

Terms and Conditions for “Enjoy SOL, receive great cashback” campaign

“Enjoy SOL, receive great cashback” campaign (“**Campaign**”) is applicable for customers of Shinhan Bank Vietnam Limited (“**The Bank**”) satisfying the following terms and conditions:

1. Campaign period and location

Campaign period: The campaign starts from 14th June 2023 (start date) to 30th June 2023 (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 (VND)	Quantity	Reward Value (VND)
Reward 1	Customers log in Internet Banking/SOL Mobile Banking application successfully during the campaign period	30,000	15,000	450,000,000
Reward 2	Customers have successful purchase via Cashback Shopping function on SOL Mobile Banking application during the campaign period	20,000	3,000	60,000,000
Total				510,000,000

Detail and regulations of campaign as listed in Article 4.2

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

Total reward value of the Campaign: VND 510,000,000 (Five hundred and ten million VND), included VAT.

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 01st April 2023 to 13th June 2023.

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

Reward 1:

15,000 first customers, who meet the condition as mentioned in 4.1 article, successfully log in to Internet Banking/SOL Mobile Banking during campaign can receive cashback worth VND 30,000.

Reward 2:

3,000 first customers, who meet the condition as mentioned in 4.1 article, have successful purchase via Cashback Shopping function on SOL application can receive cashback worth VND 20,000.

5. Reward granting

Eligible customers will receive cashback to their Demand Deposit Account within 15 (fifteen) 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/or making transactions during the Campaign period to identify the eligible customers. The Campaign is not applicable for cancelled, pending, incomplete transactions, invalid or any doubt or any fraud transactions.

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 names
- Phone numbers (only display the first 3 digits and last 3 digits, for example "093xxx011")
- Login date/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 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 per Article 5.
- 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.
- For any disputes or questions arising about this promotion, please contact 19001577 no later than July 31st, 2023. After this deadline, the Bank is not responsible to solve any disputes.
- 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.
- By participating the promotion, Customers agree to accept the terms and conditions mentioned
- In case of any dispute related to this Campaign, The Bank is responsible for directly settling the dispute in accordance with the laws.
- The decisions of Shinhan Bank on all matters relating to the promotion are final, conclusive and binding and no correspondence will be entertained.