

Terms and Conditions for “NEW MONTH, NEW TOP UP WITH 20% CASHBACK”

“NEW MONTH, NEW TOP UP WITH 20% CASHBACK” campaign (“**Campaign**”) is applicable for customers of Shinhan Bank Vietnam Limited (“**The Bank**”) with the following terms and conditions:

1. Campaign period and location

Campaign period: The campaign starts from 27th September 2022 (start date) to 3rd November 2022 (end date), both days are included.

Location: Nationwide

2. Promotion type

Receive 20% cashback, maximum VND 20,000 when top-up phone for customers when meeting the Campaign conditions.

3. Prize scheme

Condition	Reward	Quantity
Customers successfully top-up their phone via Internet Banking/SOL Mobile Banking	Receive 20% cashback, maximum VND 20,000	4,990

Total reward value of the Campaign: VND 99,800,000 (Ninety-nine million eight hundred thousand dong), including VAT.

4. Details and regulations

4.1 Eligible customers

Exclusively for customers who receive SMS from Shinhan Bank informing about the promotion.

4.2 Campaign Terms and Conditions

- Receive 20% cashback, maximum VND 20,000 to the respective account of the customer uses to top-up the phone.
- Minimum top-up amount: From VND 100,000/time.
- Each customer can only receive 01 (one) cashback during the campaign period.

5. Reward granting

Eligible customers will receive their refund within 15 (fifteen) working days from the end of the program.

6. Requirements on evidence to identity qualified customers

The Bank will base on time of successful top-up phone during the Campaign period to identify the eligible customers.

7. Winning notification

Winning customers list will be published on The Bank's website at (<https://shinhan.com.vn/en>) within 15 (fifteen) working days after end date of the Campaign. The winning customers list will include:

- Customers' full names
- Phone numbers (only display the first 3 digits and last 3 digits, for example "093xxxx011")
- Successful transaction dates
- Reward value

8. FAQ for the Campaign

For details of the Campaign, please contact the nearest branches/transaction offices of The Bank or call Contact Center at **1900 1577**.

9. Other regulations

- The campaign can be applied in conjunction with other campaigns or promotions.
- The Bank is not responsible if customers cannot receive SMS due to the incorrect or non-updated phone numbers registered with The Bank.
- The Bank reserves the right to refuse the application of the Campaign, as well as to refuse to reward to customers if The Bank considers there is any invalid or any doubt or any fraud transactions or any breached relevant terms and conditions to the Campaign.
- All general terms and conditions related to the products and services of The Bank (as amended, replenished and/or replaced from time to time) will be applied concurrently.
- The winning customers are responsible for personal income tax (declaration and payment) and all costs incurred related to receiving rewards of the Campaign (commute...) if any, in accordance with the local law requires.
- The Bank is entitled to use information and images of the winning customers for the purpose of advertising or any other purposes of this Campaign.
- The campaign may end before the due date if being out of reward without announcement in advance.
- In case of any dispute related to this Campaign, The Bank is responsible for directly settling the dispute in accordance with the laws.