Terms and Conditions of the program "PAY WITH QR, RECEIVE IPHONE 16 PRO MAX NOW"

The program "Pay with QR, receive iPhone 16 Promax now" ("Program") applies to eligible Customers of Shinhan Bank Vietnam Limited ("Bank") with the following terms and conditions:

1. Promotion period and location:

- Promotion period: The Program starts from 24/04/2025 (starting date) to 23:59:59 on 23/05/2025 (end date), both days are included.
- Location: 15 Lotte Mart nationwide. Specifically as follows:
  - LOTTE Mart Supermarket District 7 - 469 Nguyen Huu Tho, Tan Hung Ward, District 7, Ho Chi Minh City.
  - LOTTE Mart Supermarket District 11 - Floor 1-5 EverRich Building, 968 3/2 Street, Ward 15, District 11, Ho Chi Minh City.
  - LOTTE Mart Tan Binh Supermarket - No. 20 Cong Hoa Street, Ward 12, Tan Binh District, Ho Chi Minh City.
  - LOTTE Mart Go Vap Supermarket - 242 Nguyen Van Luong, Ward 10, Go Vap District, Ho Chi Minh City.

    LOTTE Mart Binh Duong Supermarket - The Seasons Binh Duong Urban Area, Lai Thieu Ward, Thuan An City, Binh Duong Province.
  - LOTTE Mart Dong Nai Supermarket - Lot B-03 AMATA Commercial Area, National Highway 1A, Long Binh Ward, Bien Hoa City, Dong Nai Province.
  - LOTTE Mart Vung Tau Supermarket - Corner of 3/2 Street and Thi Sach Street, Ward 8, Vung Tau City, Ba Ria - Vung Tau Province.
  - LOTTE Mart Nha Trang Supermarket - No. 58, 23/10 Street, Phuong Son Ward, Nha Trang City, Khanh Hoa Province.
  - LOTTE Mart Nha Trang Gold Coast Supermarket - No. 01, Tran Hung Dao Street, Loc Tho, Nha Trang City, Khanh Hoa Province.
  - LOTTE Mart Phan Thiet Supermarket - Hung Vuong I Residential Area, Phu Thuy Ward, Phan Thiet City, Binh Thuan Province.
  - LOTTE Mart Can Tho Supermarket - 84 Mau Than, An Hoa Ward, Ninh Kieu District, Can Tho City.
  - LOTTE Mart Da Nang Supermarket - No. 06 Nai Nam, Hoa Cuong Bac Ward, Hai Chau District, Da Nang City.
  - LOTTE Mart Vinh Supermarket - V.I. Le Nin Avenue, Ha Huy Tap Ward, Vinh City, Nghe An Province.

- LOTTE Mart Ba Dinh Supermarket - 54 Lieu Giai, Cong Vi Ward, Ba Dinh District, Hanoi City.
- LOTTE Mart West Lake Supermarket - B1 Floor, LOTTE Mall, 272 Vo Chi Cong, Tay Ho District, Hanoi.

2. **Promotion type:** Lucky draw
3. **Prize scheme**

Reward	Quantity	Value (VND)	Total Value (VND)
First Prize: Iphone 16 promax 256.	10	30,800,000	308,000,000
Second Prize: Apple Accessories Airpod 4 Headphones.	10	3,278,000	32,780,000
Third Prize: Lotte Gift Card (*)	30	2,000,000	60,000,000
Total			**400,780,000** *(Including VAT)*

(*) Lotte Mart gift card is a card with pre-loaded money, without identification, used to pay for purchases at any Lotte Mart supermarket nationwide.

Detail and regulations of campaign as listed in Article 4:

Note:

- Reward can be exchanged into money transfer with same reward's value. Customers can choose to receive the reward in kind or in transferred money to the customer's demand deposit account by VND at the Bank.
- Each eligible Customer could only receive 01 (one) reward type during the promotion period.
- Total reward value of the Campaign: VND **400,780,000** (Four hundred million seven hundred and eighty thousand Dong), including VAT.

  Terms and conditions of use of Lotte Mart Gift Card

  Lotte Mart Gift Card Usage Policy
- Card validity period: From June 10, 2025 to December 31, 2025
- The card is accepted for payment at LOTTE Mart cashiers. Please notify and present the card to the cashier for payment.
- The card can be used multiple times before the card limit is reached or before the card expires.
- The card expires when the card balance is less than VND 30,000 or when it expires.
- The card is only used for payment and cannot be converted into cash when used.
- Please remove the stamp on the QR code for the first time of use.
- Wholesale customers are not accepted to pay with LOTTE Mart Vietnam gift cards. Wholesale customers here are understood to be all cases of purchases with price adjustments on the LOTTE

Mart system; or, a customer purchases goods with a bill value of at least 10 million VND/product/transaction (including whether or not a membership card is used).

