
 - o Period 3: From 01/09/2024 – 30/09/2024
- The promotion is only applicable for the following dates:
 - o Member day: The 5th and 20th of every month;

- Every Wednesday, Friday, Saturday and Sunday.
- Each Customer can redeem maximum 4 codes per period and 12 codes during the whole Campaign.
- Total number of codes during Campaign Period: 300 codes to be allocated for each period as below:
 - Period 1: Total 100 codes
 - Period 2: Total 100 codes
 - Period 3: Total 100 codes

4. Eligible customer:

The Program applies to all Customers who are valid primary cardholders of credit card or debit card issued by UOB Vietnam and satisfy all following conditions:

- Credit card or debit card issued by UOB Vietnam with first 6-digit BIN number as follows:
 - Credit card: 437374, 533948, 531922, 534763, 546079;
 - Debit cards: 559929, 529766.

(Collectively referred to as the “**UOB Cards**”), and

- Customers must be in a good credit rating, and their card is still active to spend during the Program Period.
- Customers receive Campaign information from the Bank (via email or message or other communication), and

Customers must not be US citizens or US residents and/or European/EEA residents and/or Switzerland, Jersey, Guernsey, Monaco, San Marino, Vatican, Brazil, New Zealand, Isle of Man resident, UK residents.

(hereinafter referred to as to “**Customer**”).

5. Eligible brands/restaurant participating the promotion:

- Brands/restaurants at AEON mall Binh Duong (Details in Appendix 01).
- The list of participating brands/restaurants can be changed time to time, subject to conditions between Payoo and brands.

6. Terms of Eligible Transaction

Eligible Transaction shall be the one that meet the following conditions:

- Payment transactions must be made directly with physical UOB cards at devices that accept card payment distributed by Payoo, not applicable to E-wallet (Google, SamsungPay, Apple Pay,...)
- All transactions from retail transaction must NOT violate any of current Vietnam regulations.

7. Promotion Policy:

- The Offer cannot be exchanged for cash or bank transfer for Customers under any circumstances. Offers are also not redeemable for products and are not transferable to others.
- Customers may not be able to receive Offer in case of problems arising from the merchant's payment system and UOB Vietnam verify and find that the transactions do not adhere to what Eligible Transaction has been defined. Concurrently, UOB Vietnam is exempt from all responsibilities related to transactions between customers and merchants.
- Any transaction that UOB suspects is an ineligible transaction based on information about transaction timing, place of transaction or other factors will be removed from the list of eligible spending transactions. UOB has the right to request the Cardholder to provide invoices or other evidence to ensure that the customer's transactions are valid according to the Terms and Conditions.
- UOB Vietnam has a right to change/adjust the Offer with other gift/offer of equal value but will not exceed the current Offer value. Such changes (if any) shall be notified to Customers through SMS and/or email registered to UOB Vietnam, and through UOB Vietnam's communication channels.
- UOB Vietnam reserves the sole and exclusive right to refuse giving the gifts to any Eligible Customers 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 program.
- UOB Vietnam reserves the right to make a final decision on any matter arisen in this Offer.
- By joining the Offer, the Customers 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 Offer and/or receiving and using the gifts.

8. Other Terms and Conditions

- UOB Vietnam may contact the Customers 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 out-of-dated phone number/email address registered with UOB Vietnam, or notification email is directed to spam/ junk folder; and the telecommunication service providers of Customer block notification of UOB Vietnam for any reasons.
- UOB Vietnam, its affiliates, Board of Directors, staff and representatives of UOB Vietnam and its affiliates in connection with this Promotion is not liable for any loss, damage (including but not limited to indirect and consequential loss) or any personal injury arising from participating in the Promotion or from receiving or using the product from the transaction on the eligible product, except as specifically provided under applicable law.
- For disputes arising in connection with the Program, UOB Vietnam will resolve them in a spirit of cooperation with the Customer. In case the parties do not reach an agreement, the dispute will be resolved in accordance with the provisions of Vietnamese law.
- The Terms and Conditions governing UOB Vietnam's accounts and services shall apply concurrently with the Terms and Conditions of this Program.
- UOB Vietnam reserves the right to amend the Terms and Conditions of the Program at any time. Any changes (if any) shall be notified or registered in accordance with the law before the effective date.
- 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 holds no responsibility in relation to any tax incurred from the gifts. Any tax or tax return for tax agency incurred from the receipt of the gifts is the responsibility of the customer. The Eligible Customer himself/herself is liable for consulting with the experts about possibly incurred tax.
- By participating in the Program, the Customer by default accepts all Terms and Conditions of the Program as listed above and any other rules, procedures or instructions which UOB Vietnam may from time-to-time issue and the Credit Cards Terms and Conditions.

APPENDIX 1: PARTICIPATING BRANDS/RESTAURANTS AT AEON MALL BINH DUONG

STT/ No.	Gian hàng/ Brand
1	ADIDAS
2	AKEMI UCHI
3	ALDO
4	AN PHUOC
5	ANTA
6	BEVERLY HILLS
7	CHANG KANG KUNG
8	CHARLES & KEITH
9	CƠM NGON + LẨU CÔNG CHÚA
10	CONVERSE
11	COUPLE TX
12	CROCS
13	Dairy Queen
14	DOOKKI
15	ECCO
16	EVA DE EVA
17	F2 FASHION & FREEDOM
18	FILA
19	GIORDANO
20	GOGI HOUSE
21	GOJOY.VN
22	GONGCHA
23	HAIANCUA.COM
24	HIGHLANDS COFFEE
25	HOÀNG PHÚC
26	HOKKAIDO BAKED CHEESE TART
27	HOTPOT STORY
28	HULU
29	IBASIC
30	Innisfree
31	ISUSHI
32	JEANSWEST
33	JOLLIBEE
34	KATINAT
35	KICHI KICHI
36	KING BBQ BUFFET

37	KOHNAN
38	K-PUB
39	L'ANGFARM
40	LẨU BÒ MẮM RUỐC CÔ BA
41	LẨU THÁI 268
42	LE COQ SPORTIF
43	LE MONDE STEAK
44	LIME ORANGE
45	LINING
46	LOCK AND LOCK
47	LUG.VN-GLEA.VN
48	MANWAH
49	MARC
50	MARUKAME UDON
51	MẮT VIỆT
52	MAXX SPORT
53	MEGANE PRINCE
54	MESSI JEANS
55	MIKI
56	MINIGOOD
57	MINISO
58	MIXUE
59	MLB
60	MOLLY FANTASY
61	MY KINGDOM
62	NINOMAXX
63	OCEAN COFFEE
64	OGAWA
65	ORIFOOD
66	ORIFOOD EXPRESS
67	OWEN
68	PAPPAROTI
69	PEDRO
70	PHỐ Á
71	PHUC LONG COFFEE AND TEA HOUSE
72	PINKISS
73	PIOKO
74	PIZZA HUT
75	PNC
76	PNJ

77	POT & FOOD
78	PUMA
79	QUICHES ICE CREAM
80	RABITY
81	RENAISSANCE
82	SAMSONITE
83	SAYAKA
84	SKECHERS
85	SMOOTHIE TOWN
86	SNEAKER BUZZ
87	SUKIYA
88	SUMO BBQ
89	TEXAS CHICKEN
90	THAI EXPRESS
91	THE BODY SHOP
92	TIME STATION NEO
93	TIMEZONE
94	tiNiSTORE
95	tiNiWORLD
96	TOWEL MUSEUM
97	VALENTINO CREATIONS
98	VANS
99	VINA GIAY
100	VUA NEM
101	XTEP
102	YANG HAO