

Terms and Conditions

Promotion

EXCHANGE SMILES, WIN AWESOME PRIZES!

The "EXCHANGE SMILE FOR AWESOME PRIZES" promotion ("The Promotion") applies to eligible customers of Shinhan Bank Vietnam Limited Liability Bank ("The Bank") under the following terms and conditions.

1. Promotion Period: From January 20th, 2025, to March 31st, 2025 (inclusive), or until all prizes have been distributed, whichever comes first.

2. Scope of Application: Nationwide

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

4. Prize Structure

No.	Reward	Value (VNĐ)	Quantity	Amount (VNĐ)
Prize 01	eVoucher Got It	500.000	150	75.000.000
Prize 02	eVoucher Got It	200.000	500	100.000.000
Prize 03	eVoucher Got It	100.000	600	60.000.000
Prize 04	eVoucher Got It	50.000	700	35.000.000
Prize 05	Mobile top-up code	20.000	1.000	20.000.000
The total prize value of the Program: 290.000.000 VNĐ (Two hundred ninety million Vietnam dong), included VAT.				

5. How to Participate and Detailed Rules of the Program

During the promotion period, customers log in to the SOL App, select the "Game" section to access the "Vietnam-Korea Street SOL o FUN" Entertainment Feature (*), and collect the required number of SMILE points (reward points collected by participating in activities in the Entertainment Feature) for each prize. SMILE points can be used to redeem gifts listed in Section 4 – Prize Structure. Specifically:

- **Prize 1:** During the promotion period, the first 50 customers to redeem 150,000 SMILE points for a 500,000 VND Got It eVoucher in the "Vietnam-Korea Street SOL o FUN" entertainment feature will receive a Got It eVoucher worth 500,000 VND. Redemption limit: 1 time/month.
- **Prize 2:** During the promotion period, the first 500 customers to redeem 20,000 SMILE points for a 200,000 VND Got It eVoucher in the "Vietnam-Korea Street SOL o FUN"

entertainment feature will receive a Got It eVoucher worth 200,000 VND. Redemption limit: 1 time/month.

- **Prize 3:** During the promotion period, the first 600 customers to redeem 10,000 SMILE points for a 100,000 VND Got It eVoucher in the "Vietnam-Korea Street SOL o FUN" entertainment feature will receive a Got It eVoucher worth 100,000 VND. Redemption limit: 1 time/month.
- **Prize 4:** During the promotion period, the first 700 customers to redeem 5,000 SMILE points for a 50,000 VND Got It eVoucher in the "Vietnam-Korea Street SOL o FUN" entertainment feature will receive a Got It eVoucher worth 50,000 VND. Redemption limit: 1 time/month.
- **Prize 5:** During the promotion period, the first 1,000 customers to redeem 2,000 SMILE points for a 20,000 VND mobile top-up code in the "Vietnam-Korea Street SOL o FUN" entertainment feature will receive a mobile top-up code worth 20,000 VND. Redemption limit: 1 time/week.

6. Prize Distribution Timeline

- **Mobile Top-up Codes:** The top-up will be credited directly to the customer's mobile phone account within a maximum of 5 business days from the day the customer successfully redeems the prize.
- **Got It Vouchers:** The voucher codes will be sent to the Gift Box in the "SOL o FUN" game section within a maximum of 10 business days from the end of the program and after the customer successfully redeems the prize.

7. Other General rules

- The prizes may end sooner than expected if they run out or are invalidated if the system detects signs of fraud from users.
- SMILE points accumulated and prizes must be redeemed/used within the specified period according to each promotional program. In cases where SMILE points or prizes are not redeemed/used within the specified time, they will be handled according to the established regulations. The Bank will not resolve any complaints or compensation requests related to this matter.
- The promotion is applied concurrently with other offers.
- By participating in this program, customers agree to allow the Bank to use and share their information and images with third parties for purposes related to the program.
- By participating in this program, customers acknowledge that they fully understand and agree to all the terms and conditions set forth in these Terms and Conditions, including any amendments (if applicable), and to all other relevant legal regulations.
- In the event of a dispute related to this promotion, the Bank will directly resolve it. If no agreement is reached, the dispute will be handled in accordance with current legal regulations.

