

Terms and Conditions of the program “EXPERIENCE SOL TO GET IPHONE”

The program “Experience SOL To Get iPhone” (“**Program**”) is applicable to eligible customers of Shinhan Bank Vietnam Limited (“**The Bank**”) with the following terms and conditions:

1. Promotion period and location

Promotion period: The program starts from December 1st, 2022 (starting date) to December 31, 2022 (end date), both days are included.

Location: Nationwide.

2. Promotion type

Lucky draw

3. Prize scheme

Lucky draw event	Reward structure	Reward	Reward Value (VND)	Reward Quantity	Total reward value (VND)
1 st Phase	Reward for 1 st phase	iPhone 14 Pro Max 128GB	31,889,000	10	318,890,000
2 nd Phase	Reward for 2 nd phase	iPhone 14 Pro Max 128GB	31,889,000	20	637,780,000
Total					956,670,000

Detail and regulations of campaign as listed in Article 4.

Note:

- Reward can be exchanged into money transfer with same reward’s value. Customers can choose to receive the reward in kind or in transferred money to the customer’s demand deposit account by VND at the Bank.
- Warranty of reward in kind follows warranty of the reward supplier.

- Each eligible Customer could only receive 01 (one) reward type during the promotion period.
- Total reward value of the Campaign: VND 956,670,000 (Nine hundred and fifty six million and six hundred and seventy thousand dong), including VAT.

4. Details and regulations

4.1. Specific conditions, methods, and procedures that customers must follow in order to participate the promotion

- a. Target customers: Applicable to individual customers of the Bank, excluding Shinhan Bank employees.
- b. Conditions: Individual customers (including new and existing customers, excluding Bank employees) who successfully log in to Internet Banking/SOL Mobile Banking for the first time during the promotion period will receive a lottery number to participate in lucky draw.

4.2. Time and issuing proof of winning method

After being issued, the lottery number will be notified to customers via email, SMS, and Notification message on Mobile Banking SOL application/Hotline 1900 1577/website: <https://shinhan.com.vn> up to 02 (two) working days before each lucky draw event.

4.3. Regulation on winning determination evidence

- a. The issued lottery number is a 10-digit random number, starting from 0000000001 to 9999999999.
- b. Customers who successfully log in to Internet Banking/SOL Mobile Banking for the first time during the promotion period will receive a lottery number to participate in the lucky draw. Each customer will have one (01) unique lottery number to participate in the program.
- c. The lottery numbers are unique and not duplicated.
- d. The program is divided into 2 lucky draw event; the number of issued lottery number corresponding to the number of customers who have logged in to Internet Banking/SOL Mobile Banking and successfully recorded on the system are as follows:

Lucky draw event	Time to record successful login to be eligible to join program
1 st Phase	From 00 hours 00 minutes 00 seconds on December 1, 2022 to 23 hours 59 minutes 59 seconds on December 9, 2022
2 nd Phase	From 00 hours 00 minutes 00 seconds on December 1, 2022 to 23 hours 59 minutes 59 seconds on December 31, 2022

e. The winning numbers in the 1st lucky draw event are not allowed to participate in the 2nd lucky draw event.

f. Maximum number of issued lottery number: 9,999,999,999

4.4. Time, place and method of winning determination

- **Time to determine winning:** The lucky draw event to determine the winning will be carried out in batches, including:

Lucky draw	Reward scheme	Lucky draw event	Time to record successful login to be eligible to join program	Event location
1 st Phase	1 st Phase reward	15 th Dec 2022	(00:00:00) December 1, 2022 – (11:59:59) December 9, 2022	Shinhan Bank Headquarters, 138-142 Hai Ba Trung, Da Kao Ward, District 1, Ho Chi Minh City.
2 nd Phase	2 nd Phase reward	11 st January 2023	(00:00:00) December 1, 2022 – (11:59:59) December 31, 2022	

Location of winning determination: Shinhan Bank Headquarter at 138-142 Hai Ba Trung, Da Kao Ward, District 1, Ho Chi Minh City.

