

**TERMS AND CONDITIONS OF PROMOTION**

## Turn points into cash – Receive extra cash

1. **Promotion period:** 01 October 2022 to 31 October 2022
2. **Eligible customers:** Customers must qualify all below criteria:
  - Primary cardholders of 01 (one) of the following Shinhan credit/debit cards:
    - Shinhan Visa Classic/Gold/Platinum Hi-Point/Consumer credit card,
    - Shinhan Visa credit E-card,
    - Visa International Classic debit 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 redeem Shinhan points during promotion period.

Offer	Cashback	Number of prizes
Shinhan points redemption via SOL Mobile banking	<b>VND 20,000</b>	<b>3,500</b>

4. **Offer conditions:**
  - 4.1 The quantity of prizes is limited and prize shall be prioritized for cardholders converting installment or redeeming Shinhan points via SOL *soonest*.
  - 4.2 Offers only apply for Primary cardholders.
  - 4.3 Each cardholder only receives 01 prize during promotion period.

**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. Shinhan points redemption via SOL Mobile banking:**

- Step 1: Log in SOL
- Step 2: Click on **Cards > Reward > Shinhan Point Redemption**
- Step 3: Input the number of points to redeem
- Step 4: Confirm points redemption

❖ **Notes:**

- Shinhan points are converted into cash at the rate: 1 Shinhan points = VND 1.
- Minimum Point redemption: 15,000 points, equivalent to VND 15,000.
- Point redemption shall be the multiple of 1,000.
- Point redemption via SOL must be executed from 08:00 to 16:00 on Monday to Friday.

**6. Timeline:**

	Period
<b>Period for redeeming Shinhan points via SOL</b>	01 October 2022 – 31 October 2022
<b>Reward period</b>	No later than 30 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 31 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.