

TERMS AND CONDITIONS OF PROMOTION CAMPAIGN “OPENING TIME DEPOSIT – RECEIVING GIFT INSTANTLY”

“Opening Time Deposit – Receiving Gift Instantly” promotion campaign (“**Campaign**”) is applicable for individual customers of Shinhan Bank Vietnam Limited (“**The Bank**”) with the following terms and conditions:

1. **Campaign period:** From Sep 01st, 2022 to Dec 31st, 2022 (both days are included) or until out of the gifts (which comes first).
2. **Promotion type:** Rewards and Additional IR for eligible customers, who qualified promotion campaign conditions.
3. **Details of Rewards and Additional interest rate.**

3.1 Details of rewards.

Reward	Reward Value	Quantity
LG gift set (4 items)	VND 220.000	2,000
Got It Voucher		1,326
LG gift set (6 items)	VND 500.000	1,000
Got It Voucher		503
Sulwhasoo gift set	VND 1.100.000	500
Got It Voucher		214

3.2 Details of additional interest rate.

Additional interest rate
Plus 1%/pa (*)

4. Details of promotion.

Individual customers successfully open new VND Time Deposit, VND TD Saving and VND E-Time Deposit account (hereinafter collectively called “Deposit Account”) at The Bank’s counters, via Internet banking and SOL application as policy and deposit amount is at least VND 100,000,000/account with applied terms: 6 months, 9 months, 12 months, 18 months, 36 months, shall receive rewards depending on the deposit amount as below:

Deposit Amount	Rewards
From VND 100 Mio to VND 200 Mio	LG set (4 items) or Got it voucher value VND 220.000
Above VND 200 Mio to VND 500 Mio	LG gift set (6 items) or Got it voucher value VND 500.000
Above VND 500 Mio to VND 1 Bio	Sulwhasoo cosmetic gift set or Got it voucher value VND 1.100.000
Above VND 1 Bio	Additional Interest Rate: + 1%/pa (*)

Remark:

- Each eligible customer could only receive 01 (one) reward during the Campaign period, first come first serve.
- (*) Additional IR shall be added base on Deposit Account's counter basic rate of The Bank, which is announced publicly.

5. Other Terms and Conditions.

- The campaign cannot be combined with other campaigns or promotions
- In this campaign, customers do not allow to withdraw money before maturity date and partial withdrawal.
- By participating in the program, the customers confirm to read, understand and agree with General Terms and Conditions, any Terms and Conditions of Product/ Service and these Terms and Conditions;
- The Bank may, as its sole discretion, terminate or change this program upon 05-day prior notice at any Branches/ Transaction Offices and/or on the website.
- Others contents which is not stipulated by this document, shall be applied by General Terms and Conditions of The Bank and/ or any other Terms and Condition of related Products/ Services.
- 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.
- 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 campaign may end before the due date if being out of reward without announcement in advance.
- 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.
- In case of any dispute related to this Campaign, Customers please contact the nearest branches/transaction offices of The Bank or call Contact Center at **1900 1577**, The Bank is responsible for directly settling the dispute in accordance with the laws.
- These Terms and Conditions of this program is written in both English and Vietnamese. In case of any inconsistency and/or discrepancies, the Vietnamese version shall prevail.