

TERMS AND CONDITIONS OF PROMOTION

**SPEND LEISURELY
GET REWARD WITH EASE**

- Promotional period:** 01st Oct 2024 – 30th Oct 2024
 - Phase 1: 01st Oct 2024 – 15th Oct 2024
 - Phase 2: 16th Oct 2024 – 30th Oct 2024
- Eligible customers:** Primary cardholders of 01 (one) of the following Shinhan credit cards:
 - Shinhan Visa Classic/Gold/Platinum Cashback/Hi-Point/Consumer credit card
 - Shinhan Visa credit E-card
 - Shinhan Visa Travel Platinum credit card
 - Shinhan Visa Signature credit card
 - Visa Platinum PWM credit card
 - Visa International Shinhan – Lotte Mart credit card
 - Korean Air – Shinhan consumer credit card
 - Baemin – Shinhan credit card
 - Tiki – Shinhan Classic/Platinum credit card
 - 365 Cashback Platinum credit card
- Prize details:** Cashback on all **online transactions** on eligible Shinhan credit cards occurring **earliest**.

Minimum online transaction	Cashback	Maximum cashback per customer	Reward budget per phase	Total reward budget
VND 100,000	VND 10,000	VND 50,000	VND 125,000,000	VND 250,000,000

※ **Note:** Reward is based on transaction date.

4. Qualified transactions:

- 4.1 Qualified transactions include all domestic and international online spending of Shinhan credit cards mentioned in Clause (2).
- 4.2 Qualified transactions are calculated based on transaction date within each phase and must be acquired to Shinhan's system as follow:

Spending period	Transaction acquired date
Phase 1: 01 st Oct 2024 – 15 th Oct 2024	No later than 22 nd Oct 2024
Phase 2: 16 th Oct 2024 – 30 th Oct 2024	No later than 06 th Nov 2024

- 4.3 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.
- 4.4 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.

5. Reward terms and conditions:

- 5.1 Transactions made by Supplementary cardholders will be counted under Primary cardholders.
- 5.2 Each cardholder will be rewarded maximum VND 50,000 in the promotion.

- 5.3 Prize will be rewarded to the credit card that cardholders used to make transactions.
- 5.4 Winning cardholders will receive a reward notification no later than 06th Dec 2024.
- 5.5 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.

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 06th Jan 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.