TERMS AND CONDITIONS

"MORE IN – MORE WIN" Promotion

1. PROMOTION PERIOD

The promotion period is from 01/10/2026 to 30/11/2026 and is divided into 02 separate periods as follows:

- Period 1: From 01/10/2026 to 31/10/2026 (both dates inclusive).
- Period 2: From 01/11/2026 to 30/11/2026 (both dates inclusive).

2. APPLICABLE LOCATION:

All branches/transaction offices of Shinhan Bank Vietnam ("Shinhan").

3. ELIGIBLE CUSTOMERS ("Customer")

Individual customers with "Premier" status in the Tops Club Program as follows:

- At the end of 30/09/2026, to be eligible to participate in the promotion during "Period 1".
- At the end of 31/10/2026, to be eligible to participate in the promotion during "Period 2".

Customers meeting the eligibility criteria at both of the above dates are eligible to participate in both periods.

4. PROMOTION DETAILS

- Eligible Customers will receive Urbox e-gift vouchers based on the total value of credit transactions credited to the Customer's demand accounts (non-term deposit accounts) during each period, according to the following formula:

Reward amount per period = Total value of credit transactions credited to the Customer's demand accounts during each period × (multiply) Reward rate

- The reward rate is determined as follows:

Unit: VND

Tier	Conditions (Both conditions must be satisfied)		Reward rate per period	Maximum reward amount per Customer per period
	Condition 1: Incremental average balance of the demand accounts for each period	Condition 2: Ending balance of the demand accounts for each period		
0	Less than VND 100 million	Less than VND 10 million	0%	0
1	From VND 100 million to less than VND 500 million	From VND 10 million to less than VND 50 million	1%	100,000
2	From VND 500 million to less than VND 1 billion	From VND 50 million to less than VND 100 million	5%	500,000
3	VND 1 billion or above	VND 100 million or above	10%	1,000,000

Where:

- Condition 1 "*Incremental average balance of the demand accounts for each period*" is calculated as follows:

Period	Incremental average balance of the demand accounts for each period
Period 1 (October 2026)	= Average demand account balance in October 2026 – (minus) Average demand account balance in September 2026
Period 2 (November 2026)	= Average demand account balance in November 2026 – (minus) Average demand account balance in October 2026

- Condition 2 "*Ending balance of the demand accounts for each period*" is calculated as follows:

Period	Ending balance of the demand accounts for each period
Period 1 (October 2026)	= Balance of all demand accounts of the Customer at the end of 31/10/2026.
Period 2 (November 2026)	= Balance of all demand accounts of the Customer at the end of 30/11/2026.

- Each Customer is eligible to receive a reward for only the highest tier achieved per Period.
- The reward amount will be rounded down to the nearest multiple of VND 50,000.
- The maximum reward amount for each Customer is VND 1,000,000 per period.
- Eligible Customers will receive rewards for both periods if they satisfy the conditions for each period, provided that the total reward amount does not exceed VND 2,000,000.
- Customers will be notified of the reward and receive the corresponding Urbox e-gift voucher no later than 31/12/2026.
- The total reward budget for the entire promotion is VND 500,000,000 (Five hundred million Vietnamese dong). The promotion may end earlier than scheduled if the total budget has been fully utilized.
- If multiple Customers fully satisfy the conditions for receiving rewards and the total expected reward amount exceeds the total promotion budget of VND 500,000,000, rewards will be prioritized for Customers with higher incremental average demand account balances during the relevant period, until the total promotion budget is fully utilized.

Illustrative example:

- Customer Nguyen Van A is a customer of Shinhan Bank Vietnam and has the following information:
  - Is a “Premier” member at both 30/09/2026 and 31/10/2026.
  - The total value of credit transactions credited to the demand accounts is VND 12 million in October 2026 and VND 30 million in November 2026.

- The average balance of non-term deposit/demand accounts is VND 1 million in September 2026, VND 500 million in October 2026, and VND 1 billion in November 2026.
- The demand account balance at the end of 31/10/2026 is VND 51 million, and at the end of 30/11/2026 is VND 9 million.

