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 – HO CHI MINH"

Term and Condition

1. Program Scope

- Promotion "Shopping with UOB cards at AEON Malls - Ho Chi Minh" (the "**Program**") is exclusive to UOB cards issued by UOB Vietnam.

2. Program Period:

- AEON Mall Binh Tan: 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").
- AEON Mall Tan Phu: The Program starts from 27/07/2024 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 Tan and AEON Mall Tan Phu ("AEON Mall") as detailed in the attached Appendix 1 ("Participating brands/restaurants at AEON malls").
- The program is divided into 3 different periods:
 - Period 1: From 20/07/2024 31/07/2024
 - Period 2: From 01/08/2024 31/08/2024
 - Period 3: From 01/09/2024 30/09/2024

- The promotion is only applicable for the following dates:
 - 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: 3,6500 *codes (including AEON Mall Binh Tan and AEON Mall Tan Phu)* to be allocated for each period as below:
 - Period 1: Total 650 codes
 - Period 2: Total 1,500 codes
 - Period 3: Total 1,500 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:
 - o 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 as to "Customer").

5. Eligible brands/restaurant participating the promotion:

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

6. <u>Terms of Eligible Transaction</u>

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. <u>Promotion Policy:</u>

- 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, sues, judges, 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 TAN & AEON MALL TAN PHU

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1.	AEON MALL BINH TaN	6
2.	AEON MALL TAN PHU	9

1. AEON MALL BINH TAN

STT/ No.	Gian hang/ Brand
1	ADIDAS SPC
2	ALDO
3	AN PHUOC - PIERRE CARDIN
4	ANKARAZ
5	ANTA KIDS
6	AU BY AKEMIUCHI
7	BAMBOO DIMSUM
8	BB WELLNESS
9	BEEF HOUSE
10	BEVERLY HILLS POLO CLUB
11	BINGETO
12	ВЈ ТОКВОККІ
13	BOBABOP
14	BREADTALK
15	CANIFA
16	CHANG KANG KUNG
17	COM NGON and LAU CONG CHUA
18	CONVERSE
19	COUPLE TX
20	CROCS
21	CRYSTAL JADE
22	ĐẹP ACCESSORIES
23	DONG HAI
24	DOOKKI
25	DREAM BOWLING
26	DREAM GAMES
27	DREAM KIDS
28	ECCO AND COLE HAAN
29	FUNNY GAMES
30	FUNZONE
31	GAVANI
32	GIORDANO
33	GOGI HOUSE
34	GOJOY.VN
35	GUSTAVO GANO
36	HAISANCUA.COM
37	HALOO

38	HIGHLANDS COFFEE
39	HIMALAYA
40	HOBIVERSE
41	HOKKAIDO BAKED CHEESE TART
42	HOTPOT STORY
43	HULU
44	HULU KIOSK
45	HUTONG
46	IBASIC
47	IGELATO
48	INNISFREE
49	ISUSHI
50	JOVEN
51	КІСНІ КІСНІ
52	KING BBQ
53	KOHNAN
54	KPUB
55	LANGFARM
56	LE COQ SPORTIF
57	LE MONDE STEAK
58	LEMINO
59	LIME ORANGE
60	LINING
61	LOCKANDLOCK
62	LOTTERIA
63	LYN
64	MARC
65	MARIE LUCIE
66	MARUKAME UDON
67	MAT VIET
68	MAXXSPORT
69	MEGANE PRINCE
70	МІКІ
71	MINIGOOD
72	MINISO
73	MOLLY FANTASY
74	MR DAKGALBI
75	MY KINGDOM
76	NINOMAXX
77	NSHOP

78	OCEAN COFFEE
79	OHI PERFUME
80	OKIA
81	OWEN
82	PANDORA
83	РНОА
84	PHUC LONG COFFEE & TEA HOUSE
85	РІОКО
86	PIZZA HUT
87	PNJ
88	PUCINI
89	RABITY
90	RAINBOW
91	RECHIC AND CARA CLUB
92	ROUTINE
93	SAMSONITE
94	SEOUL GARDEN
95	SHOOZ
96	SKECHERS
97	SUKIYA
98	SUSHIKEI
99	TASAKI
100	TEXAS CHICKEN
101	THAI EXPRESS
102	THAI MARKET RESTAURANTS
103	THE BODY SHOP
104	TIME STATION NEO
105	TINI STORE
106	TINI WORLD TINI STORE
107	тосотосо
108	U&YABY
109	V.HAI YEN
110	VUA CHA CA
111	WRAP & ROLL
112	YAKIMONO
113	YELLOW POT

