

Terms and Conditions for “REFER FRIENDS NOW, RECEIVE GREAT REWARDS” campaign
 “Refer Friends Now, Receive Great Rewards” campaign (“**Campaign**”) is applicable for eligible Customers of Shinhan Bank Vietnam Limited (“**The Bank**”) with the following terms and conditions:

1. Campaign period and location

Start date: 16th July 2024

End date: 16th September 2024 or when rewards run out, whichever occurs first.

Location: Nationwide

2. Promotion type

Reward in cash to eligible Customers’ Demand Deposit Account in The Bank.

3. Prize scheme

Reward type	Reward	Reward value (VND)	Reward quantity	Total Reward value (VND)
Successful Referral reward	Reward 1: For Referrer	30,000	7,000	210,000,000
	Reward 2: For Referee	30,000	7,000	210,000,000
Successful Mission reward: Access “Cashback Shopping” utility	Reward 3: For Referrer	5,000	7,000	35,000,000
	Reward 4: For Referee	5,000	7,000	35,000,000
Successful Mission reward: Access “Games” utility	Reward 5: For Referrer	5,000	7,000	35,000,000
	Reward 6: For Referee	5,000	7,000	35,000,000
Total reward value of the Campaign: VND 560,000,000 (Five hundred and sixty million dong), VAT included				

Note: Details and regulations of campaign as listed in Article 4

4. Details and regulations

4.1. Definition

- Eligible referrer (“**Referrer**”) is defined to include all of the following criteria: (i) Existing individual customers who are using Shinhan SOL Vietnam application (“**SOL Application**”) and have

demand deposit account at The Bank, and (ii) successfully refer new individual customers per Campaigns regulation and (iii) is not the Bank's staffs during Campaign period

- Eligible referee (“**Referee**”) is defined to include all of the following criteria: (i) New individual customers who do not have demand deposit account at The Banks before Campaign period and (ii) complete all actions per Campaign regulation and (iii) is not the Bank's staffs during Campaign period

- “**Successful Referral**” is defined as a Referrer's referral where the Referee has completed all of the following actions: (1) download the SOL Application for the first time and successfully opened an online demand deposit account via the e-KYC process on the SOL Application using a valid referral link and referral code and (2) successfully log in to the SOL Application.

Note: A successful referral is recorded when: (1) The referee successful open an online demand deposit account via the e-KYC process on the SOL Application and the Referral Code is recorded at Step 1 (Device Validation) in the Referee's account opening process, and (2) Referrer instructs Referee to successfully log in to the SOL Application. In case the referral code is not displayed or displayed incorrectly at the Step 01 in the opening account process, the Referee needs to input the referral code correctly. The referral link is valid for sixty (60) days from the date it is created on the SOL Application.

- “**Successful Mission**” is defined as after the Referrer and Referee have successfully recorded their Successful Referral, the Referrer guides the Referee to successfully access the “Cashback Shopping” utility and/or “Games” utility on the main screen of the SOL Application.

4.2. Guideline to join campaign for Referrer

Step 1: Referrer access Refer Friends utility on main screen of SOL Application to create referral link and receive referral code

Step 2: Referrer share valid referral link to Referee to download SOL Application the first time and open online demand deposit account via e-KYC process. Referral code of Referrer will be displayed at the 1st step (Device Validation) of opening account process of Referee. In case referral code is not displayed or incorrectly displayed, Referrer instruct Referee to input exactly referral code. Referral link is valid within sixty (60) days from the day it is created on SOL application

Step 3: The Referrer instruct the Referee to successfully log in to the SOL Application.

After successful completing 03 (three) steps as above, the Referrer will be recorded as 01 (one) Successful Referral.

Step 4: The Referrer instruct the Referee to successfully access the "Cashback Shopping" utility and/or “Games” utility on the main screen of the SOL Application.

After successful completing 04 (four) steps as above, the Referrer will be recorded as 01 (one) Successful Mission

4.3. Guideline to join campaign for Referee

Step 1: Referee downloads the SOL Application for the first time through a valid referral link.

