

TERMS AND CONDITIONS ON THE PROGRAM

“SHINHAN 30 YEARS – WELCOME EVENT FOR RETAIL LOAN CUSTOMER”

1. **Promotion period:** from 5 July 2023 to 31 August 2023

2. **Promotion type:** rewards to eligible customers who qualified promotion campaign condition.

3. **Reward Details:** Individual customers will be rewarded subject to terms and condition below in the Promotion Period

Product	New Loan Disbursement Amount (VND)	Reward
Unsecured Loan	$\geq 300,000,000$	One (1) SHBVN 30 YEARS ANNIVERSY TUMBLER – UNIQUE ONE for each qualified loan disbursement.
Retail Car Loan	$\geq 1,300,000,000$	
Home Loan	$\geq 3,000,000,000$	
SoHo Loan	$\geq 3,000,000,000$	

4. **Reward Number:** Up to 930 prizes for individual applicants who meet the Target disbursement in the soonest time the campaign.

5. **Reward condition:**

- Individuals who meet the Target disbursement in the soonest time described in the clause (3) will be eligible to receive the relevant prizes.
- In case customer reaches the required disbursement on the same date and the number of qualifiers is more than the number of prizes, prizes will be given to Qualifier with higher disbursed amount.
- Every customer can receive more than 01 prize during Promotion Period.
- Eligible customers can be disqualified from the promotion in the event that their loan account status becomes delinquent, overdue or discharged within the promotion period and gift awarding period.

6. **Result notification & Prize Delivery:**

- Smart Credit Channel/Branch/Transaction Office where loan application is registered takes full responsibility in Prize Notification & Delivery to Applicant.

7. **Other terms and conditions:**

- By participating in the Campaign, the customers confirm to read, understand and agree with these Terms and Conditions.

- For any disputes, customers have to raise Shinhan for further investigation no later than **15 September 2023**. After this deadline, Shinhan will not entertain any exceptional requests.
- 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.
- The decisions of Shinhan on all matters relating to those promotions are final, conclusive and binding and no correspondence will be entertained.
- The reward cannot be encashed or changed to other benefits.
- This promotion is not applicable to Shinhan Staff (including non-official staff).
- The Campaign may end before 31 August 2023 if being out of reward without announcement in advance.
- The Bank is entitled to use information and images of the winning customers for advertising or any other purposes of this Campaign.
- To the extent permitted by laws, Shinhan reserves the right to terminate, change or otherwise deal with the promotion at any time it deems appropriate upon 3-day prior notice at Shinhan's branches/offices and/or on its website.
- These Terms & Conditions have been written in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies.