



CONSUMER DEBIT CARD TERMS AND CONDITIONS

These Consumer International Debit card Terms and Conditions (hereinafter called “**Terms and Conditions**”) set out the terms on which Shinhan Bank Vietnam Limited (hereinafter called “**Shinhan**”) provides International Debit card service to Cardholder. Before using the International Debit card, Cardholder should carefully read and understand the below terms and conditions relating to International Debit card.

This Consumer Debit Card Terms and Conditions (“Terms and Conditions”), together with the Shinhan Consumer Debit Card Application Form and Agreement or a similar document (“Debit Card Application Form”), Card Fees and Charges and “Card Carrier” constitute the Debit card contract between Shinhan and the Cardholder (generally called “Debit Card Contract”). By entering into the Debit Card Contract, evidenced by the signing the Debit Card Application Form or activating the Debit Card, the Cardholder agrees to be bound by these Terms and Conditions.

Unless otherwise clearly specified, of there is any conflict between these Terms and Conditions and other Terms and Conditions applied for Credit Card, these Terms and Conditions shall prevail.

1. Definitions

- 1.1. “**ATM**” is automated teller machine that allows Cardholder to withdraw cash from Card.
- 1.2. “**Statement**” is the monthly statements detailed Card transaction within a statement period, incurring fee and charges (if any), Payment Due Date, etc. and sent to the Cardholder.
- 1.3. “**CVV2**” is a 3-digit number printed on the back of Card for security purposes.
- 1.4. “**Cardholder**” is the individual Customer who owns Card, including Primary Cardholder and Supplementary Cardholder.
- 1.5. “**Primary Cardholder**” is an individual who submitted the Card Application Form and approved to issue Card.

- 1.6. **“Supplementary Cardholder”** is an individual designated and agreed by Primary Cardholder for issuing and using Supplementary Card.
- 1.7. **“Digital Card Function”** is a function that allows Primary Cardholder to view Card details (including primary and supplementary cards) such as card number, expiry date, CVV2 on SOL application. The Primary Cardholder can enable this function on the SOL app at any time after the card issuance registration.
- 1.8. **“Merchant”** is a goods or services provider who accepts payment by Card.
- 1.9. **“The Online Secure Transaction Service (Verified by Visa and Mastercard Secure Code)”** means the service for identification of the cardholder in electronic commerce transactions provided by Shinhan and Visa/Mastercard.
- 1.10. **“The OTP password for the Online Secure Transaction Service” (“OTP”)** shall refer to a code of 6 digits which Cardholder receives via SMS on Cardholder’s registered mobile phone number when making transaction. It is valid for 180 seconds from receiving time and is used one time only.
- 1.11. **“Password”** is personal identification number (PIN) that is set-up or changed by Cardholder via INTERNET BANKING/MOBILE BANKING, including 6 digits and used by Cardholder to verify transactions that request personal identification number.
- 1.12. **“Payment due date”** is the date on which fees and other charges (if any) relating to Card shall be automatically withdrawn from the Cardholder’s Main Account.
- 1.13. **“Account”** is all of either of Payment account, Linked account, Main account.
- 1.14. **“Payment account”** is the demand deposit account in foreign or domestic currency as allowed by Shinhan of Primary Cardholder opened at Shinhan, designated by Primary Cardholder to link with Card to perform eligible transactions of Card.
- 1.15. **“Linked account”** is the demand deposit account in foreign or domestic currency as allowed by Shinhan of Primary Cardholder opened at Shinhan, designated by Primary cardholder to link with Card to perform cash withdrawal at automated teller machine (ATM).
- 1.16. **“Main Account”** is the demand deposit account in foreign or domestic currency as allowed by Shinhan of Primary Cardholder opened at Shinhan and linked with Card in order for Shinhan to collect Cardholder’s arising fee(s).
- 1.17. **“Card”** is International Visa Card/Mastercard issued and/or managed by Shinhan for individual customer.
- 1.18. **“Card Association”** is Visa/Mastercard international brand Card Company.
- 1.19. **“Card Validity”** Card validity is the validity of physical card printed on front/back of the card

- 1.20. **"Card usage validity period"** is the period that customer is allowed to use the card to make transactions.
- 1.21. **"Transaction limit"** is the maximum amount that customer can make transaction through payment and card acceptance channels

