

IMPORTANT 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.

TERMS AND CONDITIONS

ACQUISITION PROGRAM

ACQUISITION GIFT FOR NEW CREDIT CARDHOLDERS

1. Program Scope

The “**Acquisition gift for new credit cardholders**” (hereinafter referred to as the “**Promotion Program**”) is applicable at United Overseas Bank (Vietnam) Limited (“**UOB Vietnam**”) for primary cardholders of Citi PremierMiles, Citi Cash Back, Citi Rewards, or Citi Lazada Platinum.

2. Program Period

Applying for all customers whose application documents are submitted from **Apr 01, 2024** until **Jun 30, 2024** (both days inclusive) in Ho Chi Minh City and Hanoi, and get approved by UOB Vietnam latest by July **31, 2024**.

3. Eligible Products

Citi PremierMiles, Citi Cash Back, Citi Rewards, and Citi Lazada Platinum credit cards issued by UOB Vietnam in Vietnam (hereinafter collectively referred to as the “**Credit Card**”).

4. Promotion Details

- Free joining fee for one new primary cardholders of Citi PremierMiles, Citi Cash Back, Citi Rewards, or Citi Lazada Platinum applied within promotion period.
- Each customer can enjoy free joining fee for maximum one (01) Credit Card during the Promotion Program.
- New customers when meet all terms and conditions of Eligible Customers as defined in below Article 5 will receive:

4.a. Promotion 1

PRODUCT	MONTHLY MINIMUM INCOME CONDITION	SPENDING CONDITION	GIFT WHEN CARD APPROVED, ACTIVATED AND HAVE TRANSACTION ⁽¹⁾	GIFT WHEN MEET SPENDING CONDITION ⁽²⁾	TOTAL GIFT VALUE*
Citi PremierMiles	minimum VND 35,000,000	minimum VND 7,000,000	1 trolley bag valued VND 2,500,000	2,500 miles	VND 3,000,000
Citi Cash Back	minimum VND 8,000,000	minimum VND 7,000,000	1 trolley bag valued VND 2,500,000	500,000 points	VND 3,000,000
Citi Rewards	minimum VND 8,000,000	minimum VND 7,000,000	1 trolley bag valued VND 2,500,000	175,000 points	VND 3,000,000
Lazada Citi Platinum card	minimum VND 8,000,000	minimum VND 6,000,000	1 trolley bag valued VND 2,500,000	E-voucher valued VND 500,000	VND 3,000,000

OR

4.b. Promotion 2

PRODUCT	MONTHLY MINIMUM INCOME CONDITION	SPENDING CONDITION	GIFT WHEN CARD APPROVED, ACTIVATED AND HAVE TRANSACTION ⁽¹⁾	GIFT WHEN MEET SPENDING CONDITION ⁽²⁾	TOTAL GIFT VALUE*
Citi PremierMiles	minimum VND 35,000,000	minimum VND 7,000,000	Shopping voucher valued VND 500,000	3,500 miles	VND 1,200,000
Citi Cash Back	minimum VND 8,000,000	minimum VND 7,000,000	Shopping voucher valued VND 500,000	700,000 points	VND 1,200,000
Citi Rewards	minimum VND 8,000,000	minimum VND 7,000,000	Shopping voucher valued VND 500,000	235,000 points	VND 1,200,000
Lazada Citi Platinum card	minimum VND 8,000,000	minimum VND 6,000,000	Shopping voucher valued VND 500,000	E-voucher valued VND 700,000	VND 1,200,000

* Conversion value is calculated in approximate way and would be changed depending on the selected gift/offers. The conversion rate is updated at www.citibank.com.vn

- One (01) customer can receive maximum one (01) Gift for one (01) respective Credit Card applied from the Promotion Program;
- Upon customer's choice of gifts, gifts will be determined base on promotion source code which will be tagged in application profile on system.

5. Eligible Customer

“**Eligible Customer**” is the retail customers who meet all of the terms and conditions of the Promotion Program, including without limitation to the following conditions:

- Customers who apply for a Citi PremierMiles, Citi Cash Back, Citi Rewards, or Citi Lazada Platinum primary credit card by completing the Credit Card application and submitting all required supporting documents during the Program Period and get approved by UOB Vietnam within the Promotion period; and
- Customer must not close the Credit Cards within 365 days from the date card booked on the system of UOB Vietnam;
- Customer must not be an existing primary cardholder of Citi PremierMiles, Citi Cash Back, Citi Rewards, Citi Simplicity+, Lazada Citi for a period of 365 days before the date customers re-apply for the new Credit Card for this Promotion Program; and
- Customers must be in good credit standing and the Credit Cards must be in active status, and in good condition (no card blocking) at the date UOB Vietnam finalizing the Eligible Customers; and
- Customers must not be EU, EEA, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, Brazil, New Zealand and The Isle of Man, or the UK citizens/residents; and
- Customers must not be US citizens or US residents; and
- Promotion Program is not applicable for Citigold and Priviledge customers of UOB Vietnam; and
- Promotion Program is not applicable for UOB Vietnam official staff.
- Other prerequisite conditions as follows:
 - (1) Prerequisite condition for gift when card approved, activated and have transaction:
 - Customer must activate and have at least one spending on retail transactions or cash withdraw by the Credit Card within thirty (30) days from the date that customer's Credit Card is approved by the system of UOB Vietnam. A valid transaction is a pending transferred to the system of UOB Vietnam within fifiteen (15) days since transaction date. UOB Vietnam holds no responsibility on whether the transactions are transferred to the system of UOB Vietnam.
 - (2) Prerequisite condition for gift when meet spending condition:
 - Customer must have spending on retail transactions or cash withdraw by the Credit Card with spending requirement conditions within sixty (60) days from the date the Credit Card is approved by the system of UOB Vietnam. A valid transaction is a pending transferred

