

Terms & Conditions

Program

“EXCHANGE SMILE, GETTING PRIZES”

The “EXCHANGE SMILE, GETTING PRIZES” Program (“Program”) is applicable to eligible customers of Shinhan Bank Vietnam Limited (the "Bank") under the following terms and conditions:

1. Program period: From 1st June, 2024 to 31st Aug, 2024 (inclusive) or until prizes are exhausted, whichever comes first

2. Location: Nationwide

3. Eligible Participants: All individual customers, both new and existing, of the Bank who use the Shinhan SOL Vietnam application ("SOL App")

4. Prize Structure:

Prize Type	Prize Name	Prize Value (VND)	Quantity	Total Prize Value (VND)
Prize no. 01	Got It eVoucher	500,000	70	35,000,000
Prize no. 02	Got It eVoucher	200,000	500	100,000,000
Prize no. 03	Got It eVoucher	100,000	600	60,000,000
Prize no. 04	Got It eVoucher	50,000	2,000	100,000,000
Prize no. 05	Mobile phone top-up code	20,000	3,000	60,000,000
Prize no. 06	Mobile phone top-up code	10,000	5,000	50,000,000
Prize no. 07	Elsa English discount voucher (Lifetime subscription)	550,000	1,000	550,000,000
Prize no. 08	Elsa English discount voucher (06-month subscription)	140,000	3,000	420,000,000
Total prize value of the Program:				

VND 1,375,000,000 (One billion three hundred seventy-five million dong), VAT included.

5. Participation Method and Detailed Program Rules:

During the promotional period, customers log in to SOL App, select the "Games" section to access the **“SOL o FUN Vie-Kor Town”** entertainment utility (*), and collect the required number of SMILE (reward points collected by participating in activities of the entertainment utility) to redeem for the gifts listed in Section 4 – Prize Structure. Specifically:

- **Prize no. 01:**

During the promotional period, the first 70 customers to exchange 22,800 SMILE for a VND 500,000 Got It eVoucher in the " SOL o FUN Vie-Kor Town " entertainment utility will receive a VND 500,000 Got It eVoucher. Redemption limit: 01 time/month.

- **Prize no. 02:**

During the promotional period, the first 500 customers to exchange 16,500 SMILE for a VND 200,000 Got It eVoucher in the " SOL o FUN Vie-Kor Town " entertainment utility will receive a VND 200,000 Got It eVoucher. Redemption limit: 01 time/month.

- **Prize no. 03:**

During the promotional period, the first 600 customers to exchange 14,700 SMILE for a VND 100,000 Got It eVoucher in the " SOL o FUN Vie-Kor Town " entertainment utility will receive a VND 100,000 Got It eVoucher. Redemption limit: 01 time/month.

- **Prize no. 04:**

During the promotional period, the first 2,000 customers to exchange 9,800 SMILE for a VND 50,000 Got It eVoucher in the " SOL o FUN Vie-Kor Town " entertainment utility will receive a VND 50,000 Got It eVoucher. Redemption limit: 01 time/month.

- **Prize no. 05:**

During the promotional period, the first 3,000 customers to exchange 7,800 SMILE for a VND 20,000 Mobile phone top-up code in the " SOL o FUN Vie-Kor Town " entertainment utility will receive a VND 20,000 Mobile phone top-up code. Redemption limit: 01 time/week.

- **Prize no. 06:**

During the promotional period, the first 5,000 customers to exchange 4,900 SMILE for a VND 10,000 Mobile phone top-up code in the " SOL o FUN Vie-Kor Town " entertainment utility will receive a VND 10,000 Mobile phone top-up code. Redemption limit: 01 time/week.

- **Prize no. 07:**

During the promotional period, the first 1,000 customers to exchange 4,000 SMILE for a VND 550,000 Elsa English Discount Voucher (Lifetime subscription) in the " SOL o FUN Vie-Kor Town "

entertainment utility will receive a VND 550,000 Elsa English Discount Voucher (Lifetime subscription). Redemption limit: 01 time/week.

- **Prize no. 08:**

During the promotional period, the first 3,000 customers to exchange 100 SMILE for a VND 140,000 Elsa English Discount Voucher (06-month subscription) in the " SOL o FUN Vie-Kor Town " entertainment utility will receive a VND 140,000 Elsa English Discount Voucher (06-month subscription). Redemption limit: 01 time/week.