2. AEON MALL TAN PHU

STT/ No.	Gian hang/ Brand
1	ADIDAS
2	AIM BOX
3	AKEMI UCHI
4	ALDO
5	ANTA
6	AOKANG
7	ARIZE HOME
8	ASICS
9	BALABALA
10	BAMBOO DIMSUM
11	BB WELLNESS
12	BELLUNI
13	BEVERLY HILLS POLO CLUB
14	BOBAPOP
15	BONCHON
16	BREADTALK
17	CANIFA
18	CHANG KANG KUNG
19	CHARLES AND KEITH
20	СНІСНІКО
21	CHILLITHAI-BOAT NOODLES-SIAM SUGAR
22	CLEVER BOX
23	COLOR BOX
24	COMNGON LAUCONGCHUA
25	CON CUNG
26	COUPLE TX
27	CROCS
28	CRYSTAL JADE
29	DAI THANH FENG SHUI
30	DAIRY QUEEN
31	DEP ACCESSORIES
32	DONG HAI
33	DOOKKI
34	DREAM GAMES
35	DREAM KIDS
36	DYSON
37	ESTELLE

38	FACE WASH FOX
39	FANPEKKA
40	GABBY
41	GARMIN
42	GIORDANO
43	GOGI HOUSE
44	GOJOYVN
45	GONGCHA
46	GUMAC
47	GUO STEAK N QUAN MOC
48	GYU KAKU
49	HACHIBAN RAMEN
50	HALOO
51	HIGHLANDS COFFEE
52	HIMALAYA
53	HLA
54	HOA DELI
55	HOANG PHUC
56	HOANG YEN BUFFET
57	HOKKAIDO BAKED CHEESE TART
58	HOTPOT STORY n KHAO LAO
59	HULU
60	HUROM & WELLS
61	HUTONG
62	IBASIC
63	ICE POP POP
64	INNISFREE
65	INOCHI
66	ISUSHI
67	JANG IN
68	JIANGHU HEROES HOTPOT
69	JOVEN
70	KATINAT
71	КІСНІ КІСНІ
72	KING BBQ
73	KOHNAN
74	KPUB
75	LANGFARM
76	LAU BA DUA
77	LAU BE XAY
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78	LE MONDE STEAK
79	LEMINO
80	LIFE 4 CUTS
81	LIME ORANGE
82	LINING
83	LIZD NAMAT
84	LOC PHUC
85	LOCKnLOCK
86	LUCKYA
87	LUGVN ECHOLAC
88	MANWAH
89	MARC
90	MARUKAME UDON
91	MAT VIET
92	MAXXKER
93	MAXXSPORT
94	MEGANE PRINCE
95	MEIWEI
96	MIKI
97	MILENSEA
98	MINIGOOD
99	MINISO
100	MK RESTAURANT
101	MOLLY FANTASY
102	MOMOTAROU
103	MON HAN
104	MON VIET
105	MOSS
106	MR.DIY
107	MY KINGDOM
108	NINOMAXX
109	NSHOP
110	OGAWA
111	OHI PERFUME
112	OLV
113	OWEN
114	PANDORA
115	PAPAXOT
116	PEDRO

117	PEPPER LUNCH
118	PHIN DELI
119	PICK CRUSH
120	PIZZA 4PS
121	PIZZA HUT
122	PNJ
123	POT AND FOOD
124	QUICHES
125	RABITY
126	RECHIC
127	ROUTINE
128	SAMSONITE
129	SASIN
130	SHUYI
131	SKECHERS
132	SNEAKER BUZZ
133	STYLE BY PNJ
134	SUKIYA
135	SUSHI KEI
136	TEXAS CHICKEN
137	THAI EXPRESS
138	THAI NGON NGON
139	THE BLUES
140	THE BODY SHOP
141	THE PIZZA COMPANY
142	TIMEZONE (F2)
143	TIMEZONE (F3)
144	TINIWORLD TINISTORE
145	TOWEL MUSEUM
146	U AND YABY
147	UMBRELLA
148	USHI MANIA
149	VALENTINO CREATIONS
150	VANS
151	VERA JOCKEY
152	WUNDERTUTE
153	УАМАНА
154	YVES ROCHER