

TERMS AND CONDITIONS OF PROMOTION

Convert into installments Get reward with SOL

- Promotional period:** 04th Nov 2024 – 04th Dec 2024
- Eligible customers:** Customers who are primary cardholders of 01 (one) of Shinhan consumer credit cards.
- Prize details:** Cashback when converting transactions into installments with interest on Shinhan SOL Vietnam – Mobile Banking app (“SOL”) during the promotional period.

Transaction amount	Cashback (VND)	Quantity
From VND 2 million to under VND 10 million	50,000	400
From VND 10 million to under VND 20 million	100,000	300
From VND 20 million and above	200,000	200
Total		900

4. Reward terms and conditions:

- 4.1 The quantity of prizes is limited and prizes shall be given to the earliest cardholders who convert purchase transactions on Shinhan credit cards into installments via SOL app.

	Period
Installment registration on SOL app	04 th Nov 2024 – 04 th Dec 2024
Reward	No later than 04 th Jan 2025
	SMS notification will be sent to qualified cardholders.

- 4.2 The offer is only applicable to primary cardholders.
- 4.3 Each cardholder is qualified for maximum one (01) highest prize in the whole promotion.
- 4.4 Prize will be rewarded to the credit card that cardholders used to make transactions.
- 4.5 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.

5. Instruction for installment conversion on SOL app:

- **Step 1:** Log in to SOL app
- **Step 2:** Select **Card > Installment with interest**
- **Step 3:** Select credit card and transaction period
- **Step 4:** Select the exact transaction to convert
- **Step 5:** Select installment conversion tenor and installment interest rate:

Tenor	Interest rate
6 months	21,5%pa
12 months	21%pa
18 months	20,5%pa

- **Step 6:** Confirm installment conversion to complete.
- ▶ See detailed guideline [here](#).
- ▶ **Notes:**
 - **Mimimum** transaction amount for installment conversion with preferential interest rate is **VND 2,000,000**.

- Transactions which are cash withdrawal, Flexi-cash, transactions which are due for payment and any other fees however called, including but not limited to, the transaction processing fee, annual fee, cash advance fee, interest, credit card payment, debit adjustment, late fees or any foreign exchange trading are not eligible to convert installment.
- Successful installment conversion cannot be reversed in any circumstance and any request to cancel from cardholders shall not be processed.
- Early repayment does not incur any cost or finance charge. However, cardholder is only allowed to pay in advance the full amount of installment including interest if any. Cardholder is not allowed to pay part of installment in advance.

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 04th 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.