

TERMS AND CONDITIONS**Promotion****FREE AND EASY TO OPEN SHINHAN
CREDIT CARD****1. Promotion Period:**

- Period for application: from 01st July 2022 to 31st December 2022
- Approval date: from 01st July 2022 to 07th January 2023

2. Eligible products

Consumer/ Corporate credit cards of Shinhan Bank Vietnam issued as primary and family new (“Shinhan Credit card”) including:

➤ Consumer Credit Card:

- Shinhan Visa Hi-Point Classic/ Gold/ Platinum;
- Shinhan Visa Cashback Classic/ Gold/ Platinum;
- Shinhan Visa Travel Platinum;
- Shinhan Visa Signature;
- Korean Air - Shinhan;
- Shinhan – Lotte Mart

➤ Corporate Credit Card:

- Shinhan Visa Corporate;
- Kocham - Shinhan Visa Corporate;
- Korcham - Shinhan Visa Corporate;
- Korean Air - Shinhan Visa Corporate;

3. Applicable areas: All Shinhan Bank’s branches.**4. The promotion mechanic:**

Waive annual fee in the first year for primary & family cardholder during promotion period detail as:

Card product	Reward
Classic Hi-Point / Cashback	Waive annual fee in the first year: <ul style="list-style-type: none"> ➤ Primary: VND 350,000 ➤ Family: VND 250,000
Gold Hi-Point / Cashback	Waive annual fee in the first year: <ul style="list-style-type: none"> ➤ Primary: VND 550,000 ➤ Family: VND 400,000
Platinum Hi- Point/ Cashback	Waive annual fee in the first year: <ul style="list-style-type: none"> ➤ Primary: VND 1,100,000 ➤ Family: VND 700,000
Travel Platinum	Waive annual fee in the first year: <ul style="list-style-type: none"> ➤ Primary: VND 1,500,000 ➤ Family: VND 1,100,000
Signature	Waive annual fee in the first year: <ul style="list-style-type: none"> ➤ Primary: VND 2,500,000
Korean Air	Waive annual fee in the first year: <ul style="list-style-type: none"> ➤ Primary: VND 1,100,000 ➤ Family: VND 700,000
Lotte Mart	Waive annual fee in the first year: <ul style="list-style-type: none"> ➤ Primary: VND 550,000 ➤ Family: VND 400,000
Corporate/ Kocham/ Korcham/ Korean Air	Waive annual fee in the first year: <ul style="list-style-type: none"> ➤ Card: VND 220,000

- First year's annual fee will be waived and will not show on credit card statement.
- Not applied welcome Points/ Cashback/ Miles/ Gifts under annual fee exemption.

5. Eligible cardholders

- Cardholder must be a new individual customer, who has never had Shinhan credit card or an existing Shinhan individual customer who terminated credit card before 01st January 2022.



- The promotion does not apply to cardholder opened under the Shinhan staff, CEP-Worker, Osteem, Vatech, Dio Vina and Public Servants under Shinhan's credit approval policy.

6. Other terms and conditions

- Each primary and family cardholder is eligible for maximum one (01) time waive annual fee in first year during the promotion period.
- The promotion does not apply simultaneously to other Shinhan credit card acquisition promotions.
- Official information of this promotion can be found at www.shinhan.com.vn and at Hotline 19001577.
- For any disputes, cardholders have to contact Shinhan for investigation not later than 31st January 2023. After this deadline, Shinhan will not accept any exceptional request.
- Shinhan, to the fullest extent permitted by Vietnamese law, has full discretion to decide which transactions are valid.
- Shinhan reserves the right to refuse the application of the program, refuse to provide products and services for promotional purposes to any customer that Shinhan considers to have provided invalid, unclear or incomplete information or violated any of the promotion's terms and conditions.
- All general terms and conditions, terms and conditions relating to the account and the card, and other terms and conditions relating to Shinhan's account, card and other products (as amended, replenished and/ or replaced from time to time) will apply.
- Shinhan is permitted to use images, materials and other information related to the winners for the purpose of advertising, promotions and other media Shinhan without paying any additional costs or any award for recipients.
- Shinhan may contact customers by phone / email registered with Shinhan to verify some information and request additional documentation if necessary.
- To the fullest extent permitted by law, Shinhan reserves the right to terminate, change or other process of the program after three (03) days' notice at its branches / transaction offices and/or Shinhan's website.
- All Shinhan's decisions regarding these programs are final, official and not reported



in the press.

- By participating in the promotion, cardholders agree to accept the promotion's terms and conditions mentioned.
- Terms and conditions of the promotion are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.