2. **Card Management**

- 2.1. Primary cardholder is responsible for all activities related to his/ her own card and Supplementary card, and has fully legal responsibility to all transactions of all Primary and Supplementary card regardless such transaction is made or authorized by Cardholder or not.
- 2.2. Supplementary cardholder is only responsible to Supplement card use and management.
- 2.3. Cardholders must observe the following requirements to keep their Card secured:
- (a) Sign the back of the Card immediately upon receipt;
 - (b) Do not let anyone else use Card;
 - (c) Cautious to protect Card from being lost or stolen;
 - (d) Cardholder is not permitted to lend or transfer Card to the third party or use card as a collateral object;
 - (e) The Password granted by Shinhan for the first time or any Password set or modified by Cardholder afterwards need to be keep confidential;
 - (f) Prevent all risks related to card use and card management, including the disclosing or preventing the disclosure of their Password or CVV2 to any other person;
 - (g) Should not record or keep any notice about Password or CVV2 or any related password on Card or any place, or in any method, that may be exposed to or abused by any third party;
 - (h) Notify Shinhan immediately in case Cardholder becomes aware or suspect that Card has been lost/ stolen or Card or Password has been used by other person without their authorization as stipulated in following Article 14.
 - (i) If the Card contains a chip, the Cardholder must ensure that the chip is protected at all times from mis-use, damage, destruction or any form of unauthorized use. Cardholder must notify Shinhan immediately when they become aware or suspect that their Chip is no longer secure by the methods specified in Article 14.2 of this T & C. Cardholder will be responsible for any loss or damage arising from the chip prior to Shinhan receives the cardholder's notice. His/

her Card may be subject to forfeiture if the chip is used by any person other than the Cardholder.

- 2.4. Every loss from Cardholder's failure to comply with security regulation indicated in this article shall be borne by the Cardholder.
- 2.5. Cardholder must not use expired card or old card after the replacement card has been issued and shall destroy the expired/ old card by cutting it in half diagonally, including the chip on the card (if any).

3. Card Use:

- 3.1. Cardholder can use Card to execute the following transactions:
 - (a) Purchase for goods and services from Payment Account:
 - i. At merchant by presenting Card or using a compatible electronic application to a merchant. Subject to the Merchant, the Cardholder may or may not be required to sign on the sales slip. This transaction conducted via your Card shall take effect notwithstanding signature of the Cardholder on the sales slip.
 - ii. Through channel of online transaction at website or payment gateway or mail order by providing Card details (without physically presenting or sweeping the card) to a merchant or to any other party to whom payment is to be made, either directly or via a third party, in a manner acceptable to Bank.
 - (b) Withdraw cash from Payment Account or Linked Account within limit allowed by Shinhan at ATM of Shinhan or ATM of other Bank that accepts by Card Association or any other method provided by Shinhan by correctly inputting Card's Password. The cash withdrawal from Linked Account function is only available at ATM of Shinhan.
 - (c) Other transactions provided by Shinhan at Shinhan or ATM or by using relevant Electronic Banking Channel.
 - (d) Card holders can only use card to conduct card transactions via electronic means when the Cardholder has completed the procedures for registering, updating, and authenticating biometric information according to Shinhan's regulations.
- 3.2. Online Secured Transaction Service
 - (a) When Card is used for online transaction on websites that provided Online Secured Transaction Service, OTP will be automatically sent to the Cardholder's registered mobile phone number with Shinhan after clicking "Generate OTP". Cardholder shall not close the

web browser while waiting for OTP. After receipt of OTP, Cardholder inputs OTP into the provided field and clicks “Submit”.

- (b) One OTP is valid for 180 seconds and Cardholder has 3 attempts to key it. If exceeding this time frame or keyed in 3 invalid OTPs, The Cardholder has to receive new OTP by click “Generate OTP” on transaction screen.
- (c) Online Secured Transaction Service may be ceased or restricted not be available when there is an unavoidable reason related to communicational interruption, service development or periodical check of the system or from the service provider. In the event of these situations, Shinhan or Card Association shall inform the Cardholders along with the reason and the expected length of affected time.
- (d) The Cardholder is solely responsible for loss and/ or damages incurred by the Cardholder due to one of the following reasons:
 - i. Online Secured Transaction Service is inability to provide, or delay in provision due to any problem in communication equipment, circuit, server or drastic increase in the number of transactions.
 - ii. The Cardholder's error in controlling, handling his/ her computer, mobile or any other internet connected devices.

