

TERMS AND CONDITIONS

Promotion

All-in-one - Cashback up to VND

1 Million when open Shinhan credit cards

1. Promotion Application

- Customers apply to open Shinhan credit cards at <https://bit.ly/SHBCashback2021>
- After being consulted by Shinhan staff, customers send sms to 6089:
Shinhan<space>Cashback<space>ddmmyy
Note: ddmmyy is customers' date of birth
- Phone number used to send SMS to participate in the program must be the phone number that customer fills in credit card application form.
- SMS is a mandatory condition to be eligible for the promotion.
- Example: Customer A has 02 phone numbers **0123456789** and **0777333999**. Customer has date of birth: **16/02/1993**
- In credit card application form, customer fills in phone number **0777333999**.
- Scenario 1: if customer uses phone number **0123456789** to send sms "Shinhan Cashback 160293" -> **The sms is invalid and not accepted for reward**
- Case 2: If customer uses phone number **0777333999** to send sms "Shinhan Cashback 160293" -> **The sms is valid and accepted for reward**
- SMS is valid when customer receives SMS Reply from Shinhan with content: "Cam on QK da DK chuong trinh mo the Shinhan nhan voucher Shopee, Ngan Hang se lien he lai voi QK trong thoi gian som nhat. Thank you for joining Shinhan credit card-get Shopee voucher. We will contact you soon. Hotline 19001577".
- In case customer does not receive any SMS from Shinhan Bank, please contact Hotline 19001577

2. Eligible products



Consumer Credit cards of Shinhan Bank Vietnam issued as primary new (“Shinhan Credit card”) including:

- Shinhan Visa High-Point Classic/ Gold/ Platinum;
- Shinhan Visa Cashback Classic/ Gold/ Platinum;
- Shinhan Visa Travel Platinum

3. Applicable areas: Smart Credit channel

4. Promotion period: from 15th Oct 2021 to 31st Dec 2021

- Period for application: from 15th Oct 2021 to 31st Dec 2021
- Approval date: from 15th Oct 2021 to 07th Jan 2022
- The first date of card issuance registration on Bank’s system must be at least one (01) day later than SMSs registered date.

5. The promotion mechanic: To be eligible for this promotion, cardholders need to register SMS to joining and meet promotion conditions as defined below:

5.1 Offer details

Card product	Reward 1	Conditions for Reward 1
Classic Hi-Point / Cashback	Waive annual fee VND 350,000	Primary cardholders issue credit card within promotion application.
Gold Hi-Point / Cashback	Waive annual fee VND 550,000	
Platinum Hi-Point/ Cashback	Waive annual fee VND 1,100,000	
Travel Platinum	Waive annual fee VND 1,500,000	

Card product	Reward 2	Conditions for Reward 2
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Classic Hi-Point / Cashback	Cashback VND 250,000	Have online spending at least VND1,000,000 within 45 days since card issuance date
Gold Hi-Point / Cashback	Cashback VND 500,000	Have online spending at least VND2,500,000 within 45 days since card issuance date
Platinum Hi- Point / Cashback Travel Platinum	Cashback VND 1,000,000	Have online spending at least VND5,000,000 within 45 days since card issuance date

5.2 Reward timeline

	Promotion period
Registration date via SMS	15th Oct 2021 – 31th Dec 2021
Approval date	15th Oct 2021 – 07th Jan 2022
Transaction date no later than	21 st Feb 2022
Reward date no later than	31 th Mar 2022

5.3 General terms of reward

- For Waived Annual fee: Annual fee will be waived and not be stated on card statement
- For Cashback reward: Cardholder will receive cashback award in one (01) time. Shinhan will credit the cashback amount to primary credit card account of eligible cardholders no later than the timeline under Term 5.2.

6. Terms and conditions of qualified transactions

- The eligible transactions for Reward 2 will online transactions and be based on the date the transactions are made within 45 days since card issuance date and posted to Shinhan credit card account within 07 days from transactions date. Transactions that have been completed during the promotion period but not recorded on the Bank's system by the due date will not be eligible irrespective of whether or not cardholders receive the SMS notification about the

transaction completion.

