

TERMS & CONDITIONS

Program

MORE CASHBACK, MORE REWARDS

The Program “**More cashback, more rewards**” (“Program”) is applied to individual customers of Shinhan Bank Vietnam Limited (“The Bank”) who meet the Terms and Conditions as follows:

1. Program period:

- Order completion: **July 1st, 2023 – July 31st, 2023**
- Cashback confirmation (approved): **July 1st, 2023 – August 25th, 2023**

2. Program location: Nationwide

3. Promotion type: Directly top up to “Cashback Shopping” wallet on Shinhan SOL Vietnam Application (“SOL app”) to the customers who meet the Program’s conditions.

4. Prize Scheme:

Reward Type	Condition	Reward (VND)	Quantity	Reward Value (VND)
Reward 01	Total cashback amount on “Cashback Shopping” Utility from 1,000,000 VND	500,000	05	2,500,000
Reward 02	Total cashback amount on “Cashback Shopping” Utility from 500,000 VND to under 1,000,000 VND	250,000	10	2,500,000
Reward 03	Total cashback amount on “Cashback Shopping” Utility from 200,000 VND to under 500,000 VND	100,000	35	3,500,000
Reward 04	Total cashback amount on “Cashback Shopping” Utility from 100,000 VND to under 200,000 VND	50,000	75	3,750,000
Reward 05	Total cashback amount on “Cashback Shopping” Utility from 50,000 VND to under 100,000 VND	25,000	100	2,500,000
Total			225	14,750,000

Total eligible cashback is the total amount of cashback confirmation.

The detailed scheme of the Program is specified in section 5.2 below.

Each customer can only receive up to 01 (one) type of prize, 01 (one) time/type of prize during the promotion period.

Total reward value of The Program: 14,750,000 VND (Fourteen million seven hundred and fifty thousand Vietnamese dong), not included VAT

5. Promotion details:

5.1. Eligible participants:

All individual customers using SOL app and satisfy the program conditions, including Shinhan Bank employees.

5.2. Rewards and conditions:

Reward 01:

05 earliest customers who meet the Program conditions following section 5.1 as specified above, and have total cashback amount on “Cashback Shopping” Utility from VND 1,000,000 will receive VND 500,000 to the Cashback e-wallet.

Reward 02:

10 earliest customers who meet the Program conditions following section 5.1 as specified above, and have total cashback amount on “Cashback Shopping” Utility from VND 500,000 to under VND 1,000,000 will receive VND 250,000 to the Cashback e-wallet.

Reward 03:

35 earliest customers who meet the Program conditions following section 5.1 as specified above, and have total cashback amount on “Cashback Shopping” Utility from VND 200,000 to under VND 500,000 will receive VND 100,000 to the Cashback e-wallet.

Reward 04:

75 earliest customers who meet the Program conditions following section 5.1 as specified above, and have total cashback amount on “Cashback Shopping” Utility from VND 100,000 to under VND 200,000 will receive VND 50,000 to the Cashback e-wallet.

Reward 05:

100 earliest customers who meet the Program conditions following section 5.1 as specified above, and have total cashback amount on “Cashback Shopping” Utility from VND 50,000 to under VND 100,000 will receive VND 25,000 to the Cashback e-wallet.

6. Rewards granting:

Within 15 working days after the campaign period, the rewards will be topped up directly to the cashback e-wallet in “Cashback Shopping” Utility of winning customers.

7. Requirements on evidence to identify qualified customers:

The Bank will base on the time of completing the Program conditions as mentioned at section 5 within the Program period to identify the eligible Customers (first come first served).

8. 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 time
- Phone numbers (only display the first 3 digits and last 3 digits, for example “093xxxx011”)
- Rewards value

9. Contact for queries:

For details of the Program, please contact the nearest branches/transaction offices of The Bank or call Contact Center at **1900 1577**.

10. Other regulations:

- The Program can be applied in conjunction with other campaigns or promotions;
- The Program is applied to The Bank's employees;
- At the result consolidation and reward period as mentioned in Article 8:
 - 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 Program 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 Program, 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 Program;
- 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) if any, in accordance with the Vietnamese law.
- Customers joining the Program 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 Program.
- Should any complaints arise, please contact the Bank no later than September 30th, 2023 to be resolved. The bank will not assist in resolving complaints (if any) after this time.
- In case of any dispute related to this Program, The Bank is responsible for directly settling the dispute in accordance with the laws;
- All The Bank's decisions relating to this promotion are final, official, and not reported in the press.

End.

TIMELINE

01/07 - 31/07/2023

**Order
Completion**

**Order
Confirmation**

01/07 - 25/08/2023

**Cashback
Confirmation**

**Cashback
Receiving**

**Cashback
Withdrawal to
SHBVN account**

