

Terms and conditions
Promotion

Explore the world every week Conquer premium rewards

- Promotion period:** From 09 May 2022 to 03 July 2022 (08 weeks)
- Eligible customers:** Customers qualify the following conditions:
 - Customers Shinhan Private Wealth Management (“Shinhan PWM”) service
 - Cardholders own 01 (one) of the following Shinhan credit cards:
 - o Shinhan Visa Classic Cashback / HiPoint / Consumer credit card;
 - o Shinhan Visa Gold Cashback / HiPoint / Consumer / E-card / LotteMart credit card;
 - o Shinhan Visa Platinum Cashback / HiPoint / Consumer / Travel Platinum credit card;
 - o Shinhan Visa Platinum PWM credit card;
 - o Shinhan Visa Signature credit card.
 - Receive SMS / email / calling from Shinhan about this promotion
- Offer details:**
 - **Offer 1:** For each week of promotion, 03 cardholders with **highest** total spending *by foreign currencies* on eligible Shinhan credit cards will receive:

Minimum spending by foreign currencies (VND)	Special prize	Total weekly prizes	Total prizes
100,000,000	Travel voucher valued VND 10,000,000 <i>(or cashback equivalent)</i>	03	24

(*) Qualifiers can choose to receive 01 travel voucher valued VND 10,000,000 or cashback equivalent to credit card account.

- **Offer 2:** For each week of promotion, 20 cardholders who achieve required spending *by foreign currencies* on eligible credit cards **soonest** will receive cashback:

Required spending by foreign currencies (VND)	Cashback (VND)	Total weekly prizes	Total prizes
20,000,000	1,000,000	20	160

(*) In case cardholders reach the required spending on the same date, and the number of qualifiers exceeds the number of prizes, prizes will be given to cardholders with higher total spending within the week.

4. Timeline and reward:

	Period
Spending period	Week 1: 09 May – 15 May 2022 Week 2: 16 May – 22 May 2022 Week 3: 23 May – 29 May 2022 Week 4: 30 May – 05 June 2022 Week 5: 06 June – 12 June 2022 Week 6: 13 June – 19 June 2022 Week 7: 20 June – 26 June 2022 Week 8: 27 June – 03 July 2022
Transactions acquired date	No later than 11 July 2022
Reward period	No later than 15 August 2022
	SMS reward notification will be sent to qualified cardholders.

5. Qualified cardholders / transactions:

- Qualified cross-border transactions include all domestic or international transactions **by any currencies excluding VND** at local POS and online, of Shinhan Visa credit cards mentioned in Clause (2) during spending period, and must be recorded in Shinhan’s system no later than 11 July 2022.
- 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.
- 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.

- Total eligible spending is calculated for each week separately and cannot be accumulated for the next weeks.
- Transactions made by supplementary cardholders will be counted under primary cardholders. The promotion is only applicable to primary cardholders.
- Each Primary cardholder can receive maximum 01 highest prize during promotion.
- 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.

6. Other terms and conditions:

- This promotion is not applied for Shinhan Bank Vietnam staff.
- In case of any questions or disputes, cardholders must contact Hotline **1800 5999 26** no later than **15 September 2022**. After this deadline, Shinhan is not responsible to solve any disputes.
- 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.
- To the fullest extent permitted by laws, Shinhan reserves the right to determine which transaction is eligible.
- 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.
- 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.
- Shinhan might contact cardholders via registered mobile phone number/email to verify information or require additional documents if necessary.
- Cardholders shall bear all costs incurred (if any) related to receiving gift/service from the promotion including personal income tax (if any).
- 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.
- The decisions of Shinhan on all matters relating to the promotion are final, conclusive and binding and no correspondence will be entertained.
- By participating the promotion, cardholders agree to accept the terms and conditions mentioned.
- Terms and conditions of the promotion are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.