

TERMS AND CONDITIONS OF PROMOTION

JOIN 7-DAY RACE – WIN EXCLUSIVE GIFTS

1. **Promotional period:** 12th May 2026 – 18th May 2026
2. **Eligible customers:** Primary cardholders of 01 (one) of the following 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
3. **Detailed offer:** Special rewards for cardholders achieving the highest spending on eligible Shinhan credit cards:

Minimum spending	Reward	No. of rewards
VND 30,000,000	01 pair of tickets to the VietCharm Show	09
VND 15,000,000	01 complimentary afternoon tea experience at luxury hotels	16
Total		25

4. Qualified transactions:

- 4.1 Total eligible spending will be accumulated from transactions at POS & online, domestically and internationally of all Shinhan credit cards mentioned at Clause (2).
- 4.2 Qualified transactions are calculated based on transaction date and must be acquired to Shinhan's system no later than 26th May 2026.
- 4.3 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.

5. Reward terms and conditions:

- 5.1 Transactions made by Supplementary cardholders will be counted under Primary cardholders.
- 5.2 Each cardholder can receive maximum 01 highest prize in the promotion.
- 5.3 Winning cardholders will receive a reward notification by 26th Jun 2026.
- 5.4 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 26th Jul 2026. After this date, 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 Shinhan reserves the right to determine whether this promotion may be combined with other ongoing promotions during the same period.

- 6.5 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.
- 6.6 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.
- 6.7 Shinhan might contact cardholders via registered mobile phone number / email to verify information and require additional documents if necessary.
- 6.8 Cardholders shall bear all costs incurred (if any) related to receiving gift / service from the promotion including personal income tax (if any).
- 6.9 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.
- 6.10 Customers will be bound by the terms and conditions of the relevant supplier of this product. In case of any inquires or disputes related to the products, customers should contact the supplier directly.
- 6.11 The time to receive gifts may be extended due to production time, transportation, inventory or other factors beyond Shinhan's control.
- 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 indicated 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.