

TERMS AND CONDITIONS OF PROMOTION

Enroll in Fun – Earn Weekly Rewards

- Promotion period:** 07th Jul 2025 – 17th Aug 2025 (06 weeks)
- Eligible customers:** Customers must qualify all below criteria:
 - Primary cardholders of 01 (one) of the following Shinhan credit cards:
 - o Shinhan Visa Classic/Gold/Platinum Cash Back/Hi-Point/Consumer credit card
 - o Shinhan Visa credit E-card
 - o Shinhan Visa Travel Platinum credit card
 - o Shinhan Visa Signature credit card
 - o Visa International Shinhan – Lotte Mart credit card
 - o Korean Air – Shinhan consumer credit card
 - o Baemin – Shinhan credit card
 - o Tiki – Shinhan Classic/Platinum credit card
 - o 365 Cashback Platinum credit card
 - o Shinhan Business Owner credit card
 - Do not belong to the group of customers who apply for a credit card to pay tuition at educational institutions.
- Prize details:** Cashback for cardholders with the highest education spending on eligible Shinhan credit cards each week and from VND 20,000,000:

Prize	Cashback	Weekly prizes	Total prizes
First prize	VND 1,500,000	04	24
Second prize	VND 800,000	10	60
Total		14	84

4. Qualified transactions:

4.1 Eligible transactions must satisfy the following conditions simultaneously:

- (i) Payment transactions for education that are made by eligible Shinhan credit card as mentioned in Term 2 at card acceptance units with a valid Merchant Category Code (MCC) recorded in Shinhan Bank system including: **8211, 8220, 8241, 8244, 8249, 8299** and a merchant name that clearly shows the business.

MCC	Content
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)

- (ii) POS and online payments are accepted.

(*) Spending category is determined depending on the Merchant Category Code (MCC) registered by sellers with VISA. Shinhan will not be responsible in case the MCC registered with VISA is incorrect or VISA and/or sellers and/or sellers' bank change the MCC without notifying Shinhan.

4.2 Qualified transactions are calculated based on transaction date and must be acquired to Shinhan's system as follow:

Spending period	Settlement period
Week 1: 07 th Jul 2025 – 13 th Jul 2025	No later than 25 th Aug 2025
Week 2: 14 th Jul 2025 – 20 th Jul 2025	
Week 3: 21 st Jul 2025 – 27 th Jul 2025	
Week 4: 28 th Jul 2025 – 03 rd Aug 2025	
Week 5: 04 th Aug 2025 – 10 th Aug 2025	
Week 6: 11 th Aug 2025 – 17 th Aug 2025	

- 4.3 Eligible spending is calculated separately for each week and does not roll over to subsequent weeks.
- 4.4 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.
- 4.5 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 will be rewarded with 01 highest prize of the week and maximum once during the promotion.
- 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 25th Sep 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 31st Oct 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 reserves the right to determine whether this promotion may be combined with other ongoing promotions during the same period.
- 6.7 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.
- 6.8 Shinhan might contact cardholders via registered mobile phone number / email to verify information and require additional documents if necessary.
- 6.9 Cardholders shall bear all costs incurred (if any) related to receiving gift / service from the promotion including personal income tax (if any).
- 6.10 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.
- 6.11 The decisions of Shinhan on all matters relating to the promotion are final, conclusive and binding and no correspondence will be entertained.
- 6.12 By participating the promotion, cardholders agree to accept the terms and conditions mentioned.