PROMOTION CAMPAIGN

RECEIVE VND50,000 CASHBACK WHEN SIGN UP INTERNET BANKING ACCOUNT

TERMS AND CONDITIONS

1. Campaign scope:

The promotion campaign "Receive VND50,000 cashback when sign up internet banking account" (the "Campaign") is applied for all customers of United Overseas Bank (Vietnam) Limited (the "Bank" or "UOB Vietnam"), including new customers and existing customers who are UOB Current Account in VND holders opened at UOB Vietnam, and satisfy all conditions specified in Article 3 below during Campaign Period (hereinafter referred to as "Customer")

2. Campaign period:

From August 05, 2024 to end of September 30, 2024. ("Campaign Period")

3. Eligible customers:

Customers who are eligible to participate in this Campaign must satisfy all conditions set out below:

- Customers who do not have UOB Personal internet banking account before Campaign Period;
- Customers must not be US citizens or US residents.
- Customers must not be residents in the European Union (EU) or in the European Economic Area (EEA), Switzerland, Guernsey, Jersey; Monaco, San Marino, Vatican, Isle of Man or UK.

4. Promotion Program:

- Customer who successfully registers Personal internet banking account during Campaign Period will receive cashback reward valued VND 50,000 credited to VND Current Account at UOB Vietnam ("Reward").

5. Reward Conditions:

- Total budget estimated for the Campaign reward is VND 99,000,000 (In words: Ninety-nine million dong). The Campaign will expire when reserved budget for reward is used up or when the Campaign Period ends, depending on which condition comes first.
- In case budget is not sufficient to Reward for all Customers, the Bank will perform fulfilment of the Campaign on first come first serve basis, using timestamp when the Personal internet banking account is successfully created in the Bank's system. (which is recorded in the Bank's database) until budget is reached.
- The Bank fulfills Reward to Customers monthly and no later than 60 working days from the end date of the Campaign Period.
- Rewards cannot be converted to cash in any form.
- The Bank will only reward in VND Current Account at UOB Vietnam and this account must be active (not closed) at the time of Reward fulfillment. If the current account status is closed or blocked from receiving at the time of fulfillment, the Bank will not reward for that current account.
- By receiving or accepting the Reward, the Customer agrees to indemnify and hold UOBV harmless against all claims, actions, suits, proceedings, judgement, damages, losses and costs which may give

rise to any liability to UOBV in connection with or arising out of the participation of this Campaign or the receipt and use of the Campaign.

6. General Conditions:

- a. The Bank reserves the sole and exclusive right to refuse giving or withdraw the Reward to any eligible awardee considering he/she does not, refuses to promptly provide the Bank with clear and complete supporting documents, misuse the Reward or violates any part of the Terms and Conditions of the Campaign.
- b. The Bank may contact the Customer via phone number/email registered with the Bank for further information/clarification or additional documents.
- c. When necessary, the Bank reserves the sole and exclusive right to replace the Reward with other promotional products having the same values but not exceeding the initial Reward value in any case.
- d. In certain period, the Bank has full discretion to vary the Campaign terms and conditions in compliance with the local regulations.
- e. 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 the Campaign or from the receipts or usage of the Rewards, unless liabilities specified under applicable laws.
- f. The Bank is not responsible for tax arising from the Reward. Any type of tax or payment of tax to the tax authority resulting from accepting of the Reward is awardee Customers' responsibility. Customers are responsible for finding out about the taxes incurred for themselves from experts.
- g. The Terms and Conditions governing UOB Vietnam's accounts and services shall apply concurrently with the Terms and Conditions of this Program.
- h. These Terms and Conditions have written in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies.
- i. In case of dispute arising out of or in connection with this Campaign, the Bank shall resolve disputes in co-operation with customers. If the parties fail to reach an agreement within 90 days from the date of dispute, the Bank has the right to resolve the dispute at the competent courts in accordance with Vietnamese laws.
- j. By joining this Campaign, Customer is bound by these Terms & Conditions above.