



TERMS AND CONDITIONS

ENABLE SHINHAN VISA CONSUMER CARD ON GOOGLE WALLET APPLICATION

The following Terms and Conditions carry out your adding of Shinhan Visa Consumer Card in the Google Wallet application available on compatible mobile devices. Please review these Terms and Conditions carefully before activating or adding Shinhan Visa Card with Google Wallet. By doing so, Cardholder accept and agree to be bound by these terms and conditions when using Google Wallet application.

1. Definition:

- Shinhan Visa Consumer Card means Shinhan Visa Consumer credit card and Shinhan Visa Consumer debit card issued by Shinhan Bank Vietnam Limited ("Cards") which is not expired, blocked, suspended or cancelled ("Eligible cards").
- Cardholder mean the owner of Shinhan card added to Google Wallet application.
- Google Wallet Application ("Google Wallet") is the mobile payment service that enable the users to make card payments using compatible mobile devices.
- Compatible Mobile Device ("Device") includes but is not limited to smartphone, tablet or smart watch or any other device, which is supported by Android operating system, supported Google Wallet installation and allowing adding card into Google Wallet.
- Access Code means the secret code that is enable Google Wallet Device, including a passcode with 6 digits.
- Credential secure means card information and information used to register/log in Google Wallet and/or PIN or CVV2/CVC number of Card in order to make card payment.

2. Enrollment and removing of the service:

- You can add your Eligible card to Google Wallet application which is downloaded in your device. When you add the card, Shinhan may require Access code from Cardholder, in which an enrollment verification message will be sent to your registered smartphone number. Customer enroll Google Wallet service via Call Center, Call Agent may ask some verification question before completing card adding to your Google Wallet.
- Instructions given by service provider - Google company shall tell you how to remove your card from the Google Wallet service.

3. Privacy, Security and your liability:

- Shinhan Bank shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) as a result of your use of Google Wallet, except for any liability which cannot be excluded by law.
- In case of breach of confidentiality of the Device or Credential secure, you shall be fully responsible for and bear all charges, costs, losses, and damage whatsoever and howsoever arising from such breach.
- In the event you disclose the PIN/CVV2/CVC, passcode intentionally or unintentionally, you shall be responsible for any unauthorized payment, charges, costs or losses and any transaction effected due to such breach.
- You are solely responsible for maintaining the physical security of your device and the confidentiality of your Device lock, Google Wallet PIN, Google account credentials, any other means that you may from time to time have to access Google Wallet, your Eligible Card credentials, any other means that you from time to time to access Google Wallet, your Eligible Card qualification, or any other personal and payment information on or for your Device.
- Call Shinhan Contact Center immediately if you believe that your device has been lost, stolen or your credentials compromised in any way. Based on your notification & each event scenario, Shinhan (i) will arrange to block your all Card transaction with Google Wallet; and/or (ii) can suspend or remove your card from Google Wallet to prevent further unauthorized use. You can continue to use the physical card plastic for all such enrolled cards. You hereby indemnify for all transaction made prior to the customer notifying the Bank of fraud, lost or stolen.
- You must cooperate with the Bank in any and all investigations and use any fraud prevention or other related measure which Shinhan prescribe.

4. Using Your Information:

- Shinhan will use your information in accordance with the Data Projection and use of personal data terms and conditions set out in Shinhan Consumer Credit Card Application Form and Agreement. This may include using your information to determine your card eligibility to participate in Google Wallet, manage your use of Google Wallet, to present you with servicing updates, as well as targeted offers, advertising or promotions if you have consented to receive such message.
- Shinhan will also make certain account information relating to each Eligible Card you have selected to use with Google Wallet available for display, including most recent transaction data, but not the full card number of Eligible Card. You should know that merchants also provide certain transaction data relating of the Eligible Card to Google. Google does not provide you with the option or ability to turn off transaction history. If you do not want (i) Shinhan to share your transaction data with Google, (ii) merchants to share your transaction data with Google, and/or (iii) your transaction history display in Google Wallet, you must delete your Card from Google Wallet.
- Shinhan also share aggregated and de-identified information with Google to help improve Google Wallet and Google also shares information with us for fraud and identification purposes.

-Since you register your Eligible Card to Google Wallet, Google may access and process your information, including information about your transactions or above required information. Google's use of your personal information is solely governed by Google's privacy policy.

5. Using Google technology:

- In order to use Google Wallet, you must agree to Google's terms of use and privacy policy. Google may change Google Wallet's terms from time to time and Shinhan has no control over Google's decision to change Google Wallet or any of its services or products (including Google's terms of use or privacy policies).

6. Bank's liability:

- Shinhan is not provider of the Google Wallet, we are not responsible for providing the Google Wallet service to you. We are only responsible for supplying Card's service securely to the Google Wallet service to allow usage of Card in the Google Wallet. We are not responsible for any delay or failure of the service or inability service to use Google Wallet for any transaction.

7. Communication Channel:

- You agree to provide your personal information/Card information include but not limited to Card number, card expiry date, CVV2, Email and registered mobile phone into Google Wallet and receive electronic communications and disclosures from Shinhan via registered Email or SMS. You agree to update information with us when it changes.

8. Other important terms:

- Shinhan Bank reserves the right to discontinue supporting the use of Shinhan cards in Google Wallet or change these terms and conditions at any time without prior notice. Except for an otherwise required by applicable law, we may block, restrict, suspend or terminate your use of any Eligible Card(s) at any time without notice and for any reason, including if you violate these Terms and Conditions or any of your Shinhan Consumer Credit Card Application Form and Agreement, if we suspect fraudulent activity or as result of the cancellation or suspension of your Eligible Card(s). You agree that we will not be liable to you or any third party for any block, suspension, cancellations or termination of your use of any Eligible Card(s).

- The Bank at its own discretion can apply a limitation on Google Wallet service for some cases to ensure the security considered and decided by Shinhan.

- We reserve the right to revise these Terms & Conditions at any time and you are deemed to be aware of and bound by any changes to these Terms and Conditions by your continued access to or use of your Eligible Cards in Google Wallet. If you do not accept any revisions made to these Terms and Conditions, your sole and exclusive remedy is to cancel your use of and delete all Eligible Card(s) in Google Wallet.