

TERMS AND CONDITIONS

CELEBRATE BRILLIANT SUCCESS WITH SUPER FREE CARD

1. **Promotion period:** from 01st January 2024 to 30th June 2024.
2. **Eligible products:** Shinhan Be-SAFE Debit Card
3. **Applicable channels:**
 - Shinhan Branches/ Transaction Office or;
 - Opening via eKYC process through Mobile banking SOL app
4. **Offer detail:**

Gift	Condition
California Fitness Card (21 credits worth 2,500,000 VND)	Opened and Activated card within 30 days from card issuance date.

Benefits of gift:

- Free use of Gym, Yoga, Group X, Sauna and Steam services.
- Apply for full time every day of the week.
- Practice at all clubs belong to California Fitness & Yoga, Diamond, California Active, Centuryon và Yoga Plus, including:
 - The value of 1 redeemed point is equivalent to 1 time check-in at any California Fitness & Yoga, Diamond, California Active, Yoga Plus club nationwide with basic benefits (not applicable at Centuryon location and swimming pool service).

- The value of 3 redeemed point is equivalent to 1 time check-in at any Centuryon clubs nationwide with basic benefits (not applicable at Centuryon location and swimming pool service).

5. Eligible cardholders:

- 5.1** Cardholders who do not have Shinhan Be-SAFE debit card or have opened and canceled a card before 01st January 2023 can participate in opening a card and meet the program's conditions.
- 5.2** Eligible cardholders can be disqualified from the promotion in the event that their Shinhan card has block code, fraud, cancelled or terminated within the promotion period and gift-awarding period or fraudulent.

6. Terms and conditions of reward redemption:

- 6.1** Each cardholder is eligible for maximum one (01) offer during the promotion.
- 6.2** Cardholders who meet the conditions to receive rewards will receive a SMS/email notifying them of the gift code sent to the phone number/email address that the cardholder has registered at Shinhan Bank no later than **15th August 2024**.
- 6.3** Shinhan is not responsible for invalid message due to the customer's phone number / email address registration with Shinhan is incorrect or not updated.
- 6.4** The redemption period is 30 days from the date of activation. Redemption points are not transferable in any form once activated and cannot be converted into cash.

7. Other terms and conditions:

- 7.1** This promotion will be ended sooner in case of over budget.

- 7.2 The promotion does not apply simultaneously to other Shinhan debit card acquisition promotions.
- 7.3 For any disputes, cardholders have to raise Shinhan for further investigation not later than **30^h August 2024**. After this deadline, Shinhan will not entertain any exceptional request.
- 7.4 Conditions of use related to gifts are regulated by California Fitness & Yoga Club.
- 7.5 Shinhan, to the fullest extent permitted by Vietnamese law, has full discretion to decide which transactions are valid.
- 7.6 Shinhan reserves the right to refuse the application of the program, refuse to provide products and services for promotional purposes to any customer that Shinhan considers to be invalid, unclear or incomplete any of the promotion's terms and conditions.
- 7.7 All terms and conditions relating to the account and the card, and other terms and conditions relating to other products (as amended, replenished and/ or replaced from time to time) will apply.
- 7.8 Shinhan is permitted to use images, materials and other information related to the winners for the purpose of advertising, promotions and other media Shinhan without paying any additional costs or any award for recipients.
- 7.9 Shinhan may contact customers by phone / email registered with Shinhan to verify some information and request additional documentation if necessary.
- 7.10 Customers are responsible for all costs incurred (if any) related to receiving gifts / services from the Program including personal income tax (if any).

- 7.11 To the fullest extent permitted by law, Shinhan reserves the right to terminate, change or other process of the program after three (03) days' notice at its branches / transaction offices and/or Shinhan's website.
- 7.12 All Shinhan's decisions regarding these programs are final, official and not reported in the press.
- 7.13 By participating in the promotion, the cardholder agrees to allow Shinhan to collect and process customer's personal data for awarding purpose. Cardholders and Shinhan will coordinate and commit to comply with the General Terms and Conditions on protection and processing personal data mentioned when using services at Shinhan Bank Viet Nam.
- 7.14 By participating in the promotion, the cardholder agrees to accept the mentioned program terms and conditions.
- 7.15 Terms and conditions of the promotion are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.