



**Shinhan
Bank**

TERMS AND CONDITIONS

Cashback Program for 365 Cashback Platinum Credit Card

1. Applied cards

Cash-back Program for 365 Cashback Platinum Credit Card (herein after called “**Program**”) is available to the holders of 365 Cashback Platinum Credit Card (hereinafter called “**Card**”) issued by Shinhan Bank Vietnam Limited. (hereinafter called “**Shinhan**”).

Cardholders of 365 Cashback Platinum Credit Card hereinafter called “**Cardholder**”.

Shinhan Vietnam Bank Limited hereinafter called as “**Shinhan**”.

2. Cash-Back Program

Cash-Back Type	Cash-back rate/ amount	Maximum cashback amount per statement cycle	Condition
Special Cashback 1 (*)	10% spending at supermarket, grocery store (accumulate VND 100 for each VND 1,000 spending) Or 12% spending at supermarket, grocery store if customer is also the Shinhan Be-SAFE Debit Cardholder (accumulate VND 120 for each VND 1,000 spending)	Maximum VND 400,000/statement	Minimum total spending on Card in statement period must reach VND 3,000,000
Special Cashback 2 (*)	3% overseas spending	Maximum VND 200,000/statement	
Basic Cashback	0.4% all spending	No limit for maximum cashback	No minimum spending requirements

(*) Special Cashback is applied for card present spending at POS device only, not applied for online transactions.

2.1. **Cashback:** is the amount of cashback granted into Primary Cardholders based of eligible spending of both Primary and Supplementary Cardholder, includes Basic Cashback and Special Cashback (if any).

- 2.2. **Spending:** is purchase transaction made by Card and posted in the Bank's system within the statement period. Spending by Supplementary cardholder(s) will be counted for Primary cardholder.
- 2.3. **Overseas spending:** is transaction made by Card in foreign currency at overseas and posted in the Bank's system within the statement period.
- 2.4. Merchant categories are supermarket, grocery store shall be based on merchant category code (MCC 5411) provided by Mastercard. Shinhan may decide to add, delete or modify the list of merchant categories at its own discretion and without prior notice.
- 2.5. One spending is only applied to cashback in one of three forms in turn as Special Cashback 1 or Special Cashback 2 or Basic Cashback.
- 2.6. Special Cashback 1 with ratio 12% shall not be applied in case the physical card of Shinhan Be-SAFE Debit Card is not activated by Cardholder at the time of cashback.
- 2.7. Cashback earned within the statement cycle will be credited for the Primary Cardholder and deducted to that statement's outstanding balance.
- 2.8. Cashback earned within the statement cycle will be reflected on that cycle's Card Statement.
- 2.9. If the total spending on Card in statement period does not reach VND 3,000,000; spending at supermarket, grocery store will be applied Basic Cashback instead of Special Cashback 1 and Special Cashback 2.
- 2.10. Card termination by Cardholder's request shall not be performed in case Cardholder still have cash-back amount to be recollected.

3. General terms

- 3.1. In any case, the Program is not applied to cash withdraw/ advance transactions, Flexi-cash, Installment Plan 0% interest, canceled/disputed/refunded transactions, Bill Payment by the bill payment service via Card provided by Shinhan, all fee and charge, interest, stamp duty, deposit after payment due date and other types of transactions decided by Shinhan from time to time. All of these transactions are called ineligible spending.
- 3.2. Cardholder is not allowed to transfer or assign cashback to anyone else.
- 3.3. Shinhan may at its own discretion, withdraw, vary or cancel any reward of this program if Cardholder's spending is deemed not to be eligible; or Cardholder has overdue balance at Shinhan; 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 profiteering the Program.
- 3.4. Shinhan may partially or entirely modify or terminate the Program at any time at Shinhan's discretion.
- 3.5. If the 365 Cashback Platinum credit card(s) of Cardholder are terminated at any time 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 at any time amend, supplement or change this Terms and Conditions and prior notice via email or other forms decided by Shinhan from time to time and the Cardholders shall be bound by such variations and amendments. In case of disagreement with the changes in the Program, the Cardholder has the right to request Shinhan

to carry out procedures to terminate the Card within 07 (seven) days from the date Shinhan sends the notice of change, excluding the termination request specified in article 2.9 above.

- 3.7. Cardholders hereby agree that Shinhan shall not be liable for any incorrect or invalid information provided by the Cardholder for the reward redemption.
- 3.8. The Terms and Conditions of Cashback Program for 365 Cashback Platinum Credit Card are published on official website of Shinhan Bank Vietnam.