- Do not pay a bill value of 1,000 VND.
- Return policy: For bills paid with LOTTE gift cards, LOTTE Mart does not accept returns or refunds. (Except in the case of defective goods, LOTTE Mart will support exchange at the customer service counter).
- VAT invoice issuance policy: All bills paid with LOTTE gift cards are issued VAT invoices according to current regulations.
- Absolutely keep card information confidential after scratching the stamp code (card number, bar code). Any complaints due to information leakage will not be resolved.
- Gift cards have the same value as cash and the card does not have the user's name on it, so anyone can use the card. Please keep the gift card secure. In case of card loss, LOTTE Mart will not be able to refund or cancel the payment card for the customer.
- In case the unused gift card is damaged/unpaid, it will be exchanged for free. In case the gift card that the customer is using, with a limit, is damaged/unpaid, the customer can pay an additional amount equal to the card value of LOTTE Mart to exchange for a new gift card. Therefore, to protect their rights, customers should keep the card carefully for use.
- If the card is expired, meaning it is no longer valid, it will not be exchanged or refunded. When you receive the gift card, you should use it immediately, avoiding the case of the card expiring according to the validity information on the card.

Instructions for using gift cards when shopping at stores/supermarkets

- Step 1: You go to any LOTTE Mart store/supermarket/system nationwide to buy goods.
- Step 2: Scratch off the protective layer on the back of the gift card before giving the card to the cashier for payment.
- Step 3: At the payment counter, the customer gives the card code to the cashier to scan the code and complete the payment process. Customers may have to pay extra when making purchases with a value greater than the value of the card using any other form of payment.

4. Details and regulations

4.1. Specific conditions, methods, and procedures that customers must follow in order to participate the promotion

a) **Target customers:** Applicable to individual customers of the Bank.

b) **Conditions:** Individual customers access the “QR” icon on the main screen of the Shinhan SOL Vietnam application (“SOL Application”) to scan the payment QR code on the Lotte Mart purchase invoice at locations as specified in Section 1 during the promotion period.

After the customer successfully makes the first payment transaction on the SOL Application and the SOL Application screen displays information confirming the successful payment transaction, Shinhan Bank will record the transaction and send a lottery number for the customer to participate in the lucky draw.

4.2. Time and issuing proof of winning method

- After being issued, the lottery number will be notified to customers via notification message on SOL Application/Publicity on Website https://shinhan.com.vn from June 6, 2025 to June 9, 2025.
- Content of the message announcing the lottery number on the SOL App:

  "Shinhan Bank would like to congratulate you on meeting the conditions for participating in the lucky draw program "PAY WITH QR, RECEIVE IPHONE 16 PRO MAX NOW".

  The Bank would like to inform that the lucky draw code of Mr. Nguyen Van A is 0123456789.

  Shinhan Bank sincerely thanks you for participating in the program and looks forward to continuing to receive your support in the future."

4.3. Regulation on winning determination evidence

a) The issued lottery number is a 10-digit random number.

b) Customers who meet the conditions in Section 4.1 will receive 01 (one) lottery number to participate in the lucky draw. Each customer will have 01 (one) lottery number to participate in the program.

c) The lottery numbers are unique and not duplicated.

d) Valid transactions are successfully recorded on the system from 00:00:00:00 on 24/04/2025 to 23:59:59 on 23/05/2025.

e) The program will organize a drawing ceremony once after the end of the promotional period.

f) Maximum number of issued lottery number: 2,000,000.

4.4. Time, place and method of winning determination

a) Time to determine winning: The drawing ceremony to determine the winners will be held on 10/06/2025.

b) Event location: Head office of Shinhan Bank Vietnam Limited - Floor 1,2,3,20,21,22,23, Tower B, Commercial service area combined with high-rise residential area at lot 1-13 of Functional Area No. 1 - No. 15, Tran Bach Dang Street, Thu Thiem Ward, Thu Duc City, Ho Chi Minh City, Vietnam.

c) Lucky draw method:

- Lucky draw by using computer-based dialer software to determine winning customers.
- Sequence of drawing to determine the winners:

+ 1st drawing: Determine the 10 customers who win the 3rd Prize

+ 2nd drawing: Determine the next 10 customers who win the 3rd Prize

+ 3rd drawing: Determine the last 10 customers who win the 3rd Prize

+ 4th drawing: Determine the 10 customers who win the 2nd Prize

+ 5th drawing: Determine the 10 customers who win the 1st Prize

- Winning number is the same number as the number drawn to determine the winner at the lucky draw event.
- A customer can only receive up to one (01) reward during the promotion period.
- The results of the lucky draw event will be made in writing and signed by the parties witnessing the lucky draw event including customer representatives.

