

TERMS AND CONDITIONS OF PROMOTION**Smaller Bills – Sweeter Cashback Deal**

1. **Promotional period:** 05th May 2025 – 03th Jun 2025
2. **Eligible customers:** Primary cardholders of 01 (one) of the following Shinhan 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
3. **Prize details:** Cashback on the first bill payment transaction on eligible Shinhan credit cards during the promotion period.
 - Apply for electricity, water, internet, landline, post-paid mobile, and cable TV bills.
 - Payment channel: Internet Banking and Shinhan SOL Vietnam app

Minimum transaction	Cashback	Maximum cashback	Daily reward budget	Total reward budget
VND 100,000	10%	VND 50,000	VND 3,000,000	VND 90,000,000

4. **Qualified transactions:**

- 4.1 Qualified transactions are bill payment transactions of Shinhan credit cards mentioned in Clause (2) via Internet Banking or Shinhan SOL Vietnam app.
- 4.2 Qualified transactions are calculated based on transaction date and must be acquired to Shinhan's system no later than 10th Jun 2025.
- 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 The reward budget is limited and shall be prioritized for cardholders with the bill payment transaction on Shinhan credit cards via Internet Banking or Shinhan SOL Vietnam app occurred soonest.
- 5.2 Transactions made by Supplementary cardholders will be counted under Primary cardholders.
- 5.3 Each cardholder will be rewarded once with maximum amount of VND 50,000 during the promotion.
- 5.4 Prize will be rewarded to the credit card that cardholders used to make transactions.
- 5.5 Winning cardholders will receive a reward notification no later than 10th Jul 2025.
- 5.6 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 This promotion is not applied for Shinhan Bank Vietnam staff.
- 6.2 For any disputes or questions arising about this promotion, please contact us by 15th Aug 2025. After this deadline, Shinhan is not responsible for resolving complaints.
 - Hotline for Standard customers: **19001577**

➤ Hotline for PWM customers: **1800 5999 26**

- 6.3 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.
- 6.4 To the fullest extent permitted by laws, Shinhan reserves the right to determine which transaction is eligible.
- 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 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's branches/offices and/or on its website.
- 6.10 The decisions of Shinhan on all matters relating to the promotion are final, conclusive and binding and no correspondence will be entertained.
- 6.11 By participating the promotion, cardholders agree to accept the terms and conditions mentioned.