Shinhan Bank

TERMS AND CONDITIONS OF PROMOTION

Spend with ease – Enjoy more rewards

1. Promotional period: 20 Oct 2026 – 30 Nov 2026
2. Eligible customers: Customers must qualify all below criteria:
   - 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
     - Shinhan Business Owner credit card
     - Shinhan Supreme credit card
     - Shinhan MyLife Platinum credit card
   - Receive a notification from Shinhan Bank about the promotion via SMS/email/calls.
3. Detailed offer: Cashback for customers who qualified below conditions:
     - Spend on Shinhan credit cards during the promotion period, and
     - Maintain the Maximize Account balance from VND 3,000,000 for at least 30 days.

▶ Offer 1: Cashback for all credit card spending transactions from VND 500,000:

Minimum spending transaction amount	Cashback per transaction	Maximum cashback per customer	Budget
VND 500,000	VND 50,000	VND 500,000	VND 570,000,000

▶ Offer 2: Cashback for top credit card spenders:

Minimum total spending	Cashback	No. of prizes

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VND 30,000,000	**VND 2,000,000**	05

- The Maximum Account Balance must be maintained for at least 30 days, from the promotion start date until the end of 30 Dec 2026.
- Total eligible spending includes domestic and international POS and online transactions of the Shinhan credit cards specified in Clause (2). Transactions made by supplementary cardholders will be counted toward the primary cardholders.
- Eligible spending transactions shall be determined based on the transaction date and must be successfully posted to Shinhan's system no later than 07 Dec 2026.
- Transactions made during the eligible spending period but not posted on Shinhan's system by the deadline will be considered ineligible, regardless of whether the cardholder receives a successful transaction notification SMS from Shinhan.
- 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.

4. Reward terms and conditions:

- The offer applies to the primary cardholder.
- Each customer can receive a maximum of 01 highest prize in the promotion.
- The winning customer will receive a reward notification by 30 Jan 2027.
- Cashback will be credited to the cardholder's credit card.
- Customers can be disqualified from the promotion if, at the time of reward evaluation and cashback processing:

  + Shinhan credit card becomes delinquent, fraudulent, cancelled, blocked or terminated for any reason.
  + The Maximize Account has a balance of less than VND 3,000,000 or is not in normal status.

5. Other terms and conditions:

- For any disputes or queries, please contact us by 28 Feb 2027. After this date, Shinhan is not responsible for resolving complaints.
  - Hotline for Standard customers: 19001577
  - Hotline for PWM customers: 1800 5999 26

- Shinhan is not responsible for non-delivery of the notification SMS/email if customer's email/mobile phone number registered with Shinhan is incorrect or not updated.
- To the fullest extent permitted by laws, Shinhan reserves the right to determine which transaction is eligible.
- Shinhan reserves the right to determine whether this promotion may be combined with other ongoing promotions during the same period.
- 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.
- 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.
- Shinhan might contact customers via registered mobile phone number / email to verify information and require additional documents if necessary.
- Cardholders shall bear all costs incurred (if any) related to receiving gift / service from the promotion including personal income tax (if any).
- 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.
- 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.
- The decisions of Shinhan on all matters relating to the promotion are final, conclusive and binding and no correspondence will be entertained.
- By participating the promotion, cardholders agree to accept the terms and conditions mentioned.