

TERMS AND CONDITIONS

Promotion

Refer a loan – Easy fun every moment

1. **ELIGIBLE PRODUCT:** Sol Consumer loan
2. **ELIGIBLE CHANNEL:** All channel at SmartCredit
3. **PROMOTION PERIOD:** From 24/08/2023 to 30/09/2023
4. **PROMOTION DETAIL:**

a) Promtions & conditons

No.	Object	Gifts	Conditions
Gift 1	Referrer refer 01 new customer successfully applied for a loan at Smartcredit	Voucher 200k	<ul style="list-style-type: none"> ▪ Referrer registers information via link https://bit.ly/Nguoigioithieu ▪ Referrer must refer at least 3 Referee with a total disbursement of at least 150 million ▪ Referrer is not Shinhan Bank's employee ▪ The Referee's consumer loan must be disbursed no later than October 01, 2023 ▪ Referee must work at a company on the "selected company list" of Shinhan Bank (<i>see details at the customer service center hotline 1900 1577</i>)
Gift 2	Referrer refer 05 new customer ("Referee") successfully applied for a loan at Smartcredit	A mini Bear electronic rice cooker or Lock & Lock multi-function cooker	

b) Referral process:

- Step 1: Referrer registers information via link at **3a Promtions & conditons**
- Step 2: Referrer receive a **Referral code** by email and give it to Referee

- Step 3: Referee registers a loan at Website of Shinhan Bank and input **Referral code** in the section **Promotion code** (Note to do step 3 before the loan is approved) via link:
https://online.shinhan.com.vn/ib.jsp?p=request_for_loan_consultation&lang=vi
- Step 4: The Referee 's loan was disbursed successfully within the program period
- Step 5: The gift was sent via email to Referee before 30/11/2023

c) Time to receive gifts

Timeline	Promotion period
Disbursed date	Before 01/10/2023
Receive gift	Before 30/11/2023

5. REGULATIONS ON GIFTS AND REWARDS

- Gift notification will be sent by Shinhan Bank to eligible customers and referrers via email/message at the email address or mobile phone number that the customer registered with Shinhan Bank when register
- The gift will be sent to the customer according to the address and phone number the customer registers information via link at 3a Promtions & conditons
- Referrer can receive many gifts and many types of gifts at the same time (if eligible)
- Shinhan Bank is not responsible for invalid messages due to the referrer's email/phone number/email address registration with Shinhan Bank is incorrect or not matched/ updated

6. OTHER TERMS AND CONDITIONS

- This promotion will be ended sooner in case of over budget.
- Applied conjunctionally with other Shinhan Bank's consumer loan promotions during this promotion
- Customers could refer official information of this promotion vis Contact Center hotline 1900 1577.
- Shinhan Bank could contact with customers via phone/email that Customers registered in order to validate some information and additional request (if needed).
- In case of detecting fraud, Shinhan Bank has the right to collect in cash or debit any customer's account at Shinhan Bank with an amount corresponding to the value of the gift that customers have received form this promotion.
- Terms and conditions of promotion are English and Vietnamese. In case of any discrepancies,

the Vietnamese version shall be referred

- Terms and conditions apply concurrently with the general terms and conditions of Consumer loan product
- Shinhan Bank is permitted to use images, materials and other information related to the winners for the purpose of advertising, promotions and other media of Shinhan Bank without any additional payment or compensation.
- All Shinhan Bank's decisions relating to this promotion are final, official and not reported in the press.
- For any disputes, cardholders have to raise Shinhan Bank for further investigation no later than 30th Oct 2023. After this deadline, Shinhan Bank will not entertain any exceptional request.
- By participating in this promotion, Cardholders agree to accept the Terms and Conditions mentioned.
- Shinhan Bank reserves the right to modify the program terms and conditions at any time without prior notice

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