- The Bank reserves the right to deny participation or refuse to reward any customer if the Bank deems the participation invalid or suspects fraud or the violation of any relevant Terms and Conditions.
- The Bank is not the provider of the prizes in this promotion and will not assume any responsibility related to the quality or any issues arising from the use of the prizes. The use of the prizes will follow the policies of the respective prize providers.
- All general terms and conditions related to the Bank’s products and services (as amended and supplemented or replaced from time to time) will apply alongside this program.
- Any complaints regarding this program must be submitted to the Bank no later than April 15th, 2025. The Bank will not resolve complaints (if any) after this date.
- All decisions made by the Bank regarding this program are final and official, and will not be announced in the press.
- The Terms and Conditions of this program will be published on the website <https://shinhan.com.vn>.

(* Instructions to Join the Entertainment Feature “SOL o FUN Vie-Kor Town”:

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.

- **Program period:** from May 30th, 2024 until further notice.

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

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 (applicable only once).

2. **Open an “e-time Deposit” (VND):** Players will earn 500 SMILE when successfully open a e-time deposit (VND) with a minimum deposit of 2,000,000 VND and a minimum term of 1 month. (applicable once per month).
3. **Open an “e-installment Deposit” (VND):** Players will earn 500 SMILE when successfully open a e-installment deposit (VND) with a minimum deposit of 100,000 VND and a term of 6 months or more. (applicable once per month).
4. **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
5. **Participating in Activities at the Event House**
 - First time entering the Town: 1,000 SMILE
 - Happy Hour: Players who log in to the Game between 3 PM and 3:30 PM every Friday will earn up to 200 SMILE.
 - Spin of SMILE: Players play the wheel to win a bonus range from 5 to 200 SMILE.
 - Other activities: Updated and notified during the game.
6. **Weekly Ranking Rewards**
 - Top 1 – 3: 120 SMILE
 - Top 4 – 30: 50 SMILE
7. **Monthly Ranking Rewards**
 - Top 1 – 3: 500 SMILE
 - Top 4 – 30: 150 SMILE
8. **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 dishes in the Running MOLI game. Players 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 5,000 SMILE.
9. **Refer a friend (unlimited referrals):** For each successful referral who register an account via the eKYC process on SOL app, the referrer will receive 1,000 SMILE.
 - **Instructions and Notes**
 - *Players access the "Refer a friend" menu on the SOL app to get the unique referral link/code and track the number of successful referrals.*

- A "successful referral" is defined as a referral where the referred person has completed all of the following actions: (1) downloaded the SOL App for the first time and successfully opened an online payment account via the electronic Know Your Customer (e-KYC) process on the SOL App using a valid referral link and referral code, and (2) successfully logged into the SOL App.
- Every Tuesday, referrers will receive their SMILE reward for all successful referrals from the previous week.
- This program is valid **from January 20th, 2025, to March 23rd, 2025.**
- **The "Refer Friends for SMILE" promotion does NOT apply to Bank employees, staff, or partners.**

VII. SMILE Redemption Program

- At various times, the bank will announce promotional programs allowing customers to use SMILE points to redeem valuable gifts such as Got It eVouchers, Mobile phone top-up codes, plush toys, and other attractive gifts. Detailed redemption information will be specified at the "Store" during promotional periods.
- Terms and Conditions for the SMILE redemption program will be published on the website <https://shinhan.com.vn>

VIII. Other general regulations

- By participating in this Program, customers acknowledge and agree to abide by all terms and conditions specified in the Program Rules and any amendments (if any);
- 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. In certain situations, the program rules may change without prior notice;
- Gift items may run out sooner than expected or be invalidated if the system detects signs of fraud from the user;
- Accumulated SMILE and gifts must be redeemed/used within the specified time for each promotional program. Any SMILE/gifts which are not redeemed/used within the specified time will be handled according to the issued regulations. The Bank will not address any complaints or compensation requests related to this matter;
- All decisions by the bank regarding these Programs are final, official, and will not be publicly announced.