

TERMS AND CONDITIONS

Promtion

Have a dazzling summer with Shinhan credit cards

1. **Promotion period:** 25 April 2022 – 25 June 2022
2. **Eligible customers:** Customers qualify the following conditions:
 - Cardholders (“Cardholders”) own 01 (one) of the following Shinhan Credit Card:
 - o Shinhan Visa Cashback / HiPoint / Consumer Classic credit card
 - o Shinhan Visa Cashback / HiPoint / Consumer / E-card / LotteMart Gold credit card
 - o Shinhan Visa Cashback / HiPoint / Consumer / Travel Platinum credit card
 - o Shinhan Visa Signature credit card.
 - Receive SMS / email / calling from Shinhan about this promotion.
3. **Prize details:**
 - **Offer 1: Cashback 20%** for online transactions by eligible Shinhan credit cards from **VND 50,000** and occurred **soonest** (*) within promotion period.

Online spending from	Cashback	Maximum cashback for each cardholder	Total reward budget
VND 50,000	20%	VND 100,000	VND 430,000,000

(*) based on transaction date.

For transactions made on the same date, cashback applies in order of transaction value from highest to lowest respectively until total budget is reached.

- **Offer 2:** 03 cardholders achieving **highest** total online spending from **VND 30,000,000** within promotion period will receive special prize.

Highest total online spending from	Prize	Number of prizes
VND 30,000,000	Apple AirPods Pro 2021	03

4. Timeline and reward:

	Period
Spending period	25 April 2022 – 25 June 2022
Transaction acquired date	No later than 04 July 2022
Reward period	No later than 15 August 2022
	SMS reward will be sent to Qualified cardholders.

5. Qualified cardholders/transactions:

- 5.1 Qualified transactions include all domestic and international **online** spending of Shinhan Visa Credit Card mentioned in Clause (2) occurred during spending period and must be recorded in Shinhan’s system no later than 04 July 2022.
- 5.2 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.
- 5.3 Transactions made by Supplementary Cardholders will be counted under the Primary Cardholders, promotion only applies for Primary Cardholders.
- 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 and financial trading transactions are excluded from the calculation of the total spending.
- 5.5 Eligible Cardholders can be disqualified from the promotion in the event that their Shinhan Credit Card becomes delinquent, fraud, over limit, cancelled or terminated within the promotion period and reward period.
- 5.6 Each cardholder receives only 01 highest prize during promotion.

6. Other terms and conditions:

- 6.1 This promotion is not applied for Shinhan Bank Vietnam staff.
- 6.2 In case of any questions or disputes, Cardholders must contact Hotline **19001577** no later than 15 September 2022. After this deadline, Shinhan is not responsible to solve any disputes.
- 6.3 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.
- 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 program, refuse to reward any customer that Shinhan considers to be invalid, unclear or incomplete any of the Promotion 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 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 or 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 it deems 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.
- 6.12 Terms and Conditions of the promotion are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.