

TERM AND CONDITION OF “NEW SHINHAN MERCHANT CASH BACK” PROMOTION

Merchant Cash back promotion (“Promotion”) is applicable for eligible customers using Shinhan's POS card payment acceptance service (hereinafter referred to as “Shinhan POS”) of Shinhan Bank Vietnam Limited (hereinafter called “The Bank”) with the following terms and conditions:

1. Promotion period and location

- **Promotion period:** The promotion starts from April 18th 2025 to December 31st 2025, or until the day the Bank release new notification depending on which comes first.
- **Location:** Nationwide

2. Promotion type

- Reward in transferred money to Demand Deposit Account of eligible Customers in The Bank.

3. Prize scheme

- Eligible customers receive cash back 0.2% for total payment amount in first 3 months, maximum 3,000,000 VND.
- Total reward value of the Promotion: **VND 9,000,000,000** (Nine billion Vietnam dong), included VAT.
- The Promotion is limited to a total value of **VND 9,000,000,000** and promotion period, whatever which criteria comes first.

4. Details and regulations

4.1. Eligible Customers

- Merchants sign Card Payment Contract (“Contract”) and have POS terminal installed (shown by signing the POS machine delivery minutes) from April 18th 2025 to December 31st 2025.
- Shinhan POS should be in active status from the time the POS machine installed until the time when customer receive the winning notification.
- Merchants get payment amount in first 3 calendar months $\geq 100,000,000$ VND.

4.2. Promotion Terms and Conditions

- Reward is limited to the first 3,000 eligible customers who meet the condition as mentioned in 4.1 article.

Note: If merchant has POS intalled in month T, first 3 calendar months will be from month T+1 to month T+3. The reward payment month is month T+4.

- Each Customer receives maximum one (01) reward when satisfy conditions of the Promotion during the Promotion period.

5. Reward granting

- The reward will be transferred to the eligible customer's Demand Deposit Account at The Bank within the first 10 (ten) working days of the reward payment month (T+4). The reward payment period starts from July 2025 to April 2026.

POS installation month	First 3 calendar months	Cash-back payment date (within the first 10 working days of month)
04/2025	01/05/2025 – 31/07/2025	08/2025
05/2025	01/06/2025 – 31/08/2025	09/2025
06/2025	01/07/2025 - 30/09/2025	10/2025
07/2025	01/08/2025 - 31/10/2025	11/2025
08/2025	01/09/2025 - 30/11/2025	12/2025
09/2025	01/10/2025 - 31/12/2025	01/2026
10/2025	01/11/2025 - 31/01/2026	02/2026
11/2025	01/12/2025 - 28/02/2026	03/2026
12/2025	01/01/2026 - 31/03/2026	04/2026

6. Requirements on Total settlement amount to identity qualified customers

- Total settlement amount is successful settlement amount are recorded in The Bank system.
- Total settlement amount is not including transactions as following:
 - Card transaction not conducted as stipulated in Contract, the manual guideline, or other regulations of The Bank that is announced to Customer time by time;
 - Late settlement exceeding 03 (three) days against time of settlement as stipulated in Contract;
 - Card transaction made without authorization number (approval code) of The Bank or Card issuer;
 - Card transaction has signs associated with money laundering, fraud, taking and receiving bribes, and/or other acts that are prohibited as prescribed by law;
 - Card transaction related to Cardholder's chargeback;
 - Card Transaction has signs of risk of fraudulent or fictitious transaction under the warning of The Bank;
 - Other transactions according to the requirement/announcement of competent authorities, the regulations in this Contract, the regulations of The Bank, Card issuer, International card association, Switching company, and relevant laws as specified in the Contract.

7. Winning notification

- The Bank will send a notice that the bonus has been transferred to the Eligible Customer within the 5 (five) working days after transferring cashback to the winning customers.
- The winning customer is responsible for declaring and paying income tax according to current law.

8. Notification responsibility:

- The Bank is responsible for fully announcing the detailed content of the Promotion on The Bank's website at (<https://shinhan.com.vn>) and at branches and transaction offices of The Bank.

9. Other regulations:

- At the result consolidation and reward period as mentioned in Article 5.
 - Shinhan POS service should be in active status, in case Customers terminate Shinhan POS, the reward will be canceled.
 - Customers must have at least 01 Demand Deposit Account by VND currency. In case Customers do not have Demand Deposit Account by VND currency opened by The Bank or it is at close or dormant status, the reward will be canceled.
 - The Bank is not responsible if Customers cannot receive related promotion information via SMS/Email/Notification on SOL application due to the incorrect/non-updated phone numbers/email address or SOL application is non-updated.
- The Bank reserves the right to refuse the application of the Promotion, 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 Promotion.
- All general terms and conditions relating to the Bank's products and services (as amended, supplemented and/or replaced from time to time) shall apply concurrently. By participating in this Promotion, the Customer acknowledges that he/she has understood and agreed to comply with all terms and conditions stated in the Terms and Conditions of this Promotion and its amendments (if any) and other relevant provisions of law.
- Customers participating in the Promotion agree that the Bank has the full right to use and disclose to third parties the Customer's information and images for purposes related to this Promotion.
- For any questions related to the Promotion, Customers can contact the following address for instructions and answers:
 - Payment Business Department, Shinhan Bank Vietnam Limited
 - 21st Floor, The Mett Building, 15 Tran Bach Dang, Thu Thiem Ward, Thu Duc City, Ho Chi Minh City, Vietnam
 - Email: posbusiness@shinhan.com
- The deadline for the Bank to receive and resolve Customer inquiries and complaints about the program's incentives is no later than 90 days from the end of the Promotion. Any inquiries and complaints after this time will not be resolved.
- Terms and Conditions of this Promotion are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.