

TERMS & CONDITIONS

Promotion

LOVE TRANSFER VIA SOL, VALENTINE BE SWEETER

The Campaign “**Love transfer via SOL, Valentine be sweeter**” (“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: From 14th February 2023 till end of 14th March 2023
- Location: Nationwide

2. Promotion type: Send E-voucher CGV codes via SMS to customers who qualifies the Campaign conditions.

3. Prize scheme:

Reward details	Reward value (VND; VAT excluded)	Reward quantity	Total value (VND; VAT excluded)
01 pair of E-voucher CGV ticket (2 codes ~ 2 CGV tickets)	200,000	495	99,000,000

4. Promotion details:

4.1. Eligible customers:

All individual customers using Shinhan SOL Vietnam app (“SOL app”) and satisfy the Campaign conditions, excluding Shinhan Bank employees.

4.2. Reward and conditions:

Reward details	Conditions
01 pair of E-voucher CGV ticket (2 codes ~ 2 CGV tickets)	<p>A. <u>Rewards scheme</u>:</p> <ul style="list-style-type: none"> • On 14th February 2023 (Red Valentine’s Day) and on 14th March 2023 (White Valentine’s Day): 45 customers who make the earliest complete qualified transactions as mentioned at part B on that days; • On the other days within the campaign period (including weekends): 15 customers who make the earliest complete qualified transactions as mentioned at part B. <p>B. <u>Qualified transactions</u>:</p> <p>Customers can choose one of the options:</p> <ul style="list-style-type: none"> • Option 01: Complete valid “Direct Top Up” transaction to any phone

	<p>number, with value amount from VND 500,000.</p> <ul style="list-style-type: none"> Option 02: Complete valid “Gift Transfer” transaction to any friend, with value amount from VND 500,000. <p><i>* <u>Note</u>:</i></p> <p><i>(1) Valid transactions do not include incomplete or cancelled transactions;</i></p> <p><i>(2) In case there are from 02 customers who complete the qualified transactions earliest at the same time within the campaign time, the one who completes the “Gift transfer” transaction will be prioritized.</i></p>
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5. Reward granting:

Within 15 days after the campaign period, the reward will be sent via SMS to qualified customers according to the phone number they registered upon online account opening.

6. Requirements on evidence to identify qualified customers:

The Bank will base on time of valid transactions making during the Campaign period to identify the eligible Customers (first come first served).

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 name
- Phone numbers (only display the first 3 digits and last 3 digits, for example “093xxxx011”)
- Name of qualified transaction (“Direct Top Up” or “Gift Transfer”)
- Qualified transaction date
- 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 employees of Shinhan Bank Vietnam;
- Each customer can receive maximum 01 (one) reward during the Campaign period;
- The Campaign can be applied in conjunction with other campaigns or promotions;
- At the result consolidation and reward period as mentioned in Article 7:
 - Customers must have at least 01 Demand Deposit Account in VND currency at normal

status;

- In case customers do not have Demand Deposit Account in 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/Notification on Shinhan SOL Vietnam application due to the incorrect/non-updated phone numbers/email address/application;
- 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 Vietnamese law.
- Customer who joining the Campaign agrees 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.
- In case of any dispute related to this Campaign, The Bank is responsible for directly settling the dispute in accordance with the laws;
- All Shinhan Bank Vietnam's decisions relating to this promotion are final, official and not reported in the press.

End.