5. Winning notification

Within 07 (seven) working days after the time of conducting lucky draw event, the Bank will send the winning notice to the customer by calling the customer's phone number which is registered with the Bank, and inform the list of winners on the Bank's website https://shinhan.com.vn. Customers can choose to receive reward in kind or by bank transfer. The list of winners includes:

- Customer's name
- Phone number (only the first 03 digits and the last 03 digits of the phone number are shown, for example: “093xxxx011”)
- Lottery number
- Reward value

6. Reward procedure

- **Rewarding place:** Winner will receive the reward at the branch where the customer has opened demand deposit account or the branch closest to the customer, depending on the customer's choice.
- **Rewarding method:** Reward in kind will be deliver directly at the branch. In case the customer chooses to receive the prize in cash, the Bank will transfer to the customer's demand deposit account in VND opened at the Bank.
- **Rewarding procedures:** When receiving prizes, the winning customers need to present all the documents required by the Bank to identify the winners, including: Identity card/Citizen ID/Passport is still valid to ensure the identification of customers in accordance with the Bank's regulations.

  In case the customer authorizes another person to receive the prize, the authorized person to receive the prize will have to present the original Identity Card/Citizenship ID or Passport, a notarized copy of the Identity Card/Citizen ID or Passport of the winner and the original valid power of attorney notarized/certified in accordance with the provisions of law.

- **Time limit for rewarding:** The last time the Bank is responsible for rewarding to customers is July 7, 2025 (45 days from the end of the promotion program). Customers who come to receive the reward after this time will no longer be eligible to receive the reward according to the Bank's Regulations.
- **Liability of winning customers for expenses incurred and irregular income tax when receiving prizes:** Winning customers must pay irregular income tax, fees and charges (if any) as prescribed by current law.
- In case the customer receives the 1st Prize in kind and authorizes the Bank to pay personal income tax, fees and charges (if any) according to the law on the value of the prize that the customer has won. The Bank will pay on behalf of the customer according to the regulations. Customers transfer the irregular personal income tax to the Bank on the day of receiving the prize with the following content:

  + Account holder name: Shinhan Bank Vietnam Limited
  + Account number: 750,500.091990
  + Beneficiary bank: Shinhan Bank Vietnam Limited
  + Amount: 2,080,000 VND
  + Transfer content: <Customer Name> – PIT CTKM PAY QR GET IPHONE 16 PRO MAX IMMEDIATELY

- In case the customer receives Prize 1 by money transfer and authorizes the Bank to pay the personal income tax, the customer agrees that on the day the customer receives the prize, the Bank will deduct the irregular income tax amount of 2,080,000 VND, fees and charges (if any) according to the law on the value of the prize that the customer has won and will pay on behalf of the customer according to the regulations.
- In case the customer receives the 2nd or 3rd Prize in kind or by bank transfer, the customer agrees that the customer will be responsible for declaring and paying irregular income tax, fees and charges (if any) in accordance with current laws.

7. **FAQ for the Program:** For details of the Campaign, please call Contact Center at 1900 1577.
8. **Responsibility for information disclosure**
   - Regulations in publicly announcing the details of the promotion program rules: The Bank is responsible for fully announcing the details of the Promotion Program Rules at the Bank's branches and transaction offices and on the Bank's website https://shinhan.com.vn.
   - Regulations on responsibility in announcing the winning results: The Bank is responsible for notifying the full list of winners on the Bank's website https://shinhan.com.vn.

9. Other regulations:

- Winning customers must bear all commuting and other expenses (if any) for receiving and using reward.
- Bank is entitled to use information and images of the winning Customers for the purpose of advertising or any other purposes of this Campaign if approved by the winning customer.
- In case of any dispute related to this Campaign, The Bank is responsible for directly settling the dispute in accordance with the laws.
- For reward that have no recipients/winners, the Bank is responsible for deducting 50% of the reward value of such prizes into the State Budget as prescribed in Clause 4, Article 96 of the Commercial Law.
- For any disputes or questions arising about this promotion, please contact 19001577 no later than July 11th ,2025. After this deadline, the Bank is not responsible for solving any disputes.
- The Bank reserves the right to refuse the application of the Program, 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 Program.
- 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.
- Customers who are joining 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 Program.
- By participating in this Program, customers acknowledge that they clearly understand and agree to comply with all terms and conditions specified in the Terms and Conditions of this Program and modifications (if any), and other relevant provisions of Law.
- Terms and Conditions of this Campaign are in English and Vietnamese. In case of any discrepancies, the Vietnamese content shall refer.