

TERMS AND CONDITIONS OF PROMOTION

Joyous All Way – Rewards Every Day

1. **Promotional period:** 20th Nov 2024 – 19th Dec 2024 (30 days)
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:**
 - **Offer 1:** Cashback on foreign currency transactions from VND500,000 on eligible Shinhan credit cards

Condition	Cashback	Daily prizes	Total prizes
Foreign currency transactions from VND500,000	VND100,000	30	900
	VND30,000	170	5.100
Total		200	6.000

※ **Note:** Reward is based on transaction date. The reward will be applied in order of transaction value from the highest to the lowest respectively until the number of daily prizes is reached.

- **Offer 2:** Cashback for cardholders achieving the highest total spending in foreign currency on eligible Shinhan credit cards within the promotion period.

Condition	Cashback	Total prize
Achieving the highest total spending in foreign currency and from VND50,000,000	VND5,000,000	01
	VND500,000	04
Total		05

4. Qualified transactions:

- 4.1 Qualified foreign currency transactions include all domestic or international transactions **by any currencies excluding VND** at local POS and online of Shinhan Visa credit cards mentioned in Clause (2).
- 4.2 Qualified transactions are calculated based on transaction date and must be acquired to Shinhan's system as follow:

	Period
Spending periods	20 th Nov 2024 – 19 th Dec 2024
Transaction acquired date	No later than 26 th Dec 2024

- 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.
- 4.4 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 Each cardholder only receives 01 highest during the promotion period.
- 5.3 Prize will be rewarded to the credit card that cardholders used to make transactions.
- 5.4 Winning cardholders will receive a reward notification no later than 24th Jan 2025.
- 5.5 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 28th Feb 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' 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.