

TERMS AND CONDITIONS OF PROMOTION

Experience SOL – Earn rewards

1. Promotion period: 01 September 2022 to 30 September 2022

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 Cash Back/Hi-Point/Consumer credit card,
 - Shinhan Visa credit E-card,
 - Shinhan Visa Travel Platinum credit card,
 - Shinhan Visa Signature credit card,
 - Visa International Shinhan – Lotte Mart credit card;
 - Korean Air – Shinhan consumer credit card;
 - Visa International Shinhan My SOL debit card;
 - Shinhan Be-SAFE debit card.
- Receive SMS/email/calling notification from Shinhan about this promotion.

3. Offer details:

Cardholders will receive **cashback** when using “**Shinhan Bank Vietnam SOL**” Mobile banking app to (1) convert transactions by Shinhan credit cards into installment with preferential interest rate or (2) enable digital card function during promotion period.

Offer	Cashback	Number of prizes
(1) Convert installment with preferential interest rate via SOL	VND 20,000	250
(2) First time register and activate digital card function via SOL and have spending on digital card	10% on total spending by digital card during promotion, maximum VND 50,000	1,500

4. Offer conditions:

- 4.1 The quantity of prizes is limited and prize shall be given to cardholders converting installment or enabling digital card function via SOL *soonest*.
- 4.2 Offers only apply for Primary cardholders.
- 4.3 Each cardholder receives maximum **VND 70,000** during promotion.
- 4.4 Eligible cardholders can be disqualified from the promotion in the event that their Shinhan credit/debit card becomes delinquent, fraudulent, over limit, cancelled or terminated within the promotion period and reward period.

5. Instruction:

5.1 Convert installment via SOL Mobile banking:

- Step 1: Log in SOL
- Step 2: Click on **Cards > Installment**
- 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

For more details [click here](#)

❖ Notes:

- Minimum transaction amount for installment conversion with preferential interest rate is VND 3,000,000.

- 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.

5.2 Enable digital card function on SOL Mobile banking:

- Step 1: Log in SOL
- Step 2: Click on **Cards > Digital card function**
- Step 3: Choose credit/debit card to enable digital card function
- Step 4: Set-up transaction limit and PIN for digital card
- Step 5: Review registration information and confirm
- Step 6: Activate digital card

For more details [click here](#)

❖ Notes:

- Offer is only applied for customers registering digital card **for the first time**.
- After digital card function is activated on SOL, cardholder must use digital card for online transaction in order to get cashback **reward 10% on total spending**.
- Eligible spending includes all online domestic and international spending occurred during promotion period and must be recorded into Shinhan's system no later than 07 October 2022.
- Transactions completed during spending period but not recorded 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.

6. Timeline:

	Period
Period for converting installment or enabling digital card function on SOL	01 September 2022 – 30 September 2022
Spending period for digital card	01 September 2022 – 30 September 2022
Transaction acquired date	No later than 07 October 2022
Reward period	No later than 07 November 2022
	SMS notification will be sent to Primary cardholders

7. Other terms and conditions:

- 7.1** This promotion is not applied for Shinhan Bank Vietnam staff.
- 7.2** For any disputes or questions arising about this promotion, please contact **19001577** no later than 07 December 2022.
- 7.3** Shinhan is not responsible for non-delivery of the notification SMS 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 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.
- 7.6** 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.
- 7.7** Shinhan might contact cardholders via registered mobile phone number / email to verify information and require additional documents if necessary.

- 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 promotion, cardholders agree to accept the terms and conditions mentioned.
- 7.12** Terms and conditions of the promotion are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.