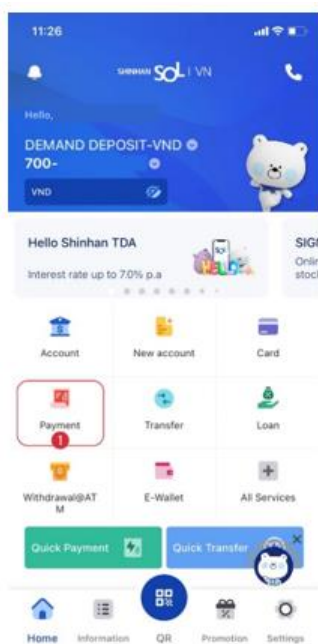
GUIDELINES FOR SOL APP INSTALL, “DIRECT TOP UP”, “GIFT TRANSFER”

❖ Install SOL App

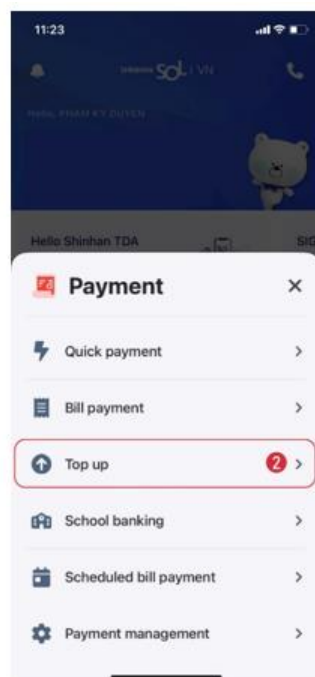
*(For customers who **have not installed SOL App**)*



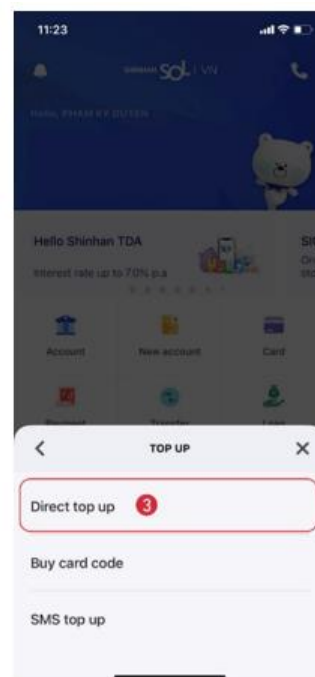
❖ Guideline of accessing “Direct Top Up” function on SOL App:



