

## Terms & Conditions

### Program

#### **“BE TOP SHOPPERS, RECEIVE CUTE GIFTS”**

The **“BE TOP SHOPPERS, RECEIVE CUTE GIFTS”** Program (The “Program”) is organized by ACCESSTRADE Vietnam (the Organizer; hereinafter referred to as "Organizer") – the partner providing the “Cashback Shopping” Utility for Shinhan Bank Vietnam Limited ("the Bank") – and is open to eligible customers of the Bank with the following terms and conditions:

#### **1. Program Period & Applicable Location:**

- Purchase period: 01<sup>st</sup> Oct, 2024 – 31<sup>st</sup> Oct, 2024
- Cashback confirmation period: 01<sup>st</sup> Oct, 2024 – 15<sup>th</sup> Dec, 2024
- Applicable location: Nationwide

#### **2. Promotion Type:**

Free goods and services are provided. The total prize value is up to VND 12,000,000 (in words: Twelve million Vietnamese dong).

#### **3. Eligibility:**

All individual customers of the Bank who use the Shinhan SOL Vietnam application ("SOL App").

#### **4. Conditions and Prize Structure:**

##### **4.1. Top Cashback Shoppers:**

Open to all individual customers of the Bank who make purchases through the "Cashback Shopping" Utility during the Program period, with a minimum spending of 30,000,000 VND or more.

Prize	Prize Details	Conditions
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1 <sup>st</sup> Prize	VND 300,000	For the customer with the highest spending
2 <sup>nd</sup> Prize	VND 200,000	For the customer with the 2 <sup>nd</sup> highest spending
3 <sup>rd</sup> Prize	VND 100,000	For the customer with the 3 <sup>rd</sup> highest spending

**4.2. Additional Rewards for Achieving Brand Bonus Orders (\*) Successfully**

“Additional Rewards for Achieving Brand Bonus Orders Successfully” applies to customers who make purchases from “Rewarded brands” on e-commerce platforms during the Program period.

Eligibility	Prize Details	Conditions
New customers who purchase brand bonus during 01 <sup>st</sup> Oct, 2024 – 31 <sup>st</sup> Oct, 2024	VND 5,000	For the first 100 customers with at least one successful brand bonus order. The minimum order value is VND 150,000
All customers who have purchased brand bonus during 01 <sup>st</sup> Oct, 2024 – 31 <sup>st</sup> Oct, 2024	Additional 3% cashback x the customer's actual cashback value, up to VND 100,000	For the 30 customers with the most approved brand bonus orders from the 2 <sup>nd</sup> to the 20 <sup>th</sup> order
	Additional 8% cashback x the customer's actual cashback value, up to VND 200,000	For the 20 customers with the most approved brand bonus orders from the 21 <sup>st</sup> to the 50 <sup>th</sup> order
	Additional 12% cashback x the	For the 10 customers with the most

	customer's actual cashback value, up to VND 300,000	approved over 51 brand bonus orders
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**Note:** Cashback from different reward program tiers cannot be combined or accumulated. The Organizer will award the highest value prize only.

