

Terms and Conditions for “Experience SOL to receive gift” campaign

“Experience SOL to receive gift” 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 has started from 10/03/2022 (start date) to 30/04/2022 (end date), both days are included.

Location: Nationwide

2. Promotion type

Cashback to Demand Deposit Account of eligible customers

3. Prize scheme

Condition	Reward	Quantity
Customers log in Internet Banking/SOL Mobile Banking application and make 01 valid debit transaction (*) with the required minimum amount of VND 100,000 during the campaign period. <i>(*) List of eligible debit transaction will be listed below</i>	Cashback VND 50,000	1,900

Total reward value of the Campaign: VND 95,000,000 (ninety-five million VND) including VAT.

4. Details and regulations

4.1. Eligible customers

The campaign is applicable to new and existing individual customers who satisfy one of following conditions.

1. Open Online Demand Deposit Account on SOL Mobile Banking and did not log in Internet Banking/SOL Mobile Banking from 01/02/2022 to 09/03/2022; or
2. Register Internet Banking/Mobile Banking in SOL Mobile Banking application but did not log in Internet Banking/SOL Mobile Banking from 01/02/2022 to 09/03/2022

Note: The campaign applies for individual customers including new customers and existing customers

- Existing customers are the ones who used products or services of The Bank before the campaign period.

- New customers are the ones who successfully open account the first time with The Bank during the campaign period.

4.2. Campaign Terms and Conditions

The first 1,900 eligible customers who log in Internet Banking/SOL Mobile Banking and make at least 01 (one) valid debit transaction (*) from VND 100,000 will be get cashback VND 50,000.

(*) Valid debit transactions in VND shall include:

- Money transfer to account/card (exclude internal fund transfer to own account within The Bank)
- Money transfer by phone number
- Money transfer as gift
- Automatic money transfer
- Bill payment
- Top up mobile
- Top up e-wallet

Each eligible customer could receive maximum 01 (one) cashback reward with value VND 50,000 during the Campaign period.

5. Reward granting

Eligible customers will receive cashback to their Demand Deposit Account within 15 (fifteen) working days after the end date of the Campaign.

Demand Deposit Account which is used to make valid debit transaction will be used for reward transferring.

6. Requirement on evidence to identity qualified customers

The Bank will base on time of successful transactions during the Campaign period to identify the eligible customers. This promotion is not applicable for cancelled, pending or incomplete transactions.

7. Winning notification:

Winning customers list will be published on The Bank's website at (<https://shinhan.com.vn/en>) within 10 (ten) working days after ending 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 is not applied to The Bank's employees
- One customer can only get one reward during the campaign period
- The Bank is not responsible if customers can't receive email or SMS due to the incorrect or non-updated email addresses or 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 as well as related terms and conditions of 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 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 rewards 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.