6. Other general regulations:

- The Program may end earlier than expected when the number of gifts runs out or be invalidated if the system detects signs of fraud from the Customer;
- Accumulated SMILE must be redeemed during the Program period. The Bank will not handle any complaints or compensation requests if the customer does not redeem SMILE within the specified period;
- The Program is applied simultaneously with other promotions;
- By participating in this Program, Customers agree to allow the Bank to use and share customer information and images with third parties for purposes related to the Program;
- By participating in this Program, Customers acknowledge that they understand and agree to comply with all terms and conditions stipulated in the Terms and Conditions of this Program and any amendments (if any), and other relevant legal provisions;
- In case of disputes related to this Program, the Bank is responsible for resolving them. If no agreement is reached, disputes will be handled according to current legal regulations;
- The Bank reserves the right to refuse to apply the Program or reward customers if the Bank deems it invalid or suspects or discovers signs of fraud or any violation of the relevant Terms and Conditions of the Program;
- The Bank is not the provider of the rewards under this Program and bears no responsibility for the quality or related issues when using the rewards under this Program. The use of rewards will follow the policy of the reward provider;
- All general terms and conditions related to the Bank's products and services (as amended, supplemented, and/or replaced from time to time) will also apply;
- If any complaints arise, customers should contact the Bank no later than 30th September, 2024, for resolution. The Bank will not support complaint resolution (if any) after this period;
- All decisions of the Bank related to this Program are final, official, and not subject to press notification;
- The Terms and Conditions of this Program will be published on the website <https://shinhan.com.vn/>

(*) Instructions for Participating in the "Khu phố Việt – Hàn SOL o FUN" Entertainment Utility:

I. Introduction

The “SOL o FUN Vie-Kor Town” has been launched by Shinhan Bank Vietnam Limited (hereinafter referred to as "the Bank") to provide exciting experiences for customers when accessing the Shinhan SOL Vietnam mobile banking application (hereinafter referred to as the "SOL App").

In addition, SOL o FUN is designed in the style of a Vietnamese-Korean neighborhood with activities and games to promote the tourism and cuisine of Vietnam and Korea.

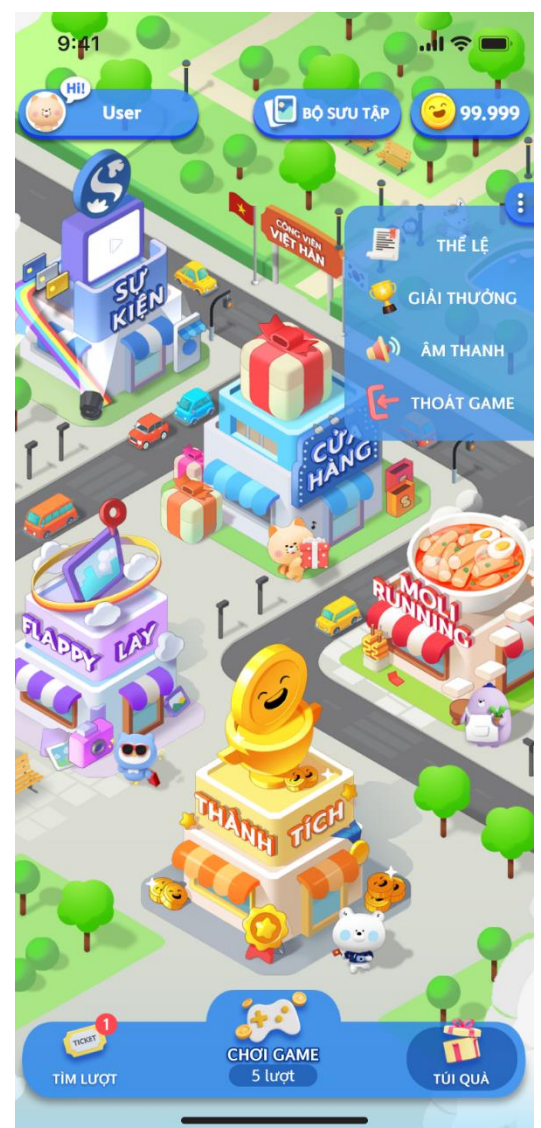


Image: User Interface of the "SOL o FUN Vie-Kor Town" Entertainment Utility

II. Applicable subjects:

All existing customers and new Internet Banking/ Mobile Banking account holders who open their accounts using online identification process (hereinafter referred to as the "eKYC process") on SOL App.

