


TERMS AND CONDITIONS

Promotion

Safe contactless transaction - Happy cashback

1. **Promotion period:** 01 June 2022 – 31 July 2022
2. **Eligible customers:** Customers qualify the following conditions:
 - Cardholders (“Cardholders”) own 01 (one) of the following Shinhan Credit Card:
 - Shinhan Visa Classic/Gold/Platinum Cash Back/Hi-Point/Consumer credit card,
 - Shinhan Visa credit E-card,
 - Shinhan Visa Travel Platinum credit card,
 - Shinhan Visa Signature credit card,
 - Visa International Shinhan – Lotte Mart credit card,
 - Korean Air – Shinhan consumer credit card,
 - Visa Platinum PWM credit card.
 - Cardholders receive SMS / email / calling from Shinhan about this promotion.
 - Shinhan Visa credit cards have capability to make contactless transactions with symbol  on cards.
3. **Location:** All stores/supermarkets nationwide of 08 brands as below:
 - Winmart/Winmart+
 - Aeon
 - Annam Gourmet
 - Emart
 - LOTTE Mart
 - Starbucks
 - Phuc Long
 - Katinat
4. **Offer conditions:** Cardholders use eligible Shinhan credit cards to make *contactless transactions* (by tapping/waving/placing card close to payment devices) at one of the aboved locations.

5. **Offer details:** Cardholders meet offer conditions will receive cashback VND 10,000 for every *contactless transactions* from VND 100,000 (maximum VND 50,000 for each cardholder).

Contactless transaction from	Cashback	Maximum cashback for each cardholder	Total reward budget
VND 100,000	VND 10,000	VND 50,000	VND 600,000,000

** Promotion may end earlier when total reward budget is reached.*

6. **Timeline and reward:**

	Period
Spending period	From 01 June 2022 to 31 July 2022
Transaction acquired date	No later than 08 August 2022
Reward period	No later than 08 September 2022
	SMS reward will be sent to Qualified cardholders.

7. **Qualified cardholders/transactions:**

- 7.1 Qualified transactions shall meet offer conditions mentioned in clause (4) and must be recorded in Shinhan's system no later than 08 August 2022.
- 7.2 Transactions completed during spending period but not recorded 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.
- 7.3 Transactions made by Supplementary Cardholders will be counted under the Primary Cardholders, promotion only applies for Primary Cardholders.
- 7.4 Eligible Cardholders can be disqualified from the promotion in the event that their Shinhan Credit Card becomes delinquent, fraud, over limit, cancelled or terminated within the promotion period and reward period.

8. **Other terms and conditions:**

- 8.1 This promotion is not applied for Shinhan Bank Vietnam staff.

- 8.2 In case of any questions or disputes, Cardholders must contact Hotline **19001577** no later than 15 September 2022. After this deadline, Shinhan is not responsible to solve any disputes.
- 8.3 Shinhan is not responsible for non-delivery of the notification SMS in case that the Cardholder's email/mobile phone number registration with Shinhan is incorrect or not updated.
- 8.4 To the fullest extent permitted by laws, Shinhan reserves the right to determine which transaction is eligible.
- 8.5 Shinhan reserves the right to refuse the application of the program, refuse to reward any customer that Shinhan considers to be invalid, unclear or incomplete any of the Promotion Terms and Conditions.
- 8.6 Shinhan is permitted to use images, materials and other information related to the winners for the purpose of advertising, promotions and other media Shinhan without paying any additional costs or any award for recipients.
- 8.7 Shinhan might contact Cardholders via registered mobile phone number/email to verify information or require additional documents if necessary.
- 8.8 Cardholders shall bear all costs incurred (if any) related to receiving gift/service from the promotion including personal income tax (if any).
- 8.9 To the fullest extent permitted by laws, Shinhan reserves the right to terminate, change or otherwise deal with the promotion at any time it deems appropriate upon 3-day prior notice at Shinhan's branches/offices and/or on its website.
- 8.10 The decisions of Shinhan on all matters relating to the promotion are final, conclusive and binding and no correspondence will be entertained.
- 8.11 By participating the promotion, Cardholders agree to accept the Terms and Conditions mentioned.
- 8.12 Terms and Conditions of the promotion are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.