Lucky draw method:

- Lucky draw by using computer-based dialer software to determine winning customers.
- Winning number is the same number as the number drawn to determine the winner at the lucky draw event.
- Each lucky draw event will determine a sufficient number of winning codes corresponding to the number of rewards per batch. Phase 1: 10 rewards. Phase 2: 20 rewards.
- A customer can only receive up to one (01) reward during the promotion period.
- The results of the lucky draw event will be made in writing and signed by the parties witnessing the lucky draw event including customer representatives and/or representatives of the Department of Industry and Trade.

5. Winning notification

Within 07 (seven) working days after the time of conducting lucky draw event, the Bank will send the winning notice to the customer by calling the customer's phone number which is registered with the Bank, and inform the list of winners on the Bank's website <https://shinhan.com.vn>. Customers can choose to receive reward in kind or by bank transfer. The list of winners includes:

- Customer's name
- Phone number (only the first 03 digits and the last 03 digits of the phone number are shown, for example: "093xxxx011")
- Lottery number
- Reward value

6. Reward procedure

- **Rewarding place:** Winner will receive the reward at the branch where the customer has registered for Internet Banking/SOL Mobile Banking or the branch closest to the customer, depending on the customer's choice.

- **Rewarding method:** Reward in kind will be delivered directly at the branch. In case the customer chooses to receive the prize in cash, the Bank will transfer to the customer's demand deposit account in VND opened at the Bank.
- **Rewarding procedures:** When receiving prizes, the winning customers need to present all the documents required by the Bank to identify the winners, including: Identity card/Citizen ID/Passport is still valid to ensure the identification of customers in accordance with the Bank's regulations.

In case the customer authorizes another person to receive the prize, the authorized person to receive the prize will have to present the original Identity Card/Citizenship ID or Passport, a notarized copy of the Identity Card/Citizen ID or Passport of the winner and the original valid power of attorney notarized/certified in accordance with the provisions of law.

- **Time limit for rewarding:** The last time the Bank is responsible for rewarding to customers is 45 (forty-five) days from the end of the promotion program. Customers who come to receive the reward after this time will no longer be eligible to receive the reward according to the Bank's Regulations.
- **Liability of winning customers for expenses incurred and irregular income tax when receiving prizes:** Winning customers must pay irregular income tax, fees and charges (if any) as prescribed by current law.

In case the customer receives the reward in kind and authorizes the Bank to pay personal income tax, the customers have to transfer to the account designated by the Bank for personal income tax, fees and charges, fee (if any) in accordance with the law on the value of the reward won by the customer. The Bank will pay on behalf of the customer according to regulations.

In case, the customer receives the prize by money transfer and authorizes the Bank to pay personal income tax, the customer agrees that the Bank will deduct the irregular income tax, fees and charges (if any) in accordance with the law on the value of the reward won by the customer and will be paid on behalf of the customer as prescribed.

7. FAQ for the Campaign

All details related to the Program. Please contact Customer Service Center at **1900 1577**.

8. Responsibility for information disclosure

- Regulations in publicly announcing the details of the promotion program rules: The Bank is responsible for fully announcing the details of the Promotion Program Rules at the Bank's branches and transaction offices and on the Bank's website <https://shinhan.com.vn>.
- Regulations on responsibility in announcing the winning results: The Bank is responsible for notifying the full list of winners on the Bank's website <https://shinhan.com.vn>.

9. Other provisions

- Winning customers must bear all commuting and other expenses (if any) for receiving and using reward.
- Bank is entitled to use information and images of the winning Customers for the purpose of advertising or any other purposes of this Campaign if approved by the winning customer.
- In case of any dispute related to this Campaign, The Bank is responsible for directly settling the dispute in accordance with the laws.
- For reward that have no recipients/winners, the Bank is responsible for deducting 50% of the reward value of such prizes into the State Budget as prescribed in Clause 4, Article 96 of the Commercial Law.