

TERMS AND CONDITIONS
PROMOTION

Pay with ease – Receive cashback

1. **Promotion period:** 16th Jun 2023 – 31st Jul 2023
2. **Eligible customers:** Customers must qualify all below criteria:
 - Primary cardholders of 01 (one) of the following Shinhan credit/debit cards:
 - Shinhan Visa Classic/Gold/Platinum Cash Back/Hi-Point/Consumer credit card,
 - Shinhan Visa credit E-card,
 - Shinhan Visa Travel Platinum credit card,
 - Shinhan Visa Signature credit card,
 - Korean Air – Shinhan consumer credit card,
 - Baemin – Shinhan credit card,
 - Tiki – Shinhan Classic/Platinum credit card,
 - Visa International Shinhan – Lotte Mart credit/debit card,
 - Visa International Classic debit card,
 - Visa International Shinhan My SOL debit card,
 - Added Shinhan credit/debit cards to Samsung Wallet application.
3. **Prize details:**
 - **Offer 1: Cashback 50% on the first transaction via Samsung Wallet** on eligible Shinhan credit/debit cards within the promotion period.

Cashback on the first transaction via Samsung Wallet	Maximum cashback for each cardholder	Quantity
50%	VND 200,000	500

- This offer is applicable to cardholders who have not made any transaction via Samsung Wallet by Shinhan credit/debit cards since Jan 2023.
 - Each cardholder receives cashback once for the first transaction on Samsung Wallet, and the cashback amount shall not exceed VND 200,000.
 - The first transaction via Samsung Wallet of each cardholder is determined based on transaction date.
 - In case a cardholder has more than 01 transactions on his/her first transaction date on Samsung Wallet, cashback shall be applied on the highest transaction value.
 - In case many cardholders have first transaction on the same date, cashback shall be applied in order of transaction value from high to low respectively until the reward cap is reached.
- **Offer 2:** Cashback for the first cardholders achieving the required spending amount on eligible Shinhan credit/debit cards via Samsung Wallet within the promotion period.

Required spending amount via Samsung Wallet	Cashback	Quantity
VND 5,000,000	VND 1,000,000	50

- In case many cardholders achieving required spending on the same date and exceeding the quantity of prizes, cashback shall be prioritized to cardholder with highest total spending within promotion period.

4. Timeline:

	Period
Spending period	16 th Jun 2023 – 31 st Jul 2023
Transaction acquired date	No later than 07 th Aug 2023
Reward period	No later than 31 st Aug 2023
	SMS notification will be sent to Primary cardholders

5. Qualified transactions/cardholders:

- 5.1 Qualified transactions include all domestic or international transactions at local POS via Samsung Wallet of Shinhan Visa credit/debit cards mentioned in Clause (2) during spending period, and must be recorded in Shinhan's system no later than 07th Aug 2023.
- 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 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/debit card payment, debit adjustment, late fees or any currencies trading are excluded from the calculation of the total spending.

6. Reward:

- 6.1 Transactions made by supplementary cardholders will be counted under primary cardholders. The promotion is only applicable to primary cardholders.
- 6.2 **Each cardholder only receives 01 highest prize.**
 - For credit cardholders, cashback amount will be credited to you credit card account.
 - For debit cardholders, cashback amount will be credited to main payment account of debit card.
- 6.3 Eligible cardholders can be disqualified from the promotion in the event that their Shinhan credit/debit card becomes delinquent, fraud, over limit, cancelled, blocked or terminated within the promotion period and reward period.
- 6.4 Debit cardholders shall not receive cashback if the payment account linked to debit card is a joint account, a foreign currency account other than VND, blocked or dormant within the promotion period and reward period.

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 Sep 2023.
- 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 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.
- 7.7 Shinhan might contact cardholders via registered mobile phone number/email to verify information and require additional documents if necessary.
- 7.8 Cardholders shall bear all costs incurred (if any) related to receiving gift/service from the promotion including personal income tax (if any).
- 7.9 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.
- 7.10 The decisions of Shinhan on all matters relating to the promotion are final, conclusive and binding and no correspondence will be entertained.
- 7.11 By participating the promotion, cardholders agree to accept the terms and conditions mentioned.
- 7.12 Terms and conditions of the promotion are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.