



TERMS AND CONDITIONS

APPLIED FOR VATECH GUARANTEED PURCHASE CARD

Besides the following Terms and Conditions, Card owner of Vatech Guaranteed Purchase Card shall comply with rights and responsibilities regulated in current “Consumer Credit Card Terms and Conditions” which are announced on the Shinhan branches or website <http://shinhan.com.vn>. If there is any conflict between the Credit Card Terms & Conditions and the Terms & Conditions regulated as follows, the following Terms & Conditions shall prevail.

1. Card Type and Card Limit

Vatech Guaranteed Purchase Card is Shinhan Unsecured Gold Hi-Point Consumer Credit Card issued for targeted customers of Vatech Guaranteed Purchase Card (here after referred to as “Customer”). Customer owns Vatech Guaranteed Purchase Card (here after referred to as “Cardholder”) according to co-operation program between Shinhan Bank Vietnam Limited (here after referred to as “the Bank”) and Vatech Viet Joint Stock Company (here after referred to as “the Company”).

Vatech Guaranteed Purchase Card does not apply Terms and Conditions related to Secured card, Family card/ Family cardholders, Shinhan Rewards Program.

Function of Vatech Guaranteed Purchase Card is only restricted to purchase transactions at retail shops of the Company. It cannot be used offline or online at any other merchants.

The card has no function of cash advance. Therefore, Terms and Conditions related to limit/service/cash advance transactions shall not be applied.

2. Installment payment for card transactions

All transactions with the minimum value of VND 3,000,000 shall be automatically converted into installments on the Bank’s system, according to the installment period that is already fixed and confirmed by the Company basing on cardholder’s request.

Cardholder can make advance payment for the transaction that has already registered for installment Plan. However, it is impossible to partially pre-pay the Installment Plan. Cardholder need to pay off the entire Installment Plan outstanding balance.

3. Payment rate for Vatech Guaranteed Purchase Card

The payment rate applies to Vatech Guaranteed Purchase Card is 100% fixed rate and cannot be changed into the lower one.

4. Insufficient payment

If Cardholder fails to pay the outstanding balance in the Due payment date, Cardholder must pay Late payment fee and interest as the bank's regulation applied from the Due payment date until the full payment is made.

Late payment fee and interest are regulated as follows:

Fee/Interest	Amount
Late Payment Fee	4% of late payment amount Min: VND 250,000 and Max: VND 999,000
Late Payment Interest	31.8%

If there is late payment as above, the Bank may collect repayment and late payment fee and interest from available balance in the designated payment account of Card in Shinhan consumer credit card application form and issuing guarantee confirmation (For Vatech Guaranteed Purchase Credit card) or any other Cardholder's payment account(s) at Shinhan Bank Vietnam Limited on any day after the due payment date.

5. Fees and charges

Cardholder must pay all the following fees and charges. The Bank reserves the right to change the fee tariff from time to time without prior notice. The fees and charges shall be informed to the Cardholder at the time of card issuance and will be updated on the Bank's home page at <http://shinhan.com.vn>.

Annual Fee (can be waived depending on each period and notified to customers by Vatech)	VND 550,000 /card
Cash Withdrawal Fee at ATM at: + Shinhan Bank VietNam + Other banks	Free of charge 2% of withdrawal amount (minimum withdrawal amount: VND 22,000/transaction)

Inquiry at ATM (credit card limit, payment account balance)	
+ Shinhan Bank VietNam	Free of charge
+ Other banks	Cannot be processed
Interest	31.8%
Late Payment Fee	4% of late payment amount (min: VND 250,000 and max: VND 999,000)
Card Re-issuing Fee	VND 220,000/Card
Statement Re-printing Fee	VND 110,000/Statement
Credit limit increase Fee	VND 100,000/transaction
Dispute Investigation Fee	VND 110,000/transaction (In case of customer's fault)
SMS Service Fee	VND 11,000/transaction
Installment Conversion Fee	Not applicable

*Note: All fees and charges are included 10% Valued Added Tax

6. Exemption from Bank's liability

The Bank shall not be held responsible for the quality or any defects or damages of products that are purchased with Vatech Guaranteed Purchase Card, and the Bank shall not be responsible for any disputes relating to product issues, product purchase under Installment program that may arise between Cardholder and the Company. Cardholder hereafter authorizes the Bank to collect repayment from available balance in the designated payment account of Card in the Shinhan consumer credit card application form and issuing guarantee confirmation (For Vatech Guaranteed Purchase Credit card) or any other Cardholder's payment account(s) at the Bank to make payment for the remaining balance together with fees and charges that might arise (if any).

7. Termination

The Bank reserves the right to cancel or terminate providing the co-operation program applied for all Vatech Guaranteed Purchase Cards any time and/or block Vatech Guaranteed Purchase Cards and/or reject issuing new Vatech Guaranteed Purchase Cards for customer of the Company (including but not limited to below conditions) by notifying the Company and Cardholder and require Cardholder to immediately repay all outstanding amount arising from the Installment program (i.e. all unpaid outstanding principles) if any of the following events occur:

- (a) Vatech Guaranteed Purchase Card is delinquent or Cardholder fails to repay debt upon request of the Bank.
- (b) Cardholder breaches any of Terms and/or Conditions which were agreed with the Bank.

- (c) Vatech Guaranteed Purchase Card is terminated by Cardholder or the Bank, or when Cardholder passed away.
- (d) The Company cannot continue to guarantee for Vatech Guaranteed Purchase Card issued under the Shinhan consumer credit card application form and issuing guarantee confirmation (For Vatech Guaranteed Purchase Credit card) with any reason or not having other guarantee from third party accepted by the Bank as prescribed in Cooperation Contract and Guarantee Contract signed between the Bank and the Company from time to time. In this case, all the Cardholder's undue indebtedness and related incurred interest, fee (if any) with the Bank is due.

8. General Terms and Conditions

- (a) If the Cardholder losses the card or the card is stolen, the Cardholder shall report to the Bank immediately by calling to the Contact Center at **1900 1577**.
- (b) If Cardholder requests to terminate the card, please fully repay total card outstanding balance together with fees and charges that might arise (if any) and visit Shinhan branch to complete the card termination process.
- (c) Notwithstanding any provisions in Terms and Conditions as above, the Bank shall be entitled at any time with notice to the Cardholder, suspend or terminate; or amend further provisions to these Terms and Conditions. The Bank will inform Cardholder about such changes by any means or manner as the Bank may decide.
- (d) The Bank reserves the right to handle Cardholder's information with any third parties that the Bank may consider necessary (including but not limited to any members of Visa International Organization, the Bank's branches, service providers, staff, journalists, bidders or banks and financial organizations).