

## Terms and Conditions for “SOL-holics” campaign

“SOL-holics” campaign (“**Campaign**”) is applicable for eligible 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 1<sup>st</sup> July 2022 (start date) to 31<sup>st</sup> December 2022 (end date), both days are included.

Location: Nationwide

### 2. Promotion type

Cashback to Demand Deposit Account of eligible customers in The Bank

### 3. Prize scheme

Reward Type	Condition (*)	Reward Value (VND) (*)
6 months	Customers log in Internet Banking/SOL Mobile Banking and successfully make two types of valid debit transaction each month (**) with minimum value VND 20,000/type within 6 months of campaign period	220,000
5 months	Customers log in Internet Banking/SOL Mobile Banking and successfully make two types of valid debit transaction each month (**) with minimum value VND 20,000/type within 5 months of campaign period	190,000
4 months	Customers log in Internet Banking/SOL Mobile Banking and successfully make two types of valid debit transaction each month (**) with minimum value VND 20,000/type within 4 months of campaign period	160,000
3 months	Customers log in Internet Banking/SOL Mobile Banking and successfully make two types of valid debit transaction each month (**) with minimum value VND 20,000/type within 3 months of campaign period	130,000
2 months	Customers log in Internet Banking/SOL Mobile Banking and successfully make two types of valid debit transaction each month (**) with minimum value VND 20,000/type within 2 months of campaign period	100,000

1 month	Customers log in Internet Banking/SOL Mobile Banking and successfully make two types of valid debit transaction each month (**) with minimum value VND 20,000/type within 1 month of campaign period	70,000
---------	--	--------

(\*) The reward for each of type is maximum value. To receive maximum reward value, customers need to make 02 valid financial debit transactions, in which, 01 (one) transaction belongs to Group 1 and 01 (one) transaction belongs to Group 2

Detail and regulations of campaign as listed in Article 4.2

Each eligible customer could only receive 01 (one) reward type during the Campaign period.

Total reward value of the Campaign: VND 33,408,000,000 (thirty-three billion and four hundred and eight million VND).

(\*\*) Applied for transaction types as below

Group 1:

- Money transfer to account/card (Do not include internal transfer within the Bank)
- Money transfer by phone number
- Money transfer as gift
- VNPAY QR payment

Group 2:

- Top up mobile
- Top up e-wallet
- Bill payment

Valid financial debit transaction is not included cancelled, pending or incomplete transactions

#### **4. Details and regulations**

##### **4.1. Eligible customers:**

The Campaign is applied to Individual customers who did not log in Internet Banking/SOL Mobile Banking from 1<sup>st</sup> January 2022 to 30<sup>th</sup> June 2022.

Note: Individual customers includes new customers and existing customers

- Existing customers are customers who used products or services of The Bank before the campaign period.
- New customers are customers who successfully open account the first time with The Bank during the campaign period.

## **4.2. Campaign Terms and Conditions**

Customers, who meet the condition as mentioned in 4.1 article, log in to Internet Banking/SOL Mobile Banking and successfully make valid financial debit transaction with a minimum value of VND 20,000 during campaign period for each of transaction type, can receive cashback as following:

- Log in Internet Banking/SOL Mobile Banking the first time: VND 50,000
- Log in Internet Banking/SOL Mobile Banking the first time in the following months: VND 10,000/month
- Make transaction belongs to Group 1 as mentioned in Article 3 (\*\*) the first time in month in Internet Banking/SOL Mobile Banking: VND 10,000/month
- Make transaction belongs to Group 2 as mentioned in Article 3 (\*\*) the first time in month in Internet Banking/SOL Mobile Banking: VND 10,000/month

## **5. Reward granting**

Eligible customers will receive cashback to their Demand Deposit Account within 30 (thirty) working days after customers log in and/or make valid financial debit transaction.

## **6. Requirements on evidence to identity qualified customers**

The Bank will base on time of successful login and making transactions 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 30 (thirty) 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")
- 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 is not applied to The Bank's employees.
- The campaign can be applied in conjunction with other campaigns or promotions.
- At the result consolidation and reward period as mentioned in Article 5.
  - Customers must have at least 01 Demand Deposit Account by VND currency at normal status.

- In case customers do not have Demand Deposit Account by VND currency or it is at close or dormant status, the reward will be transferred to the next eligible customers.
- The Bank is not responsible if customers cannot receive related promotion campaign information via SMS/Email due to the incorrect or non-updated phone numbers/email address 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.
- Customer who joining campaign agree that 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.