Step 2: The Referee opens an online demand deposit account via e-KYC process on the SOL Application. Referral code will be displayed at Step 1 (Device Validation) in the Referee's account opening process. In case the referral code is not displayed or displayed incorrectly, the Referee needs to input the referral code correctly

Step 3: The Referee successfully logs in to the SOL Application. After successful completing 03 (three) steps as above, the Referee will be recorded as 01 (one) Successful Referral.

Step 4: The Referee successfully accesses the "Cashback Shopping" utility and/or "Games" utility on the main screen of the SOL Application. After successful completing 04 (four) steps as above, the Referee will be recorded as 01 (one) Successful Mission

4.4. Campaign Terms and Conditions

❖ Successful Referral Reward

Reward 1 - For Referrer: Reward VND 30,000 for each of recorded Successful Referral for the Referrer on the SOL Application within the Campaign period and satisfying all conditions according to the Campaign's regulations. The total reward quantity: 7,000 rewards

Reward 2 - For Referee: Reward VND 30,000 to the first 7,000 Referees who satisfy the Campaign's conditions and meet the criteria for recorded Successful Referral mentioned above. The total reward quantity: 7,000 rewards

❖ Successful Mission Reward: Access "Cashback Shopping" utility

After complete Successful Referral, Referrer and Referee can receive addition reward which is Successful Mission Reward: Access "Cashback Shopping" utility (Reward 3 and Reward 4). These rewards are only applying to the first 7,000 Successful Referrals of the Campaign.

Reward 3 - For Referrer: Reward VND 5,000 for each of recorded Successful Mission: Access "Cashback Shopping" utility for the Referrer on the SOL Application within the Campaign period and satisfying all conditions according to the Campaign's regulations. The total reward quantity: 7,000 rewards

Reward 4 - For Referee: Reward VND 5,000 to the first 7,000 Referee who have recorded Successful Mission: Access "Cashback Shopping" utility on the SOL Application within the Campaign period and satisfying all conditions according to the Campaign's regulations. The total reward quantity: 7,000 rewards

❖ Successful Mission Reward: Access "Games" utility

After complete Successful Referral, Referrer and Referee can receive addition reward which is Successful Mission Reward: Access "Games" utility (Reward 5 and Reward 6). These rewards are only applying to the first 7,000 Successful Referrals of the Campaign.

Reward 5 - For Referrer: Reward VND 5,000 for each of recorded Successful Mission: Access “Games” utility for the Referrer on the SOL Application within the Campaign period and satisfying all conditions according to the Campaign's regulations. The total reward quantity: 7,000 rewards

Reward 6 - For Referee: Reward VND 5,000 to the first 7,000 Referee who have recorded Successful Mission: Access “Games” utility on the SOL Application within the Campaign period and satisfying all conditions according to the Campaign's regulations. The total reward quantity: 7,000 rewards

Note

- For Reward 1, Reward 3 and Reward 5: Each valid Referrer can receive maximum 100 rewards for each Reward type
- For Reward 2, Reward 4 and Reward 6: Each valid Referee can receive maximum 01 reward for each Reward type.

5. Reward granting

Eligible customers shall receive cashback to their Demand Deposit Account within 30 (thirty) working days after Campaign ending

6. Requirements on evidence to identity qualified customers

The Bank will base on time of recorded Successful Referral in the Campaign period to identify the eligible Referrer and Referee of the Campaign. 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 30 (thirty) working days after End date of the Campaign. The winning customers list will include:

- Customers’ full name
- Phone numbers (only display the first 3 digits and last 3 digits, for example “093xxxx011”)
- Reward type
- 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 staffs
- 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 a Demand Deposit Account by VND currency 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 October 28th, 2024. 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 join the 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.
- In case of any dispute related to this Campaign, The Bank is responsible for directly settling the dispute in accordance with the laws.
- Terms and Conditions of this Campaign are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.