- Transactions made by supplementary cardholders will be counted under the primary cardholders.
- Transactions which are converted to Installment, Flexi-Cash, Cash Advance transactions and any other fees however called, including but not limited to, the transaction processing fee, annual fees, cash advance fees, interest, credit card payment, debit adjustment, late fees or any foreign exchange trading, currencies trading are excluded from the calculation of the spending amount.

7. Eligible cardholders

- Cardholder must be a new individual customer and not be an existing Shinhan credit cardholder, or an existing Shinhan credit cardholder but close credit card before promotion period.
- Credit card of customer is not currently: in delinquency, under bad debts, having fraudulent transactions, over limit, having block code, being terminated/ cancelled, expired or being forced to terminate/ cancel during the promotion period and at the time of rewards finalizing.

8. Terms and conditions of reward redemption

- Each cardholder is eligible for maximum one (01) combo offers included: waive annual fee in first year & cashback on required spending condition during the promotion.
- Shinhan will not support to reward as deviation if customer dispute of sending SMS/ register is beyond sending SMS/ register period when customer does not receive SMS/email response from Shinhan.
 - Example: Customer join promotion on 29th Dec 2021 with no SMS response from Shinhan. 02st Jan 2022 customer complain about SMS
 - ⇒ Customer complain over register period 31th Dec 2021 will not support to reward.
- Customer's mobile phone number and ID used to apply credit card in Shinhan Bank system must be the same as mobile phone number used to send SMS to join this promotion.
- Shinhan is not responsible for invalid messages due to the customer's email/ phone number/ email address registration with Shinhan is incorrect or not updated.

9. Other terms and conditions

- This promotion does not apply to Shinhan Bank employees.
- This promotion will be ended sooner in case of over budget.
- Reward 1 in the promotion does not apply to credit cards opened under annual fee exemption.



- The promotion does not apply to credit cards opened under the CEP-Worker, Osteem Group and Public Servants under Shinhan's credit approval policy.
- The promotion does not apply simultaneously to other Shinhan credit card acquisition promotions.
- For any disputes, cardholders have to contact Shinhan for investigation not later than 07th April 2022. After this deadline, Shinhan will not accept any exceptional request.
- Shinhan, to the fullest extent permitted by Vietnamese law, has full discretion to decide which transactions are valid.
- Shinhan reserves the right to refuse the application of the program, refuse to provide products and services for promotional purposes to any customer that Shinhan considers to have provided invalid, unclear or incomplete information or violated any of the promotion's terms and conditions.
- All general terms and conditions, terms and conditions relating to the account and the card, and other terms and conditions relating to Shinhan's account, card and other products (as amended, replenished and/ or replaced from time to time) will apply.
- Shinhan reserves the right to deduct the total value of Reward 2 in the primary cardholder's credit card account without notice to the cardholders if:
 - The cardholder has received gift from other new credit card acquisition promotions occurring at the same time Shinhan implemented the promotion; or
 - If Shinhan discovers that the cardholder has any violation of any conditions of this promotion; or
 - After the cardholder is eligible to receive the reward, if valid transactions for the reward are returned or canceled.
- Shinhan is permitted to use images, materials and other information related to the winners for the purpose of advertising, promotions and other media Shinhan without paying any additional costs or any award for recipients.
- Shinhan may contact customers by phone / email registered with Shinhan to verify some information and request additional documentation if necessary.
- Customers are responsible for all costs incurred (if any) related to receiving gifts / services from the Program including personal income tax (if any).
- To the fullest extent permitted by law, Shinhan reserves the right to terminate, change or other process of the program after three (03) days' notice at its branches / transaction offices and/or



Shinhan Bank

Shinhan's website.

- All Shinhan's decisions regarding these programs are final, official and not reported in the press.
- By participating in the promotion, cardholders agree to accept the promotion's terms and conditions mentioned.
- Terms and conditions of the promotion are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.