- Customer Nguyen Van A will receive the reward as follows:

Period	Assessment criteria	Value
Period 1 (October 2026)	1. Customer is a Premier member as of 30/09/2026	Eligible
	2. Total value of credit transactions credited to the demand accounts	VND 12 million
	3. Incremental average balance of the demand accounts (b-a) a. Average non-term deposit balance in September 2026 b. Average non-term deposit balance in October 2026	VND 499 million VND 1 million VND 500 million
	4. Demand account balance at the end of 31/10/2026	VND 51 million
	5. Reward rate (corresponding to Tier 2)	1%
	6. Reward amount = (2) × (5) = VND 12,000,000 × 1% = VND 120,000 (Maximum limit of VND 100,000)	VND 100,000
Period 2 (November 2026)	7. Customer is a Premier member as of 31/10/2026	Eligible
	8. Total value of credit transactions credited to the demand accounts	VND 30 million
	9. Incremental average balance of the demand accounts (b-a) a. Average non-term deposit balance in October 2026 b. Average non-term deposit balance in November 2026	VND 500 million VND 500 million VND 1 billion
	10. Demand account balance at the end of 30/11/2026	VND 9 million
	11. Reward rate: Tier 0 (Demand account balance at the end of 30/11/2026 < VND 10 million)	0%
	12. Reward amount = (8) × (11)	-
Total reward amount for 2 periods (6) + (12)		VND 100,000

5. OTHER TERMS AND CONDITIONS

- The demand account balance (non-term deposit balance) used to calculate the incremental average balance includes the balances of all types of payment/non-term deposit accounts of the Customer maintained with the Bank. The total value of credit transactions used to calculate the reward amount is the total value of credit transactions credited to all types of payment/non-term deposit accounts of the Customer during each period.
- The above balances and credit transaction values apply to all currencies accepted by the Bank. Foreign currency balances and transaction values are converted into VND at the exchange rate determined and applied by the Bank's system. By participating in the promotion, the Customer agrees that the balances and transaction values after conversion, as recorded in the Bank's system, shall constitute the official basis for determining eligibility, incremental average balance, total value of credit transactions, and reward amount under the promotion.
- The rewards under the promotion may not be exchanged for cash or any other benefits.
- Shinhan is not the supplier of the products used as rewards under the promotion. In case of any questions or complaints regarding the products, eligible Customers shall contact the relevant supplier directly, and Shinhan shall have no responsibility for such questions or complaints.
- During the promotion period, Shinhan may replace the rewards specified in Section 4 with other rewards of equivalent value.
- Shinhan shall not be responsible for any taxes arising in connection with the rewards. Any taxes and/or tax declaration or payment obligations to the tax authorities arising from the receipt of rewards shall be the responsibility of the Customer.
- Shinhan reserves the right to amend the terms and conditions of the promotion at any time during and/or after the promotion when Shinhan deems such amendments appropriate in accordance with the promotion criteria and actual circumstances, provided that prior notice of 03 (three) days is given at Shinhan branches/transaction offices and/or on Shinhan's website (shinhan.com.vn).
- These terms and conditions of the promotion shall apply together with Shinhan's general terms and conditions and other applicable regulations.

- All decisions made by Shinhan in connection with the promotion are final and binding for the promotion.
- Any complaint relating to the promotion must be notified by the Customer to Shinhan for consideration and resolution no later than 31/01/2027. After this deadline, Shinhan reserves the right to refuse to resolve any subsequent complaints.
- By participating in the promotion, the Customer is deemed to have read, understood, and accepted all terms and conditions of the promotion.
- The Bank will send the Urbox e-gift voucher to the winning Customer's phone number recorded in the Bank's system at the time of reward delivery. The Bank will be deemed to have fulfilled its obligation to deliver the reward when the Bank's system records successful delivery to such phone number.
- The Bank reserves the right to refuse reward payment in cases where the reward notification by SMS is unsuccessful because the Customer's registered phone number with the Bank is inaccurate at the time of reward delivery.
- Shinhan shall not be responsible where the Customer does not receive the Urbox e-gift voucher because the phone number is inactive, blocked, changed, incorrect, unable to receive messages, blocked by the telecom operator or device, or due to any other reason beyond Shinhan's reasonable control or not attributable to Shinhan's fault.
- Shinhan shall also not be responsible for incidents arising from the telecom operator's system, service providers, the Customer's device, Internet connection, or force majeure events that cause the Customer not to receive or to receive the Urbox e-gift voucher late.
- These Terms and Conditions are made in 01 (one) English version and 01 (one) Vietnamese version. In case of any discrepancy between the two versions, the Vietnamese version shall prevail.