

Terms and Conditions for “Join SOL team – Add smile to life” campaign

“Join SOL team – Add smile to life” campaign (“**Campaign**”) is applicable for eligible individual Customers of Shinhan Bank Vietnam Limited (“**The Bank**”) with the following terms and conditions:

1. Campaign period and location

Campaign period: The campaign starts from November 15th 2023 (start date) to November 30th, 2023 (end date), both days are included, or until the day the Bank release new notification depending on which comes first

Location: Nationwide

2. Campaign type

Reward in transferred money to Demand Deposit Account of eligible Customers in The Bank

3. Prize scheme

Detail	Reward Value	Reward quantity	Total value (VND)
Customers log in Internet Banking or Shinhan SOL Vietnam application (“SOL application”) the first time during the campaign period	50,000	11,000	550,000,000
Total			550,000,000

Detail and regulations of campaign as listed in Article 4

Total reward value of the Campaign: VND **550,000,000** (Five hundred and fifty million dong), included VAT

4. Details and regulations

4.1. Eligible customers

The Campaign is applied to Individual customers who successfully register to use Internet Banking/Shinhan SOL Vietnam application the first time with The Bank during Campaign period

4.2. Campaign Terms and Conditions

11,000 (Eleven thousand) first customers, who meet the condition as mentioned in 4.1 article, successfully log in to Internet Banking/SOL Application during campaign period shall receive reward in transferred money valued VND 50,000. Each customer receives maximum one (01) reward when satisfy conditions of the Campaign during the Campaign period

5. Reward granting

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

6. Requirements on evidence to identity qualified customers

The Bank will base on time of successful login in the Campaign period to identify the eligible winner. The Campaign is not applicable for cancelled, pending, incomplete transaction, invalid or any doubt or any fraud login.

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' name
- Phone numbers (only display the first 3 digits and last 3 digits, for example "093xxxx011")
- Login 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 staff
- 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 need to maintain Internet Banking/SOL Application service, in case customers terminate Internet Banking/SOL Application service, the reward will be transferred to the next eligible Customers.
 - Customers must have at least 01 Demand Deposit Account by VND currency opened by the Bank with normal status.
 - In case Customers do not have Demand Deposit Account by VND currency opened by the Bank 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 SOL application due to the incorrect/non-updated phone numbers/email address or SOL application is non-updated.
- For any disputes or questions arising about this promotion, please contact 19001577 no later than December 31st, 2023. After this deadline, the Bank is not responsible for solving 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 Vietnamese law.
- Customers who are joining campaign default agrees that the Bank is entitled to use, disclose to the 3rd parties' information and images of customers for the related purpose of this Campaign as well as upload related information of Customers on owned media of the Bank and mass media without paying any fee for Customers
- By participating in this Program, the Customer acknowledges that it understands and agrees to comply with all terms and conditions set forth in the Terms and Conditions of this Program and its amendments (if any) and other relevant provisions of the Law.
- 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 the Bank on all matters relating to the promotion are final, conclusive and binding and no correspondence will be entertained.
- Terms and Conditions of this Campaign are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.