



TERMS AND CONDITIONS

Shinhan Point Program for Shinhan SME Credit Card

1. Conditions of the Program

- 1.1 The Shinhan Point program (hereinafter called “**Program**”) is available to the Corporate (hereinafter called “**Member**”) of Shinhan SME Credit Card (hereinafter called “**Card**”) issued by Shinhan Bank Vietnam Limited (hereinafter called “**Shinhan**”).
- 1.2 An individual(s) designated and registered by Member with Shinhan in writing to hold and use Credit Card. Card User must be the employee or owner of the Corporate that is issued Credit Card (hereinafter called “**Card User**”).
- 1.3 Shinhan's POS card payment acceptance service (hereinafter referred to as “**POS service**”).

2. Program Content

Point Accumulation	Point Accumulation Rate	Maximum accumulated Point	Condition
Special Point I	5% for Dining spending	500,000 points/ Member/ Calendar month	No minimum spending requirements
Special Point II	2% for Gas station spending		
Basic Point	0.1% for other spending	Unlimited	
Offer Point (Applicable to Member owns Shinhan's POS service)	0.5% for payment volume made with Shinhan Cards (*) on Shinhan POS	500,000 points/ Calendar month	<ul style="list-style-type: none">• Minimum total payment volume on Shinhan's POS must reach VND 100,000,000/calendar month• Make at least one card transaction on any Card of Member during that calendar month

(*) Shinhan Cards mean all international cards issued by Shinhan.

- 2.1 Eligible spending: is legal purchase transaction made by Card and posted in Shinhan system NOT including (i) Bill Payment by the bill payment service via Card provided by Shinhan, (ii) transactions that are cancelled/ in dispute/reversed in full/ partially and (iii) other fee howsoever called, interest. Spending in foreign currencies shall be exchanged to VND as Shinhan exchange rate regulation on the date that transaction is processed, before applying accumulation rate.
- 2.2 Special merchant categories are Dining (MCC 5812, 5813, 5814) and Gas Station (MCC 5541) shall be based on merchant category code (MCC) provided by Visa. Shinhan may decide to add, delete or modify the list of special merchant categories at its own discretion and without prior notice.
- 2.3 Points earned by Card User(s) will be credited to the Member's Account and only be used by the Member for the redemption of Points;
- 2.4 Point validity period shall be 03 (three) years from accumulation date and the accumulated point shall be expired in First-In First-Out methods;
- 2.5 Point accumulation (Special Point and Basic Point) shall be applied for spending within the calendar month and credited into Member's Point account on 20th of the following month.
- 2.6 Point accumulation (Offer Point) shall be applied for payment volume made with Cards processed through their Shinhan's POS within the calendar month and credited in to Member's Point account within 45 days from the end date of the previous calendar month.
- 2.7 Shinhan Point shall be accumulated that rounded down to the nearest interger point and reflected details in each Statement;
- 2.8 Shinhan may, at its own discretion, withdraw or cancel any point if Member/Card User's spending is deemed to be ineligible; or Member's credit account is in bad credit standing or Member breaks the Agreement and Terms and Conditions and/or Member is deemed to abuse the Program including but not limit Member makes fraudulent or forgery transaction or transaction which do not result from purchase of goods and services (non existent transaction at merchant), transaction at POS/mPOS at stipulated in the list of merchant which are suspected by Shinhan to reveal signs of profiteering and frauds on the basis of abnormal behaviours, frequency, values of transaction...and other similar behaviours.
- 2.9 Shinhan reserves the right to debit equivalent Point from the Member's Point account if the transaction is not confirmed being eligible spending. If the Member's Point account is negative due to previous Point redemption, Shinhan shall automatically collect from the Member the minus Point amount at the rate 1 Point = 1 VND.
- 2.10 Card termination by Member shall not be performed in case of negative Point account;
- 2.11 Shinhan may, at its own discretion and at any time, may partially or entirely modify or terminate the Point program with prior notice in a proper method decided by Shinhan and the Member shall be bound by such variations and amendments. Spending made in accordance with the Program before such modification or termination will be covered under the previous Program. In case the Cardholder does not agree with any adjustment, please contact to Shinhan's hotline 19001577 for support with related procedures.

3. Point redemption

- 3.1 Point can be redeemed into cash or deposit into VND payment account at Shinhan or make payment for Shinhan credit card balance upon customer request;
- 3.2 1 Point can be exchanged to 1 VND. The minimum Points to be exchanged are 15,000. Points redemption shall be the multiple of 1,000;
- 3.3 Point shall not be redeemed if the Member is in delinquent status at time of redemption request;
- 3.4 Member shall be responsible for all arising income tax (if any) in accordance with current laws;
- 3.5 Member is not allowed to transfer or assign Shinhan Point to anyone else;
- 3.6 If the card(s) are terminated at anytime for any reason, either by the Member or Shinhan, the Member will forth with be disqualified from participating in the Program and all unused point of this program shall automatically be cancelled. Negative Point shall be paid by the Member regulated at Clause 2.9.

4. Other terms

- 4.1. By registering to participate in the Program, the Member agrees and accepts all the Terms and Conditions of the Program,
- 4.2. The Member is responsible for carefully reading the Terms and Conditions of the Program, Shinhan's instructions/warnings when converting Reward Points.
- 4.3. For any complaints or inquiries about valid spending transactions but not yet accumulated Reward Points in the statement period, the Member please contact Shinhan Hotline for resolution within 30 working days from the date of receiving the statement. After the above deadline, Shinhan has the right to refuse to resolve this request.
- 4.4. The Member is responsible for updating information about the Program on the registered communication channels or on the website www.shinhan.com.vn
- 4.5. Shinhan's decision regarding the Program is final and binding between the parties.
- 4.6. These Terms and Conditions are governed by Vietnamese law and are made in English and Vietnamese. In case of any discrepancy between the English and Vietnamese contents, the version more favorable to the Member shall prevail.
- 4.7. The Terms and Conditions of the Program is a part of the Shinhan Corporate Card Application Form and Agreement. This is also posted on the website www.shinhan.com.vn and at Shinhan's Branches/Transaction Offices.