

TERMS AND CONDITIONS OF PROMOTION

STAY PROTECTED – ENJOY REWARDS

1. **Promotional period:** 01st Mar 2026 – 30th Apr 2026, including 02 periods:
 - Period 1: 01st Mar 2026 – 31st Mar 2026
 - Period 2: 01st Apr 2026 – 30th Apr 2026
2. **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 Cashback/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 Platinum PWM 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
 - Send a SMS to register to participate in this promotion according to the provisions of Article 4.
3. **Prize details:** Cashback for insurance premium payment transactions on Shinhan credit cards occurred during the promotional period:

Minimum transaction amount	Cashback	No. of prizes per phase	Total prizes
From VND 10,000,000 to under VND 20,000,000	VND 200,000	340	680
From VND 20,000,000 and above	VND 400,000	200	400
Grand total		540	1,080

4. How to join:

- Send a SMS using the registered mobile phone number with Shinhan according to the syntax:

SHINHAN<space>**BH** and send to **6089**

- Registration SMS can be sent before or during the promotional period.
- Each customer can send multiple SMS. The last SMS sent on 30th Apr 2026 will determine the registration.

5. Qualified transactions:

5.1 Eligible transactions must satisfy the following conditions simultaneously:

- Payment transactions for insurance premium that are made by eligible Shinhan credit card as mentioned in Term 2 at card acceptance units with a valid Merchant Category Code (MCC)^(*) recored in Shinhan Bank system to be **6300 - Insurance-Sales & Underwrite** and a merchant name that clearly shows the business.

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

- POS and online payments are accepted.

- 5.2 Eligible transactions are calculated based on transaction date and must be settled into Shinhan system as follows:

Spending period	Settlement period
Period 1: 01 st Mar 2026 – 31 st Mar 2026	No later than 07 th May 2026
Period 2: 01 st Apr 2026 – 30 th Apr 2026	

- 5.3 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.
- 5.4 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.

6. Reward terms and conditions:

- 6.1 Transactions made by Supplementary cardholders will be counted under Primary cardholders.
- 6.2 In case there are many cardholders who have qualified transactions on the same day, the offer will be applied to the cardholders with the highest to lowest transaction amount until the budget is exhausted.
- 6.3 Each cardholder can receive cashback reward once with the highest prize during the whole promotion.
- 6.4 Cashback will be credited to the credit card that cardholders used to make transactions.
- 6.5 Winning cardholders will receive a reward notification no later than 07th Jun 2026.

6.6 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.

7. Other terms and conditions:

7.1 This promotion is not applicable to Shinhan Bank Staff.

7.2 For any disputes or questions arising about this promotion, please contact us by 15th Jul 2026. After this deadline, Shinhan is not responsible for resolving complaints.

- Hotline for Standard customers: **19001577**
- Hotline for PWM customers: **1800 5999 26**

7.3 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.

7.4 To the fullest extent permitted by laws, Shinhan reserves the right to determine which transaction is eligible.

7.5 Shinhan reserves the right to determine whether this promotion may be combined with other ongoing promotions during the same period.

7.6 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.

7.7 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.

7.8 Shinhan might contact cardholders via registered mobile phone number / email to verify information and require additional documents if necessary.

7.9 Cardholders shall bear all costs incurred (if any) related to receiving gift / service from the promotion including personal income tax (if any).

- 7.10 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.
- 7.11 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's branches/offices and/or on its website.
- 7.12 The decisions of Shinhan on all matters relating to the promotion are final, conclusive and binding and no correspondence will be entertained.
- 7.13 By participating the promotion, cardholders agree to accept the terms and conditions mentioned.