TERMS AND CONDITIONS

Cash-back Program for Cash-back Credit Card

1. Applied cards

Cash-back Program for Cash-back Credit Card (herein after called "**Program**") is applied for:

Shinhan Visa Cash-Back Platinum/ Gold/ Classic credit card issued or managed by Shinhan Bank Vietnam Limited. (Hereinafter called as "**Cash-Back Card**" or "**Card**").

Cash-back Credit Cardholder collectively called as "**Cardholder**".

Shinhan Vietnam Bank Limited hereinafter called as "**Bank**".

2. Cash-Back Program

Cash-Back Type	**Cash-back rate/ amount**			**Maximum cash-back amount per statement cycle**	**Condition**
	Cash-Back Card				
	Classic	**Gold**	**Platinum**		
Welcome Cash-Back	VND 350,000	VND 550,000	VND 1,100,000	Granted once after Cardholder activate the new issued Primary card and has the first spending within 60 days since the 1st date of card issuance registration.	
Basic Cash-Back	0.3% all spending		0.4% all spending	No limit for maximum cash-back.	No requirement for minimum spending within statement cycle
Special Cash-Back	5% weekend dining spending			- Platinum: VND 300,000 - Gold: VND 200,000 - Classic: VND 100,000	Total spending within statement cycle from VND 10,000,000

2.1. **Cash-back:** is the amount of cash-back granted into Primary Cardholders based of eligible spending of both Primary and Supplementary Cardholder. Cash-back includes Welcome Cash-Back, Basic Cash-Back and Special Cash-Back (if any).

2.2. **Spending:** is purchase transaction made by Card and posted in the Bank's system within the statement period. Spending by Supplementary cardholder(s) will be counted for Primary cardholder. The Program is not applied for cash withdrawal, cash advance, Flexicash, Installment 0% interest, Bill Payment transaction by the bill payment service via Card provided by Shinhan, fee and charge howsoever called, interest, stamp duty, overdue transaction, deposit after payment due date will not be applied this Program.

2.3. **Weekend dining spending**: is transaction made by Card at dining merchant category (MCC 5812, 5813, 5814) on Saturday and Sunday based on merchant category code (MCC) stipulated by international card company Visa. From time to time, the Bank may, at its own discretion, modify, delete or add the applied merchant category codes without prior notice.

2.4. Welcome Cash-Back is not applied in case Cardholder already received equivalent offer(s) or not activate physical card within 60 days since the first date of card issuance registration.

2.5. Basic Cash-Back is not applied for transactions that are already applied Special Cash-Back.

2.6. Cash-Back earned within the statement cycle will be credited for the Primary Cardholder and deducted to that statement's outstanding balance.

2.7. Cash-Back earned within the statement cycle will be reflected on that cycle's Card Statement.

2.8. Transactions that are cancelled/ reversed/ in dispute or converted into installment 0% interest at any time shall be regarded as ineligible spending. Those transactions will be not entitled to cash-back. Shinhan reserves the right to debit equivalent cash back amount from the Cardholder's card account if the transaction is confirmed to be ineligible spending.

2.9. Card termination by Cardholder's request shall not be performed in case Cardholder still have cash-back amount to be recollected.

3. General terms

3.1. The Bank, at its own discretion, may withdraw or cancel any Cash-back amount if:

(i) Cardholder's spending is deemed to be ineligible; or

(ii) Cardholder's credit card account is not in good credit standing; or

(iii) Cardholder breaks the application for card issuance, Terms and Conditions applied to Card; or

(iv) Cardholder is deemed to abuse the Program by Shinhan's solely judgment.

3.2. The Bank may partially or entirely modify or terminate the Cash-Back Program at any time at Shinhan's discretion. Spending made in accordance with the Program before such modification or termination will be covered under the previous Program. Purchases made after this notice of termination is given will not be eligible for this Program.

3.3. If the Card of Primary Cardholder is terminated at any time for any reason, either by the Primary Cardholder or the Bank, the Primary Cardholder and Supplementary Cardholder(s) will forthwith be disqualified from participating in the Program and all unused Cash-back accrued shall automatically be cancelled.

3.4. The Bank may, at its discretion and at any time, withdraw, vary or substitute any Cash-Back or very, modify or amend this Terms and Conditions with prior notice in a proper method decided by the Bank and the Cardholders shall be bound by such variations and amendments.