

TERMS AND CONDITIONS OF CAMPAIGN**Login SOL to convert installment, receive Got It voucher**

1. **Period:** 22 Jul 2024 – 22 Aug 2024
2. **Target customers:** All primary and secondary cardholders (hereinafter referred to as "Cardholders") who own one (01) of Shinhan's personal credit cards.
3. **Applicable services:** Register for installment transactions above 3,000,000 VND with preferential interest rates

Tenor	Interest Rate
6 month	1.79%/p.m
12 month	1.75%/ p.m
18 month	1.71%/ p.m

4. Details:

Cardholders will receive a **Got It Voucher** when successfully registering to convert installment with preferential interest rates on **Shinhan Bank's mobile banking application - Mobile Banking SOL** within the period.

Transaction value (VND)	Voucher value (VND)	Number of voucher
Above 3.000.000	10.000	1.000
Above 5.000.000	50.000	75

5. Timeline:

	Period
Registration conversion time via SOL	22 Jul 2024 – 22 Aug 2024
Receiving time of voucher	No later than 20/09/2024
	SMS notification will be sent to primary cardholder.

6. Valid transaction/ customer information:

6.1 Campaign only applies to personal credit cards, not corporate credit cards.

- 6.2 The transaction value is above 3,000,000 VND in order to convert to preferential interest rate installments and receive voucher.
- 6.3 Each transaction that meets the conditions will receive the highest corresponding voucher.
- 6.4 Priority is given to the earliest installment registration transactions.
- 6.5 There is no limit to the number of vouchers per cardholder until run out of campaign's voucher quantity.
- 6.6 Transactions can only be converted to installment payments once they have been recorded in Shinhan's system.
- 6.7 Preferential interest rate installment conversion will not be applied in the following cases:
- The credit card account is in overdue debt, or violates any regulations in the Terms & Conditions of Shinhan credit card use, or is being used beyond the valid limit.
 - Transactions are cash advance transactions and cash-related transactions, refund transactions, online bill payment transactions for credit card services, or annual fee and fee payment transactions. participation and other payable fees in the Shinhan credit card Terms & Conditions, or other transactions that Shinhan considers invalid.
 - The transaction is due for payment.
 - The transaction has been registered for any other form of installment payment.
- 6.8 Transactions when converting to preferential interest rate installments cannot be reversed and any request to cancel the installment plan after registering for conversion will not be honored. Early payment of preferential interest rate installments is free of charge. However, the cardholder is only allowed to pay in advance the entire remaining value of the installment including any interest (if any). Cardholders are not allowed to partial payment in installments.

7. Other terms and conditions:

- 7.1 This campaign does not apply to Shinhan Bank staff.
- 7.2 For any disputes or questions arising about this campaign, please contact us at 1900 1577 by 20th Oct 2024. After this deadline, Shinhan is not responsible for resolving complaints.
- 7.3 Shinhan has the right to refuse to award vouchers to any cardholder that Shinhan believes provides invalid, unclear, incomplete information or violates any terms and conditions of campaign.

- 7.4 Shinhan is not responsible for errors when notifying via text message/email due to the cardholder's phone number/email address registered with Shinhan being incorrect or not updated.
- 7.5 To the fullest extent permitted by laws, Shinhan reserves the right to determine which transaction is eligible.
- 7.6 Shinhan might contact cardholders via registered mobile phone number / email to verify information and require additional documents if necessary.
- 7.7 Shinhan is allowed to use images, documents and information related to winners for advertising and promotional purposes of Shinhan and on mass media without paying any additional costs for the reward recipient.
- 7.8 Cardholders shall bear all costs incurred (if any) related to receiving gift / service from the promotion including personal income tax (if any).
- 7.9 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.
- 7.10 The decisions of Shinhan on all matters relating to the promotion are final, conclusive and binding and no correspondence will be entertained.
- 7.11 By participating the campaign, cardholders agree to accept the Terms and Conditions mentioned.