

TERMS AND CONDITIONS

PROMOTION “USE UOB CARD, ENJOY EXCLUSIVE OFFERS AT MOMO”

These Terms and Conditions takes effective from 17 June 2024.

Customer is advised to note that when Customer participates in the Promotion or agrees to receive any promotional benefits offered by the Promotion, it is deemed that Customer has read, understood and accepted this Terms and Conditions (“Terms and Conditions”).

- 1. Promotion:** “Use UOB Card, Enjoy Exclusive Offers At MoMo” (“Promotion”) is applicable at Ho Chi Minh City and Ha Noi.
- 2. Promotion Period:** From 17 June 2024 to 17 December 2024 (both days inclusive) for Ho Chi Minh City . For Ha Noi, Promotion Period is from 05 Jun 2024 to 05 December 2024 (both days inclusive) (hereinafter referred as to “Promotion Period”).
- 3. Eligible Customer:** The Promotion is applicable for All Customers of United Overseas Bank (Vietnam) Limited (“UOBV”, including new and existing Customers, using UOB NAPAS Card with BIN number is 970458 (“UOB Card”) (hereinafter referred as to “Customer”).

4. Rewards:

- Offer 1: Cashback VND 100,000 for the Customers make first connection their UOB Card to MoMo e-wallet and have first transaction from VND 500,000 by UOB Card at MoMo e-wallet app of Mobile Service Joint Stock Company (“MoMo App”).
- Offer 2: Cashback VND 50,000 for total transactions from VND 500,000 paid by UOB Card at MoMo App on each month during the Promotion Period.

5. Reward Policy:

5.1 Offer 1 and Offer 2 will be rewarded to UOBV account of the Customer. UOBV expects to fulfill all rewards to eligible customers monthly but not later than 60 working days from since the end of each month after closing the qualified Customers list. At the time of reward, Customers’ accounts must be in an active status.

5.2 Each qualified Customer will receive maximum 01 cashback of Offer 1 for each UOBV account satisfied conditions of Offer.

5.3 Each qualified Customer will receive maximum 01 cashback of Offer 2 per each month.

5.4 Offer 1 is only applicable for Momo existing users.

5.5 Qualified Customer who enjoys Offer 1 will not receive Offer 2 for the same eligible month.

5.6 The qualified Customer will be notified by UOBV via email or SMS via the phone number that has been provided by the Customer.

5.7 Total budget of the Promotion is VND 240,000,000 (Two hundred and forty million Vietnam Dong. The Promotion may end earlier if the total budget of the Promotion has been run out.

5.8 Total value of the Offers will be limited to not exceed total budget of the Promotion (is defined at Term 5.7).

5.9 In case the budget pay for eligible Customers exceeds the total budget, the qualified list of Customers will be based on transaction time and/or transaction amount in order of preference:

- The Customers who qualify the Program criteria and have earlier transaction time will be rewarded.
- In case qualified Customers have the same transaction time, the Customers with larger transaction amounts will be prioritized.

5.10 UOBV holds no responsibility for any unsuccessful attempts to notify due to errors in the contact information supplied by the Customer or

5.11 UOBV may at its own discretion refuse giving or withdraw the offers to any Customer who has reject to provide or provided information, which is illicit, unclear, or incomplete, or has violated any of these Terms and Conditions.

5.12 By receiving or accepting the Promotion, 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 Program or the receipt and use of the Promotion.

6. Terms of Eligible Transaction:

6.1 In this Promotion, “Eligible Transactions” are lawful payment transactions under Vietnamese laws.

6.2 The Eligible Transactions do not include card activation transactions, cash withdrawals in any method (at counters, ATMs or POS, etc), fee-related payment transactions. The date and time of the Eligible Transaction is determined upon records of UOB’s system. It is noted that mobile text message (SMS) notifying successful transaction is not a valid confirmation that a card transaction has been recorded in UOB’s system.

6.3 The Eligible Transactions will be counted in the total transactions and total value thereof to be considered for the promotional benefits and gifts. UOB reserves the right to request for valid documents and information from the Customer regarding relevant purchase transaction, address of the point of sales, as well as financial invoices in order to prove that a transaction paid by card is an Eligible Transaction. UOB also reserves the right to contact merchants to verify an Eligible Transaction. If the Customer refuses to fulfil UOB’s request for information or documents as aforementioned or should UOB verify and find that the transactions do not adhere to what Eligible Transaction has been defined, UOB shall not count those transactions in the total number and value of transactions to be considered for the promotional benefits.

6.4 Cancelled, disputed, fraudulent and/or returned/refunded transactions within or after the Promotion Period will be excluded from the total number and value of the Eligible Transactions

6.5 If Eligible Transactions of the Customer are cancelled or refunded after such Customer received promotional benefits/gifts, UOB is entitled to debit the value of promotional benefits from the Customer's account.

7. General Term and Conditions:

7.1 The Customer agrees that UOBV may use his or her personal image and information for advertising, promotion within and after the end of the Promotion by /consent from the Customer.

7.2 UOBV assumes no liability when a notification cannot be delivered to the Customer's phone number or email address because Customer does not provide or provides incorrect phone number or email to UOBV, or notification email is directed to spam/ junk folder; and the telecommunication service providers of Customer block notification of UOBV or other reasons that are beyond the control of UOBV.

7.4 The Customer shall be responsible for any relevant tax and fee (including but not limited to personal income tax), if applicable, as required by applicable laws, arising out of or relating to the receipt of any prize and benefit of this Promotion by the Customer.

7.5 In case of any dispute arising out of or relating to this Promotion, UOBV and the Customer shall cooperate to find an amicable resolution. If the parties fail to reach such resolution, the dispute shall be resolved in accordance with laws of Vietnam.

7.6 The Terms and Conditions governing account and banking service are applicable with these Terms and Conditions.

7.7 UOBV may change the Terms and Conditions from time to time. Such amendments (if any) shall be notified or registered as required by applicable laws prior to implementation.

7.8 The Terms and Conditions of this Promotion is made in English and Vietnamese. In case of any discrepancy/ inconsistency between English and Vietnamese, the Vietnamese version shall prevail to the extent of such discrepancy/inconsistency.