

TERMS AND CONDITIONS OF PROMOTION

Pay credit card bill Enjoy grand offers

1. **Promotion period:** 01st May 2023 – 30th June 2023
2. **Eligible customers:** Customers must qualify all below criteria:
 - Primary cardholders of 01 (one) of the following Shinhan credit/debit cards:
 - o Visa Classic/Gold/Platinum Cashback/Hi-Point/Consumer credit card,
 - o Visa Credit E-card,
 - o Visa Travel Platinum credit card,
 - o Shinhan Visa Signature credit card,
 - o Korean Air – Shinhan consumer credit card,
 - o Visa International Shinhan – Lotte Mart credit card,
 - o Baemin – Shinhan credit card.
 - Receive SMS/email/calling notification from Shinhan about this promotion.

3. Offer details:

Cardholders will receive **cashback reward** when using auto debit service to make payment for Shinhan credit cards on payment due dates during the promotion period.

Condition	Minimum auto-debit amount (VND)	Cashback (VND)
Make credit card payment via auto debit service in May	200,000	100,000
Make credit card payment via auto debit service in June	200,000	100,000
Maximum cashback		200,000

4. Offer conditions:

- 4.1 This offer is only applied for Primary cardholders and auto-debit transactions occurring on payment due dates.
- 4.2 Each cardholder can receive maximum VND 200,000 cashback during the promotion period.
- 4.3 Eligible cardholders can be disqualified from the promotion in the event that their Shinhan credit card becomes delinquent, fraudulent, over limit, cancelled, blocked or terminated within the promotion period and reward period.
- 4.4 Reward will be credited to the account registered for auto debit service. Cardholders shall not receive cashback if the registered account is a joint account, a foreign currency account other than VND, a blocked or dormant within the promotion period and reward period.

5. Instruction for auto debit service:

- 5.1 Cardholders debit the payment amount to the account registered for auto debit service.
- 5.2 After 18:00 on the due date, Shinhan Bank shall automatically debit from such account. If the due date falls on a public holiday, the due date shall be the next working day.
- 5.3 Cardholders must ensure sufficient account balance (excluding the amount put on hold in your account for any reasons) and transaction limit for auto debit service.
- 5.4 In case the account balance is not sufficient for the minimum payment amount on payment due date, then late payment status shall be recorded to customer's credit card. After the payment due date, Shinhan Bank shall continue to collect the overdue minimum payment amount on the account balance; however, cardholders will be disqualified for this offer.

5.5 Carholders can check the registration for auto debit service (including payment account, payment due date, minimum payment rate) on Shinhan SOL Vietnam app or hotline 1900 1577.

5.6 If cardholders have yet to register for auto debit service, please contact the nearest Shinhan branches/ transaction offices for support.

6. Timeline:

	Period
Period for auto debit transactions	01 st May 2023 – 30 th June 2023
Reward period	No later than 31 st Jul 2023
	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 15th Aug 2023. After this deadline, Shinhan is not responsible to solve any disputes.

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 All general terms and conditions, terms and conditions relating to account, card or other Shinhan's products (as amended, added and/or replaced in each period) shall be applied.
- 7.7 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.
- 7.8 Shinhan might contact cardholders via registered mobile phone number / email to verify information and require additional documents if necessary.
- 7.9 Cardholders shall bear all costs incurred (if any) related to receiving gift / service from the promotion including personal income tax (if any).
- 7.10 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.
- 7.11 The decisions of Shinhan on all matters relating to the promotion are final, conclusive and binding and no correspondence will be entertained.
- 7.12 By participating the promotion, cardholders agree to accept the terms and conditions mentioned.
- 7.13 Terms and conditions of the promotion are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.