

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 - HANOI”

Term and Condition

1. Program Scope

- Promotion “Shopping with UOB cards at AEON Malls - HANOI” (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 Ha Dong** and **AEON Mall Long Bien** (“**AEON Mall**”) as detailed in the attached Appendix 1 (“**Participating brands/restaurants at AEON malls**”).
- 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: 1,000 codes (*including AEON Mall Ha Dong and AEON Mall Long Bien*) to be allocated for each period as below:
 - Period 1: Total 200 codes
 - Period 2: Total 400 codes
 - Period 3: Total 400 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 Ha Dong and AEON Mall Long Bien (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 HA DONG AND AEON MALL LONG BIEN

TABLE OF CONTENT:

1. AEON MALL HA ĐÔNG	6
2. AEON MALL LONG BIEN	10

1. AEON MALL HÀ ĐÔNG

STT/ No.	Gian hàng/ Brand
1	361
2	ADIDAS ORIGINALS
3	ADORE DRESS
4	AKEMI
5	ALDO
6	AMM
7	AN PHƯỚC
8	ANTA
9	ANTA KIDS
10	AOKANG
11	ARISTINO
12	ASICS
13	ATZ LIFE
14	BALABALA
15	BEVERLY HILLS POLO CLUB
16	BLOOM
17	BOO
18	BREADTALK
19	CANIFA
20	CHAGO
21	CHICHIKO
22	CONCUNG.COM
23	CONVERSE & NEW ERA
24	CROCS
25	D.CHIC
26	DAIRY QUEEN
27	DREAM KIDS
28	ECCO
29	ELISE
30	ELMICH
31	FANCY TIME
32	FILA
33	FLOWER OF HAND
34	FOREVER
35	FUJI SAKURA
36	GABBY
37	GAME 12D

38	GENVIET
39	GIOVANNI
40	GUARDIAN
41	HIME
42	HLA
43	HOANG PHUC
44	HOMECHIEF
45	HOTPOT STORY
46	HY PHUNG VIEN
47	IBASIC
48	INNISFREE
49	INOCHI
50	IVY MODA
51	JM DRESS DESIGN
52	JUMP ARENA
53	KANGAROO
54	KHAO LAO
55	KICHI KICHI
56	KIDZOOONA
57	KING BBQ
58	KOH YAM
59	KOHNAN
60	KONNI39
61	LANEIGE
62	LAU BA LY
63	LAU THAI 268
64	LE COQ SPORTIF
65	LE MONDE STEAK
66	LEMINO
67	LIFE FOUR CUTS
68	LIZD NAMAT
69	LOCK & LOCK
70	LOVEKIDS
71	LUG.VN
72	LYN
73	MAMANBÉBÉ
74	MANA JUICE
75	MANWAH
76	MARUKAME UDON
77	MAT VIET

78	MAZANO
79	MEAT PLUS
80	MEGANE PRINCE
81	MEIWEI
82	MINISO
83	MUJI
84	MULGATI
85	MY KINGDOM
86	NAM&CO
87	NARIS
88	NEM
89	NHA HANG PHUONG NAM
90	NINOMAXX
91	OGAWA
92	OKAIDI OBAIBI
93	ONOFF
94	ORIFOOD
95	OWEN
96	PANTIO
97	PNJ DIAMOND GOLD
98	PNJ GOLD
99	POONGSAN
100	RABITY
101	ROUTINE
102	SAMSONITE
103	SKECHERS
104	SNEAKER BUZZ
105	SNOW WORLD
106	SUON MUOI
107	SWENSEN'S
108	TASAKI
109	TEXAS CHICKEN
110	THAI EXPRESS
111	THANH BÌNH GRAND
112	THE BODY SHOP
113	THE PIZZA COMPANY
114	TIME ZONE
115	TINIPARK
116	TINISTORE

117	TINIWORLD
118	TOKYO GLASS COMPANY
119	TOKYO VACCINE CENTER
120	VALENTINO CREATIONS
121	VANS
122	VERA; JOCKEY
123	VS LAND
124	VUA CHẢ CÁ
125	VULCANO
126	WATERLESS AQUARIUM
127	WUNDERTUTE
128	XTEP
129	YAKIMONO
130	YANGHAO
131	YIFANG TEA
132	YVES ROCHER

2. AEON MALL LONG BIEN

STT	Gian hàng/ Brand
1	5 CUA
2	ADIDAS
3	ADIDAS ORIGINAL
4	ALDO
5	AMM
6	ANTA
7	ANTA KIDS
8	AOKANG
9	ARISTINO
10	BALABALA
11	BẢO TÍN MẠNH HẢI
12	BATA
13	BOO FASHION
14	BREADTALK
15	Buk Buk
16	CANIFA
17	CHẢ CÁ HÀNG SƠN
18	Champion & New Era
19	Converse
20	CROCS
21	D.CHIC
22	Daikazoku
23	Dairy Queen
24	Ding Tea
25	DOMINO S PIZZA
26	DOOKKI
27	Dream Games
28	Dream Games Bowling
29	Ecco
30	ESTELLE
31	FUJISAKURA
32	Funzone
33	GENVIET
34	GIORDANO
35	GO TRAIN
36	Gogi House
37	GYUKAKU

38	HEI MEI
39	HIGHLANDS COFFEE
40	HLA
41	HOBIVERSE
42	HONGKONG HOTPOT STEAMS
43	Hotpot Story
44	INNISFREE
45	Inochi
46	ISUSHI
47	IVY MODA
48	JOLLIBEE
49	JYSK
50	KAAREEM
51	Kangaroo
52	Kappa
53	KB CHOOSE TO SHINE
54	Kichi Kichi
55	King BBQ
56	KOHNAN
57	L'ANG FARM
58	Lẩu Ba Lý
59	LAU BE BE
60	LẨU CÁ KÈO
61	Lẩu Gà Lá É
62	LE COQ SPORTIF
63	LE MONDE STEAK
64	LEMINO
65	Lining
66	LIZD NAMAT
67	Lock & Lock
68	LUG.VN
69	LYN
70	Manwah
71	MARUKAME UDON
72	Mắt Việt
73	MEGANE PRINCE
74	MILANA GELATO
75	MINISO
76	Moly Fantasy & New Kidzooona
77	MR.TUKTUK

78	MUJI
79	MULGATI
80	MY Kingdom
81	NEM
82	NÉT HUẾ
83	NINOMAX
84	Ogawa
85	OKIA
86	ORI EXPRESS
87	ORIFOOD
88	OWEN
89	PANDORA
90	PANTIO
91	PEPPER LUCH
92	PHUC LONG
93	PIZZA 4PS
94	PNJ
95	PUCINI
96	QUICHES
97	Renaissance
98	Routine
99	SHOOZ
100	SIXDO
101	SKECHERS
102	Sumo BBQ
103	SUPPER SPORTS
104	Sushi Kei
105	TASAKI BBQ
106	Thai Express
107	THAI PATTAYA
108	The body shop
109	The Coffee house
110	The Pizza Company
111	Tini World
112	TOCOTOCO
113	VALENTINO CREATIONS
114	VR FUN
115	VULCANO
116	XKIDS

117	Yutang
118	Yves Rocher