

TERMS AND CONDITIONS OF PROMOTION**CASHBACK PROMOTION FOR BOOKING VIETNAM AIRLINES TICKETS**

- 1. Promotional period:** 10th Feb 2026 – 30th May 2026
- 2. Eligible customers:** Cardholders who hold one (01) of the following personal credit cards:
 - Shinhan Visa Classic/Gold/Platinum Cashback/Hi-Point/Consumer credit card
 - Shinhan Visa credit E-card
 - Shinhan Visa Travel Platinum credit card
 - Shinhan Visa Signature credit card
 - Visa Platinum PWM credit card
 - Visa International Shinhan – Lotte Mart credit card
 - Korean Air – Shinhan consumer credit card
 - Baemin – Shinhan credit card
 - Tiki – Shinhan Classic/Platinum credit card
 - 365 Cashback Platinum credit card
 - Shinhan Business Owner credit card(BIN: 401559, 469673, 469672, 403013, 450255, 426021, 421554, 421595, 539463)

3. Prize details:

- Cashback VND 500,000 for transactions of Agoda booking from VND 5,000,000 by Shinhan credit cards that occurs during the promotion period:

Minimum transaction amount	Cashback	Maximum cashback per cardholders	Reward budget
VND 5,000,000	VND 500,000	VND 2,000,000	VND 270,000,000

- The offer is applicable to the first 05 eligible transactions recorded earliest on each promotion day.
- Each cardholder can receive 01 reward per day and a maximum of 04 rewards throughout the promotion period

4. Qualified transactions:

- 4.1 Eligible transactions are online payments made via the official Agoda's website and mobile app using Shinhan credit cards as specified in Clause (2).
- 4.2 Transactions that are canceled or refunded (as of the reward period) will not be considered eligible
- 4.3 Eligible transactions are calculated based on transaction date and must be settled into Shinhan system no later than 07th Jun 2026.
- 4.4 Eligible spending will be calculated from 00:00 to 23:59 everyday.
- 4.5 Transactions completed during the spending period but not posted on Shinhan's system by the due date will not be eligible irrespective of whether or not cardholders receive the SMS notification about the transaction completion.
- 4.6 Transactions which are cash withdrawal, cash advance or Flexi-Cash and any other fees however called, including but not limited to, the transaction processing fee, annual fees, cash advance fees, interest, credit card payment, debit adjustment, late fees or any foreign exchange trading, currencies trading are excluded from the calculation of the total spending.

5. Reward terms and conditions:

- 5.1 Transactions made by Supplementary cardholders will be counted under Primary cardholders.
- 5.2 In case there are many cardholders who have qualified transactions on the same day, the offer will be applied to the cardholders with the highest to lowest transaction amount until the budget is exhausted.
- 5.3 Each cardholder can receive a maximum cashback of VND 500,000 for each eligible transaction, and total maximum cashback of VND 2,000,000 for four (04) eligible transactions throughout the promotion period.
- 5.4 Cashback will be consolidated and paid on a monthly basis.
- 5.5 Cashback will be credited within 30 working days from the end of the month in which the eligible transaction is recorded.
- 5.6 Winning cardholders will receive a reward notification no later than 30th Jun 2026.
- 5.7 Cashback will be credited to the credit card that cardholders used to make transactions.

- 5.8 Eligible cardholders can be disqualified from the promotion in the event that their Shinhan credit card becomes delinquent, fraudulent, cancelled, blocked or terminated within the promotion period and reward period.

6. Other terms and conditions:

- 6.1 For any disputes or questions arising about this promotion, please contact us by 30th Jul 2026. After this deadline, Shinhan is not responsible for resolving complaints.
- Hotline for Standard customers: **19001577**
 - Hotline for PWM customers: **1800 5999 26**
- 6.2 Shinhan is not responsible for non-delivery of the notification SMS/email in case that the cardholder's email/mobile phone number registration with Shinhan is incorrect or not updated.
- 6.3 To the fullest extent permitted by laws, Shinhan reserves the right to determine which transaction is eligible.
- 6.4 The offer granted to Customers cannot be converted into cash, transferred to a bank account, exchanged for other products, or transferred to another person under any circumstances.
- 6.5 Shinhan reserves the right to determine whether this promotion may be combined with other ongoing promotions during the same period.
- 6.6 Shinhan reserves the right to refuse the application of the promotion, refuse to reward any customer that Shinhan considers to be invalid, unclear or incomplete any of the promotion's terms and conditions.
- 6.7 Shinhan is permitted to use images, materials and other information related to the winners for the purpose of advertising, promotions and other media at Shinhan without paying any additional costs or any award for recipients.
- 6.8 Shinhan might contact cardholders via registered mobile phone number / email to verify information and require additional documents if necessary.
- 6.9 Cardholders shall bear all costs incurred (if any) related to receiving gift / service from the promotion including personal income tax (if any).
- 6.10 Shinhan is not the supplier or delivery service provider of the gifts. The products and services are provided by the relevant suppliers under the terms and conditions stipulated by such suppliers, and Shinhan bears no liability whatsoever in connection with such products and services.

- 6.11 Customers will be bound by the terms and conditions of the relevant supplier of this products. In case of any inquires or disputes related to the products, customers should contact the supplier directly.
- 6.12 In case of our reasonable discretion, Shinhan reserves the right to replace the gift corresponding to each product with another promotional items of equivalent value, but should not exceeding the value inidcated in Article 3 of these terms and conditions in any case.
- 6.13 To the fullest extent permitted by laws, Shinhan reserves the right to terminate, change or otherwise deal with the promotion at any time deemed appropriate upon 3-day prior notice at Shinhan' branches/offices and/or on its website.
- 6.14 The decisions of Shinhan on all matters relating to the promotion are final, conclusive and binding and no correspondence will be entertained.
- 6.15 By participating the promotion, cardholders agree to accept the terms and conditions mentioned.