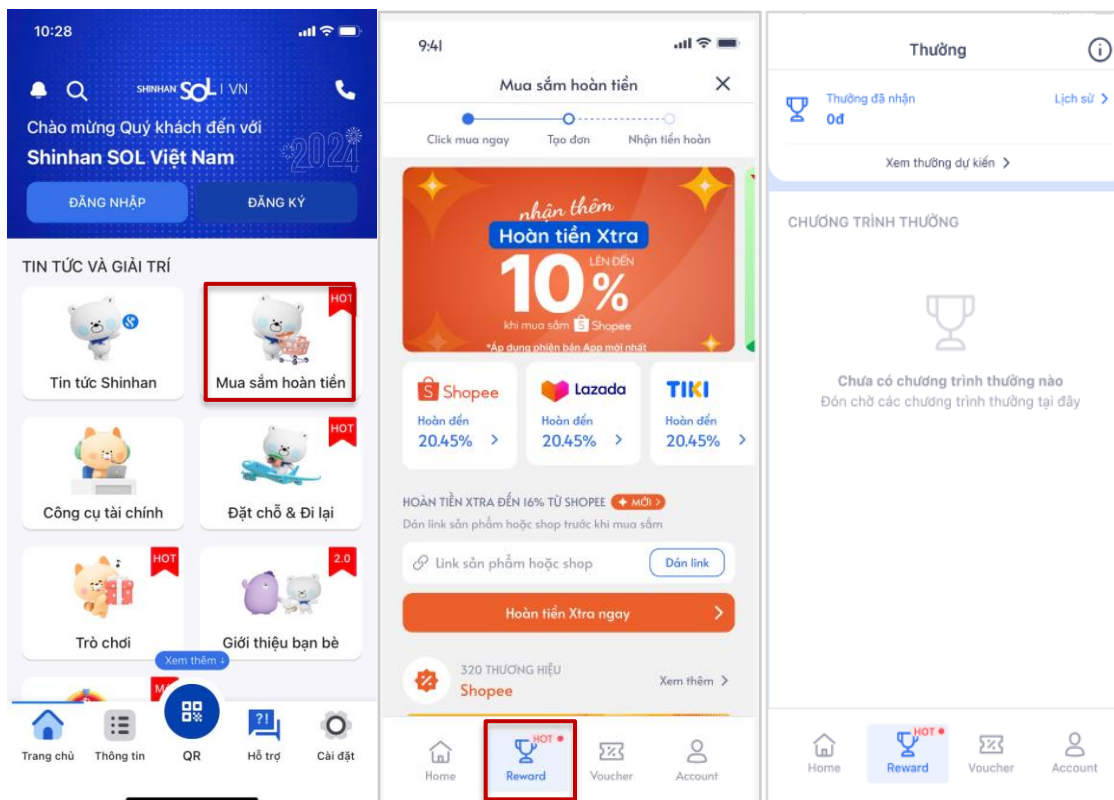
(\*). Additional cashback rewards come from brands on e-commerce platforms such as **Shopee, Lazada, Tiki** (e.g., Unilever, Watson, Nestle, etc.)

### 5. Participation Details:

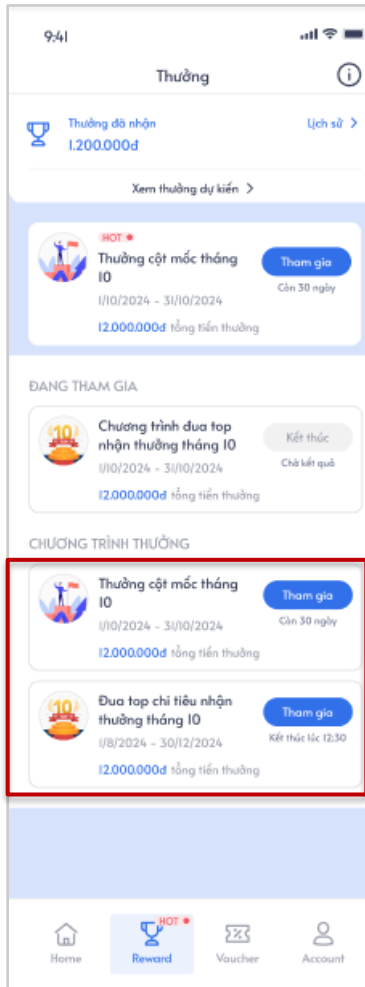
The promotion is applicable to customers who access and use the “Cashback Shopping” Utility provided by ACCESSTRADE Vietnam on the SOL App.

### Instructions for participation:

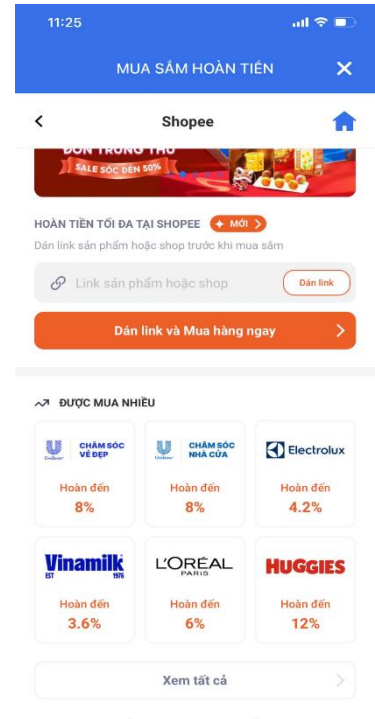
**Step 1:** Customers log in to the SOL App and access the “Cashback Shopping” Utility. Select the “Reward” tab to view the available reward programs.



