

## TERMS AND CONDITIONS OF PROMOTION

**START THE NEW YEAR  
GET WEEKLY CASHBACK**

- Promotional period:** 13<sup>th</sup> Jan 2025 – 26<sup>th</sup> Jan 2025, including 02 weeks:
  - Week 1: 13<sup>th</sup> Jan 2025 – 19<sup>th</sup> Jan 2025
  - Week 2: 20<sup>th</sup> Jan 2025 – 26<sup>th</sup> Jan 2025
- 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 for cardholders achieving **the highest spending** on eligible Shinhan credit cards of the week:

Minimum weekly spending	Cashback	Weekly prizes	Total prizes
VND 30,000,000	VND 888,888	10	20
	VND 88,888	300	600
Total		310	620

- 10 cardholders achieving the highest spending of each week will receive VND 888,888 cashback.
- The next 300 cardholders achieving the highest spending of each week will receive VND 88,888 cashback.
- Number of prizes each week: **310 prizes**
- Total prizes of the promotion: **620 prizes**

#### 4. Qualified transactions:

- 4.1 Total eligible spending will be accumulated from transactions at POS & online, domestically and internationally of all Shinhan credit cards mentioned at Clause (2).
- 4.2 Eligible transactions are calculated based on transaction date within each spending period and must be settled into Shinhan system as follows:

Spending period	Settlement period
Week 1: 13 <sup>th</sup> Jan 2025 – 19 <sup>th</sup> Jan 2025	No later than 03 <sup>rd</sup> Feb 2025
Week 2: 20 <sup>th</sup> Jan 2025 – 26 <sup>th</sup> Jan 2025	

- 4.3 Total eligible spending is calculated separately for each week and not cumulative for the following week.
- 4.4 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.
- 4.5 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 can receive **maximum 01 highest prize** during the whole promotion.
- 5.3 Cashback will be credited to the credit card that cardholders used to make transactions.
- 5.4 Winning cardholders will receive a reward notification no later than 28<sup>th</sup> Feb 2025.
- 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 31<sup>st</sup> Mar 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.