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

Lotusmiles Miles Redemption Offer

Program 1: Free upgrade to Gold membership for Lotusmiles member when converting Miles from the Bank to Lotusmiles, with a minimum total amount of 150,000 Lotusmiles in the period from January 1, 2025 to December 31, 2025.

<u>Program 2:</u> Free upgrade to Titanium membership for Lotusmiles member when converting Miles from the Bank to Lotusmiles, with a minimum total amount of 70,000 Lotusmiles in the period from January 1, 2025 to December 31, 2025.

- 1. **Applicable customers:** All Lotusmiles members who own the credit card with Bank Identification Number (the first 6 digits on card) as 437374 and 533948 ("Members").
- 2. Promotional schemes:
 - **Program 1:** Free upgrade to Gold membership for Lotusmiles member when converting Miles from the Bank to Lotusmiles, with a minimum total amount of 150,000 Lotusmiles in the period from January 1, 2025 to December 31, 2025.
 - **Program 2:** Free upgrade to Titanium membership for Lotusmiles member when converting Miles from the Bank to Lotusmiles, with a minimum total amount of 70,000 Lotusmiles in the period from January 1, 2025 to December 31, 2025.

3. Fulfillment process:

Within the first 7 days of every month, Vietnam Airlines (VNA) will upgrade to Gold or Titanium membership and send the cards to eligible Members.

4. Conditions and benefits of Lotusmiles Membership:

- Gold/Titanium Card has a validity period of 12 months from the upgrade date (expiration date is the last day of the expiration month according to the operating principles of the Lotusmiles information system);
- Use of Gold/Titanium cards after being upgraded will strictly comply with all conditions, regulations and instructions of Lotusmiles.
- Gold/Titanium Card does not include bonus/qualifying miles
- Please refer the detail of benefit at:

https://www.vietnamairlines.com/vn/en/lotusmile/member-benefits/Tier-Benefits

5. Other conditions:

- Offer cannot be converted for cash or used in conjunction with other promotions, discounts, coupons, or special offers, except as specifically noted.
- VNA reserves the right to suspend, cancel or change the offer and Terms and Conditions at any time without prior notice.
- The offer is presented according to the information provided by the supplier (i.e., VNA). Any claims and disputes arising from the purchase or attempted purchase of goods and/or services under this offer will be resolved directly between the Members and VNA.
- In case of dispute, VNA's decision is final.