TERMS AND CONDITIONS

Shinhan Point Program for SOL Travel Debit Card

1. Conditions of the Program

1.1 The Shinhan Point program for Debit Card (hereinafter called "**Program**") is available to the holders of SOL Travel Debit Card (hereinafter called "**Cardholders**") issued by Shinhan Bank Vietnam Limited (hereinafter called "**Shinhan**").

1.2 Point will be counted at the below accumulation rate when Cardholder use SOL Travel Debit Card (hereinafter called "**Card**") applied for all eligible spending (hereinafter called "**Point Program**").

1.3 Point earned by Supplementary Cardholder(s) will be credited to the Primary Cardholders and may only be used by the Primary Cardholder for the redemption of Points.

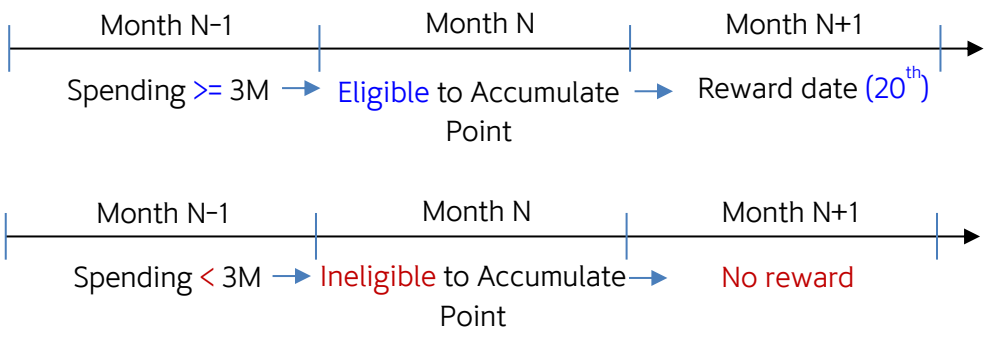
2. Program Content

2.1 Point Accumulation Program

Reward type	Accumulation rate	Maximum accumulation Point	Condition
Domestic Transaction Point (*)	1% spending	100,000 points/ calendar month	Minimum total spending on Card in last calendar month must reach VND 3,000,000 (spending in month N-1)
International Transaction Point (*)	2% spending	200,000 points/ calendar month	

(*) applied for all eligible spending in month N and accumulated on the 20th of month N+1, posted in Shinhan system. When the total Domestic Transaction Point and International Transaction Point in calendar month reach maximum accumulation Point as mentioned above, remaining spending will not be applied Point Accumulation Program.

Example:



2.2 Eligible spending: is purchase transaction made by Card in calendar month and posted in Shinhan system NOT including cash withdraw transactions, all other fees howsoever called, interests. Overseas transaction is card transaction made in a foreign currency abroad and posted in Shinhan system. Spending by Supplementary cardholder(s) will be counted for Primary cardholder(s).

2.3 If the total spending on Card in last calendar month (month N-1) does not reach VND 3,000,000, all spending in this month (month N) will not be applied Point Accumulation Program.

2.4 Shinhan Points will be accumulated for spending in month N and credited to Cardholder's Reward account on the 20th of month N+1.

2.5 Transactions that are cancelled/ reversed/ in dispute at any time shall be regarded as ineligible spending. Those transactions are not entitled to be applied Shinhan Point Program. Shinhan reserves the right to debit equivalent Shinhan Point from the Cardholder's Point account if the transaction is confirmed to be ineligible spending. If the Cardholder's Point account is negative due to previous Point redemption, Shinhan shall collect the minus Point amount from Cardholder at the rate 1 Shinhan Point = 1 VND.

2.6 Card termination by Cardholder shall not be performed in case of negative Point account.

2.7 Point validity period shall be 3 years and the accumulated Point shall be expired in First-in First-Out methods.

2.8 Only Primary Cardholder is eligible to make Shinhan Point redemption request through channels certified and announced on website https://shinhan.com.vn/.

2.9 Cardholder must be responsible for any tax duty (if arising) relating to receiving redeemed Points in accordance with current Laws.

2.10 Point can be redeemed into deposited into VND payment account at Shinhan with minimum Point redemption: 15,000 Points, equivalent to VND 15,000. Points redemption shall be the multiple of 1,000.

2.11 The Point redemption shall be processed by Shinhan within 1 working day from receiving such Point redemption request.

3. Airport Lounge Service Program

3.1 Primary cardholder will receive one (01) free complimentary airport lounge visit if total spending reaches at least VND 50,000,000 within a calendar year.

3.2 The login information for Dragon Pass application will be sent to Cardholder's mobile number registered with Shinhan within 60 days from reaching the spending limit mentioned in section 3.1 of this clause.

3.3 Each eligible Cardholder is entitled to receive maximum one (01) complimentary airport lounge visit per calendar year.

4. General Terms

4.1 Shinhan may, at its own discretion, withdraw or cancel any Point if Cardholder's spending is deemed to be ineligible, or Cardholder breaks the Terms and Conditions applied to Cardholder's and/or Cardholder is deemed to abuse the Program.

4.2 Shinhan may partially or entirely modify or terminate the Shinhan Point program at any time at Shinhan's discretion. Spending made in accordance with the Program before such modification or termination will be covered under the previous Program.

4.3 If the SOL Travel Debit card(s) of Primary Cardholder are terminated at any time for any reason, either by the Primary Cardholder or Shinhan, the Primary Cardholder and Supplementary Cardholder(s) will forth with be disqualified from participating in the Program and all unposted Point of this program shall automatically be cancelled.

4.4 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

4.5 Cardholders hereby allow Shinhan to disclose information relating to Cardholders to related third parties to implement the Program.

4.6 Cardholders hereby agree that Shinhan shall not be liable for any incorrect or invalid information provided by the Cardholder for the Point redemption.

4.7 Shinhan is not an agent of Dragon Pass (Partner) and will not be responsible for the quality or any other aspect of the products, services provided by Partner and Shinhan shall also not be liable to the Cardholder for any loss, cost or damages of any kind resulting from Partner's services. Any dispute between Cardholders and Partner shall be resolved directly between the Cardholders and related Partner.