to the system of UOB Vietnam within fifteen (15) days since transaction date. UOB Vietnam holds no responsibility on whether the transactions are transferred to the system of UOB Vietnam.

Important notice: Customer is ONLY eligible for the Promotion Program when meets all the terms and conditions of the Promotion Program.

6. Gift redemption

- Eligible Customer for **first 30-day condition (1)** will receive gift notification within ninety (90) days from the date your Credit Card is successfully approved for this promotion.
- Eligible Customer for **first 60-day spending condition (2)** will receive gift notification within one hundred twenty (120) days from the date your Credit Card is successfully approved for this Promotion Program.
- Points will be rewarded to the statement of the Eligible Customers within 30 - 45 days after the Eligible Customers receive notification of eligibility for this Promotion Program from UOB Vietnam via SMS or Email.
- Redemption period for Shopping voucher/Trolley bag is 60 days from the day the customer first receive gift notification from UOB Vietnam via SMS or Email. UOB Vietnam will not handle any dispute related to the gift redemption after the above mentioned redemption period or/and after customer already received the gifts.
- Any complaint related to the Promotion Program will not be accepted after 180 days from the date the Credit Card is successfully approved.
- Gift redemption is only up to maximum number of rewards of the whole Promotion Program as specified in Article 4 in these Terms and Conditions.

7. UOB Vietnam reserves the right to charge back value of the gifts that Eligible Customer had redeemed successfully under the Promotion Program and debit such amount to any account which the Eligible Customer owns at UOB Vietnam in case Eligible Customer closes the Credit Card within three hundred and sixty five (365) days since the date Credit Card is approved by the system of UOB Vietnam, or been considered by UOB Vietnam, at its own discretion, not in good credit standing.

UOB Vietnam is not the supplier or delivery service provider of the gift. The products and services are provided by the relevant vendors under such terms and conditions as determined by such vendors, and UOB Vietnam bears no liability whatsoever in connection with such products and services. The products and services have not been certified by UOB Vietnam and under no circumstances shall the inclusion of any product or service in this Promotion Program be construed as an endorsement or recommendation of such product or service by UOB Vietnam.

8. Eligible Customer will be bound by the terms and conditions of the relevant supplier of these products/services/delivery. In case of any inquires or disputes related to the products and services, the Eligible Customer please contact the suppliers directly.

- 9.** UOB Vietnam reserves the sole and exclusive right to refuse giving the gift to any Eligible Customer 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 Promotion Program.
- 10.** UOB Vietnam may contact the customer via phone number/email registered with UOB Vietnam for further information clarification or additional documents.
- 11.** UOB Vietnam accepts no liability for undelivered SMS/email notification due to incorrect or unupdated contact phone number/email address registered with UOB Vietnam or blocking SMS from mobile operator.
- 12.** In case of our reasonable discretion, UOB Vietnam reserves the sole and exclusive right to change the gift to any other promotional items of similar value, but should not exceed the value indicated in Article 4 of these Terms and Conditions in any case.
- 13.** Unless otherwise provided herein, UOB Vietnam is not liable for any clear or implied agreement or guarantee about quality and conformity of the gift. UOB Vietnam holds no responsibility in case the gift is not redeemed successfully during Promotion Program.
- 14.** UOB Vietnam, its affiliates, Board of Directors, staff and representatives of UOB Vietnam 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 this Promotion Program or from the receipts or usage of the gift or services unless liabilities specified under applicable laws.

By receiving or accepting the gift, Eligible Customer or receiver 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, judgments, 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 Promotion Program or receiving and using the gift.

- 15.** UOB Vietnam holds no responsibility in relation to any tax incurred from the gift. Any tax or tax return for tax agency incurred from the receiving of the gift is the responsibility of the Eligible Customer. Eligible Customer himself/herself is liable for consulting with the experts about possibly incurred tax.
- 16.** These Terms & Conditions have been in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies. In case of dispute, UOB Vietnam's decision is final.

By participating in the Promotion Program, customer by default accepts all Terms and Conditions of the Promotion Program as listed above