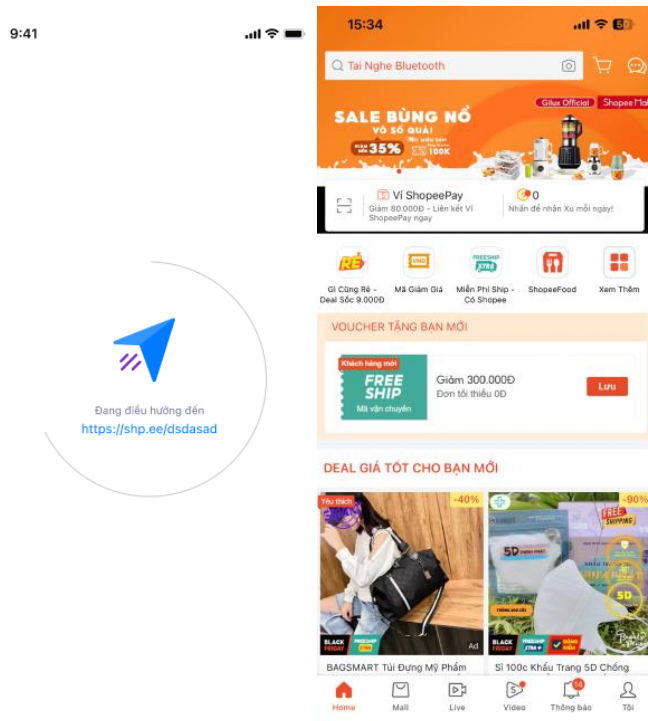
**Step 2:** Click on the program icon to explore the available “Reward” programs. Then select the “October Top Spending Race” (“Đua top chi tiêu nhận thưởng tháng 10”) and “October Milestone Rewards” (“Thưởng cột mốc tháng 10”) programs, read the terms and conditions carefully, and click “Join” (“Tham gia”).



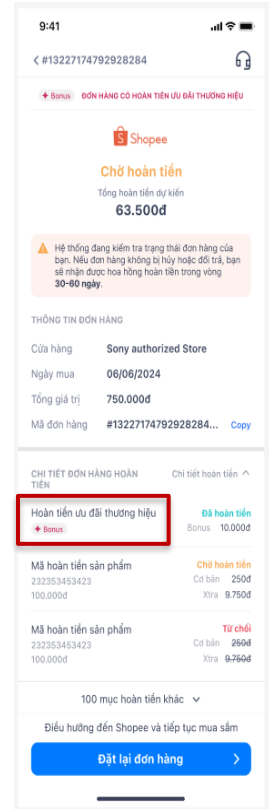
**Step 3:** Choose to shop immediately from brand bonus brands on e-commerce platforms, or other brands available in the Cashback Shopping Utility.



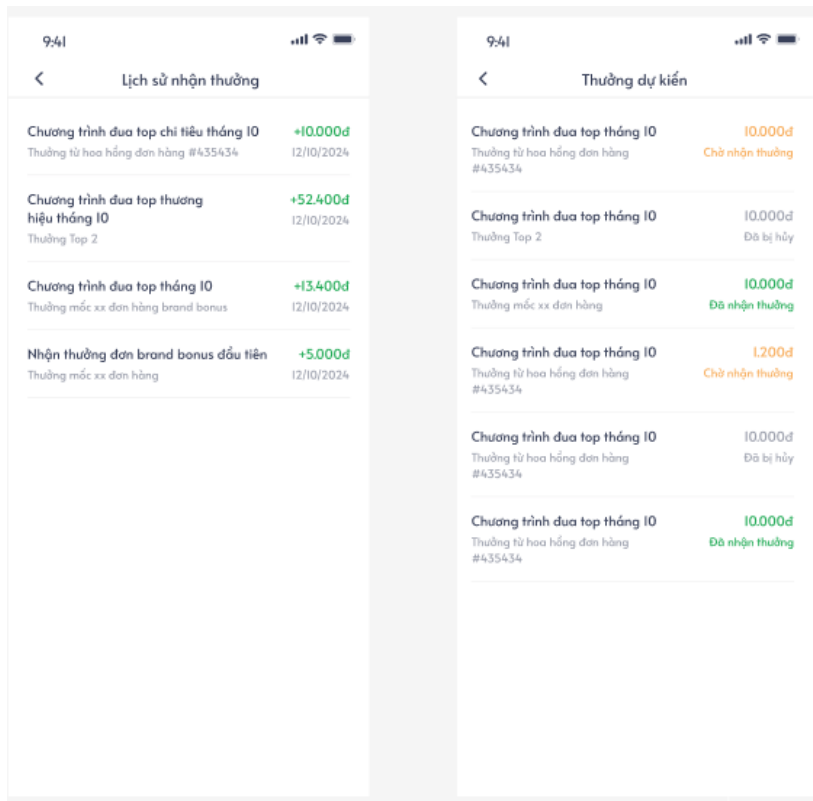
**Step 4:** Make purchases of products/services on the redirected page and successfully complete the payment for the orders.