III. Participation instructions:

1. **Existing customers:** Log in to SOL App, then choose "Games" to participate.
2. **New customers:** Install SOL App on App Store or Play Store, then complete the eKYC process. Next, log in to SOL App and choose "Games" to participate.

IV. SOL o FUN Town:

1. Buildings:

- **Running MOLI House:** Running MOLI game area.
- **Flappy LAY House:** Flappy LAY game area.
- **Achievement House:**
 - ✓ **Happy Resident Leaderboard:** Players who collect the most SMILE per week/month.
 - ✓ **Diligent Resident Leaderboard:** Players who collect the most game plays per week/month.
- **Store:** Area to redeem SMILE for gifts when promotions are available.
- **Event House:** List of ongoing special activities.

2. Function Menu:

- **Collection:** List of collections players have collected while playing the game.
- **Finding Game Play:** List of activities players can do to get more game plays.
- **Gift Bag:** List of gifts players have redeemed at the Store.
- **SMILE Icon:** The total number of SMILES that a customer has. SMILES are deducted when the customer redeems a gift. SMILES have no monetary value.

V. Finding game plays and Playing game:

1. **Finding game plays:** Players can complete the following tasks to earn game plays for the games in the town:

- **Answer a quiz** (01 time/day): Answer one random quiz per day to earn 01 play.
- **Log in to SOL App** (01 time/day): Log in to the SOL app daily to earn 01 play.
- **Visit Cashback Shopping Utility** (01 time/day): Visit the Cashback Shopping Utility on SOL App daily to earn 01 play.
- **Visit Flight & Hotel Booking Utility** (01 time/day): Visit the Flight & Hotel Booking Utility on SOL App daily to earn 01 play.
- **Visit Vietlott SMS Utility** (01 time/day): Visit the Vietlott SMS Utility on SOL App daily to earn 01 play.

- **Watch videos** (01 time/day): Watch at least 15 seconds of 01 product/service introduction video from The Bank to earn 1 play.
 - **Pay electricity bills** (01 time/week): Successfully complete an electricity bill payment transaction through SOL App to earn 03 plays.
 - **Pay water bills** (01 time/week): Successfully complete a water bill payment transaction through SOL App to earn 03 plays.
 - **Top up Momo e-Wallet** (01 time/week): Top up your Momo e-Wallet from SOL App (Players must ensure their Momo e-Wallet is successfully linked before making this transaction) to earn 01 play.
 - **Top up phone** (01 time/week): Successfully top up the phone (only applies to "Direct Top Up") from SOL App to earn 02 plays.
- 2. Playing game:** Players can click on the "Play Games" button to select a list of games or directly click on the Flappy LAY House or Running MOLI House.

VI. Earning SMILE by:s

1. Successfully opening an eKYC Account:

Players who successfully open an Internet Banking/Mobile Banking account at the Bank through the online identification process (eKYC) will receive 1,000 SMILE points (applicable only once).

2. Playing Games:

A. Flappy LAY Game: Players will receive corresponding SMILE points based on their score:

- 10 – 90 points: 10 SMILE
- 100 – 230 points: 20 SMILE
- 240 and above: 30 SMILE

B. Running MOLI Game: Players will receive corresponding SMILE points based on their score:

- 10 – 90 points: 15 SMILE
- 100 - 230 points: 20 SMILE
- 240 and above: 30 SMILE

3. Participating in Activities at the Event House:

- First time entering the Town: 100 SMILE
- Complete eKYC account opening: 500 SMILE
- Other activities: Updated and notified during the game

4. Weekly Ranking Rewards:

- Top 1 – 3: 120 SMILE
- Top 4 – 30: 50 SMILE

5. Monthly Ranking Rewards:

- Top 1 – 3: 500 SMILE
- Top 4 – 30: 150 SMILE

** Note: Each player can receive only one weekly reward (SMILE) per month.*

6. Exchanging collections:

- **Travel:** There are 13 collections in the Flappy LAY game. Collecting all 6 postcards in each collection will earn 20, 22, 24, 26, 28, 30, 32, 34, 36, 38, 40, 42, or 200 SMILE.
- **Cuisine:** There are 100 food collections in the Running MOLI game. Each food item collected earns 03 SMILE. Additionally, collecting 20, 40, 60, 80, and 100 items will earn 20, 40, 60, 80, and 200 SMILE respectively.
- **Special items:** For rare items for holidays and festivals throughout the year such as Mid-Autumn Festival, Christmas, etc. Collecting a full set will earn 500 SMILE.