



TERMS AND CONDITIONS

Reward Program for Tiki-Shinhan Credit Card

1. Conditions of the Program

- 1.1. The Reward Program for Tiki-Shinhan Classic/ Platinum Credit Card (hereinafter called “**Program**”) is available to the holders of Tiki-Shinhan Credit cards (hereinafter called a “**Card**”) issued by Shinhan Bank Vietnam Limited (“**Shinhan**”)
- 1.2. Cardholders of Tiki-Shinhan Classic/ Platinum Credit Cards hereinafter called “**Cardholder**”.

2. Reward program content:

Item		Content				Remark	Condition
		Tiki-Shinhan Classic Credit Card		Tiki-Shinhan Platinum Credit Card			
Tiki Special Package (applied for spending at Tiki application /website)	Monthly discount coupon (*)	Coupon value (VND)	Applied for order value from (VND)	Coupon value (VND)	Applied for order value from (VND)	Validity within the corresponding calendar month	Applied monthly for the current active Primary Cardholder
		30,000	200,000	30,000	200,000		
		50,000	300,000	50,000	300,000		
		50,000	300,000	70,000	500,000		
		70,000	500,000	100,000	700,000		
				150,000	1,000,000		
	Shipping Fee	Freeship for order value from 200,000 VND				Maximum 10 orders/calendar month	
Shinhan Point (applied for spending at merchants other than Tiki application/website)		Accumulate 3% Shinhan Point				Maximum 100,000 points/ statement	No minimum spending required

() Each coupon is applied maximum (01) time monthly*

2.1 Tiki Special Package

- a. Tiki Special Package is applied only when Cardholder makes payment by Tiki-Shinhan Credit Card at Tiki application/website.
- b. Tiki Special Package will be enabled by Tiki
- c. Using the Tiki Special Package: Cardholder can use Tiki Special Package that enabled successfully at Tiki application/website under Tiki's terms and conditions.
- d. If the Cardholder used more than maximum number of coupons per calendar month, Shinhan has the right to collect the coupons according to the actual value of use.

2.2 Shinhan Point

2.2.1 Shinhan Point Accumulation Program

- a. Shinhan Point validity shall be three (03) years from accumulation date. The accumulated Shinhan Point shall be expired in First-In First-Out methods.
- b. Shinhan Point shall be calculated on a daily basis that rounded down to the nearest point and reflected details in each Statement.
- c. Shinhan reserves the right to debit equivalent Shinhan Point from the Cardholder's Point account if the transactions is confirmed not to be eligible spending. If the Cardholder's Point account is negative due to previous Point redemption, Shinhan shall collect from Cardholder the minus Shinhan Point at the rate 1 point = 1 VND.
- d. Card termination by Cardholder shall not be performed in case of negative Point account.

2.2.2 Shinhan Point redemption

- a. Shinhan Point can be redeemed into cash or deposit into VND payment account or make payment for credit card balance. One Shinhan Point can be exchanged to 1 VND. The minimum Shinhan Points to be exchanged are 15,000. Points redemption shall be the multiple of 1,000.
- b. Shinhan Point shall not be redeemed if the Cardholder is in delinquent status at time of redemption request.
- c. Cardholder(s) shall be responsible for all arising income tax (if any) in accordance with current laws.

3. General terms

- 3.1 In any case, the Program is not applied to cash withdraw/ advance transactions, Installment Plan 0% interest, Flexi-cash, Bill Payment by the bill payment service via Card provided by Shinhan, all fee and charge, interest, stamp duty, deposit after payment due date.
- 3.2 Cardholder is not allowed to transfer or assign Tiki Special Package and Shinhan Point to anyone else.
- 3.3 Shinhan may at its own discretion, withdraw or cancel any reward of this program if Cardholder's spending is deemed not to be eligible; or Cardholder's credit account is not in good credit standing or Cardholder breaks the Shinhan Consumer Credit Card Application Form and Agreement, Terms and Conditions applied to Cardholder's and/or Cardholder is deemed to abuse the Program.
- 3.4 Shinhan may partially or entirely modify or terminate the Program at any time at Shinhan's disreccion. Spending made in accordance with the Program before such modification or termination will be covered under the previous Program.

- 3.5 If the Tiki-Shinhan credit card(s) of Cardholder are terminated at anytime for any reason, either by the Cardholder or Shinhan, the Cardholder will forthwith be disqualified from participating in the Program and all unused reward of this program shall automatically be cancelled.
- 3.6 Shinhan may, at its discretion and at any time, withdraw, vary or substitute any reward of this program or very, modify or amend this Terms and Conditions with prior notice in a proper method decided by Shinhan and the Cardholders shall be bound by such variations and amendments.
- 3.7 Cardholders hereby allow Shinhan to disclose information relating to Cardholders and their Tiki-Shinhan Credit Card account(s) to related third parties to implement the Program.
- 3.8 Cardholders hereby agree that Shinhan shall not be liable for any incorrect or invalid information provided by the Cardholder for the reward redemption.
- 3.9 Shinhan is not an agent of Tiki and will not be responsible for the quality or any other aspect of the services provided by Tiki and Shinhan shall also not be liable to the Cardholder for any loss, cost or damages of any kind resulting from Tiki's services. Any dispute between Cardholders and Partners shall be resolved directly between the Cardholders and related Partners.