**Step 5:** Check the brand bonus orders you have purchased in the “Order History” with the distinguishing “Bonus” label.



**Step 6:** Check the “Rewards” on the program description page for 'Milestone Rewards' (“Thưởng cột mốc”):



**Conditions for Cashback Recognition:**

- Orders must not be from a previous cart.
- Cashback is awarded for the first order successfully recorded by the system during a single redirection from the SOL App to the shopping app/website.
- Customers must follow the proper flow from the SOL App, successfully complete the order payment, and should not interrupt or exit midway for the order to be recognized.
- All orders must be recorded as successfully paid. Orders that are canceled or fraudulent in any form by the user or shop/reseller are excluded.
- Orders in categories without commission are not recognized. Examples include vouchers and services, Shopee Food, children's fashion, pet care, Shopee live/Shopee Video, etc.

**6. Time and Method for Determining Winners and Award Distribution:**

The Bank will determine eligibility for rewards based on the time the cashback is confirmed on orders during the Program period. Within 15 days after the end of the cashback confirmation period (15<sup>th</sup> December, 2024), the Organizer will publicly announce the Program results on the Bank's official website and/or through the Organizer's communication channels: email/OTT/SMS/direct contact with customers, depending on the Organizer's conditions at that time.

By 15<sup>th</sup> January, 2025, prizes will be credited to customers' cashback accounts in the Cashback Shopping Utility on the SOL App, after deducting personal income tax (if applicable).

The Organizer is not responsible if they cannot contact eligible customers using the information registered by the customers.

### **7. Criteria for Determining Eligibility for Rewards:**

The Bank will determine eligibility based on the time the transaction is confirmed as successful during the Program period. The program does not apply to canceled transactions or incomplete transactions.

Customers must meet the prize structure conditions. Based on the approved spending value, each customer is eligible for only one highest prize.

If customers have the same spending value, the customer who achieves this within a shorter time frame will be considered for the prize.

### **8. Contact Information for Customer Inquiries:**

All issues related to the "Cashback Shopping" Utility and this promotion are managed by ACCESSTRADE Vietnam. For inquiries related to the program, please contact the Hotline: 023 67 303 393 (ACCESSTRADE Vietnam support hotline).

For issues related to the SOL App, please contact the Bank's Hotline: 1900 1577.

### **9. Other regulations:**

- The Program is applicable simultaneously with other offers from e-commerce platforms.



- Prize winners must have the highest total order value during the Program and should not have a cancellation rate greater than 20% within 30 days after the end of each phase of the program.
- Valid orders are those delivered to the buyer's hands.
- Customers must follow the steps and shopping process specified in the app. Invalid orders are not included in the promotion.
- The Organizer reserves the right to refuse the Program or award prizes if they detect invalid entries or signs of fraud, such as spam orders, fake clicks, fake orders, account aggregation, reselling, etc., and such entries will be disqualified from the Program.
- The Bank is not responsible if customers do not receive information about the Program through messages/email/SOL App due to incorrect phone numbers/email addresses registered with the Bank or outdated SOL App.
- Customers are responsible for complying with the Program's regulations and current legal requirements.
- In all cases, the Organizer's decision is final and official.
- Customer information will be used for purposes related to the promotion.
- For any complaints, customers should contact the Organizer no later than January 31, 2025. The Bank will not support complaints (if any) after this period.

Please read and follow the terms and conditions of the program carefully to ensure your rights and the best experience.

End.