Step 1



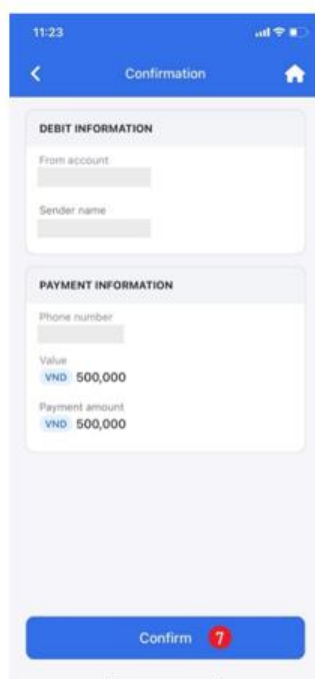
Step 2



Step 3

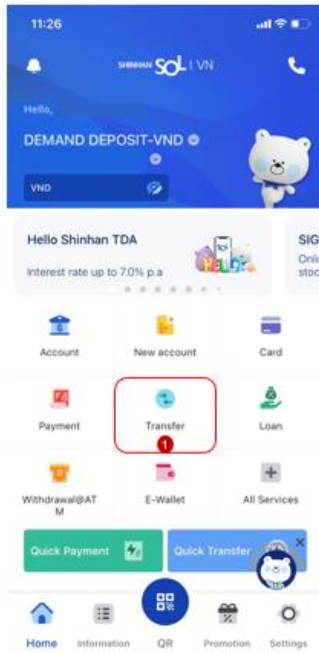


Step 4

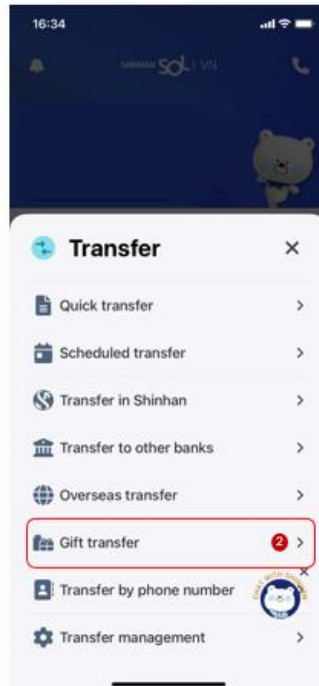


Step 5

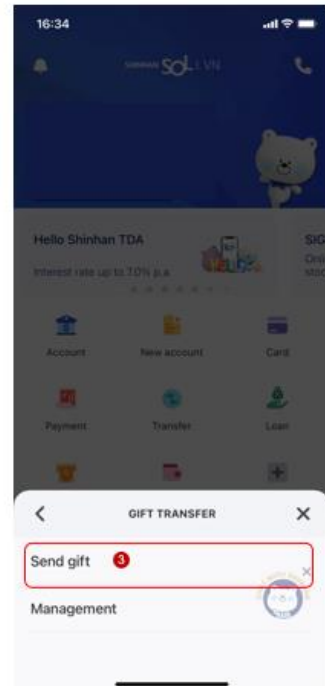
❖ Guideline of accessing “Gift transfer” function on SOL App:



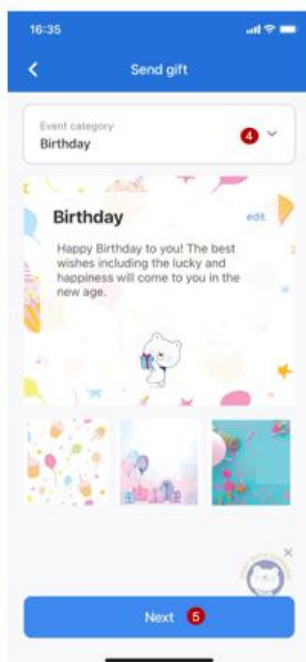
Step 1



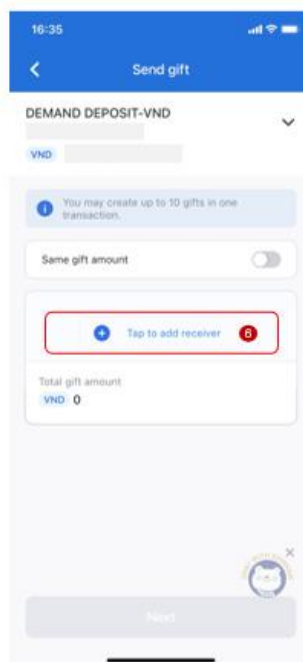
Step 2



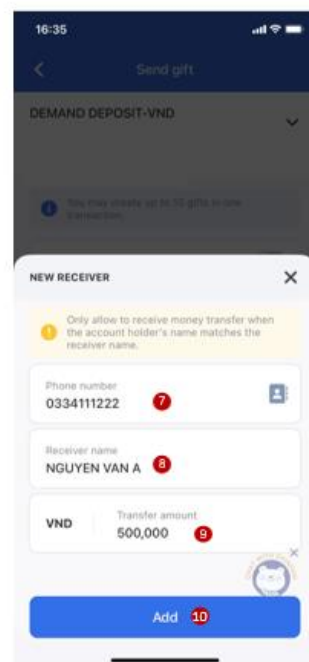
Step 3



Step 4



Step 5



Step 6

16:35

< Send gift

DEMAND DEPOSIT-VND

VND

Same gift amount ☐

Receiver 1

Phone number
0334111222

Receiver name
NGUYEN VAN A

Transfer amount
VND 500,000

+ Tap to add receiver

Total gift amount
VND 500,000

Next 11

Step 7

16:36

< Confirmation

General information

From account

Sender name

Total gift amount
VND 500,000

Total fee amount
VND 0

Gift message
Happy Birthday to you! The best wishes including the lucky and happiness will come to you in the new age.

TRANSACTION INFORMATION

Receiver 1

Phone number
0334111222

Receiver name
NGUYEN VAN A

Transfer amount
VND 500,000

Confirm 12

Step 8