3.3. Cardholder must not use Card for (i) payment of any unlawful purpose, including but not limited to transactions related to money laundering, terrorist financing, fraud, cheating, gambling or organize illegal gambling, purchase goods or services prohibited by the laws of Vietnam and the jurisdiction in which the Cardholder is in; virtual currency trading and exchange transactions; transactions that violate foreign exchange laws; payment for online video games that have not been licensed for release in Vietnam; transactions are made fictitious /bogus; or other illegal acts. The Bank has the right to refuse to perform and/or pay for any transaction that (i) is considered a violation of the commitment in this Clause 3.3; and/or (ii) that Shinhan has doubts about the honesty of the acts stated in this Clause 3.3.

3.4. When Cardholder authorizes a transaction, Cardholder agrees to pay the amount of that transaction. Cardholder shall ensure the sufficiency of relevant Account’s available balance for such transaction. Cardholder shall not be able to make transaction with amount exceeding the relevant Account’s available balance.

3.5. The Cardholder is solely responsible for:

- (a) If any financial institution or Merchant displaying a Card Association symbol refuses to accept or honor a Card;

- (b) For quality of goods or services purchased with a Card; or any dispute related to goods or services between Cardholder and Merchant;
 - (c) If charges for goods and services purchased with a Card varies from same goods and services purchased with cash;
 - (d) Shinhan fails or delays in executing Transaction when the processing system, electric and telecommunication system are malfunctioned, or there is mistake of service vendors or any other reason that is out of Shinhan's control;
 - (e) The Cardholder's responsibility for the above situations is applied for all direct or online transactions.
- 3.6. With transaction requested to verify Password, transactions are authorized by Shinhan based on information input by Cardholder. Inputted Password must be the same as Password that was granted by or registered at Shinhan. The Cardholder takes responsibility on losses related to:
- (a) If transaction is treated based on manipulated information after confirming that the input Password is the same as the one granted by/ registered at Shinhan;
 - (b) Transaction happens before Shinhan receives card lost notification from Cardholder as stipulated in Article 14.
- 3.7. If one of any conditions is applied to the Cardholder's Account, the Bank can apply some rules in using card regardless of the outstanding balance in the Account:
- (a) The Account is informed to have incident;
 - (b) The Account is restricted in juridical aspect;
 - (c) The Account does not have enough balance (including the loan balance);
 - (d) Other accounts due to being restricted by financial institution.

4. Reject card transaction cases/ payment refusal

- 4.1 For Card Transaction, Shinhan reserves the right to reject any Transactions for cases including but not limited:
- (a) Any fraudulent Card Transactions; fictitious transactions at merchants (no occurrence of any sale of goods and provision of services);
 - (b) Any Card Transactions for the purposes of money laundering, terrorism financing, fraud; violations of commitments specified in Clause 3.3 of this Terms and Conditions; and other violations of law;

- (c) Any Transactions when the Card is blocked by Cardholders or Shinhan, Cardholders wrongly input security information or exceed the access limit;
- (d) The card is expired;
- (e) Shinhan suspects (i) the honesty, usage purpose of the Cardholder as prescribed by Anti money laundering law or (ii) violations of commitments specified in Clause 3.3 of this Terms and Conditions.

4.2 Besides, card transactions can be rejected as prescribed by Merchants and Acquiring banks.

5. Cardholder's Instruction

5.1. Any request of or instruction from Cardholder to Shinhan shall be in writing provided. Nevertheless, Shinhan may but shall not be obliged to accept and act on any instruction or request by telephone, email, text message (SMS), telex and facsimile transmission or other electronic means ("Non-Preferred Channels") which is believed by Shinhan to have been given or made or authorized by Cardholder.

5.2. Where the Cardholder provides an instruction through a Non-Preferred Channel (including without limited to instruction on Card activation, limit adjustment, transaction authorization,...) the Cardholder acknowledges and agrees that:

- (a) The cardholder understands that this is not a secure means of giving or sending instructions, and the Cardholder is using a non-preferred Channel for their own convenience and other efficiency benefit;
- (b) The Cardholder accepts any risks in initiating and sending such instruction through a non-preferred Channel, including the risk that an instruction may be incomplete or inaccurate, fraudulently or mistakenly given or altered or not otherwise authorized by the Cardholder or not received in whole but in part by Shinhan;
- (c) Shinhan is not obliged to act on or rely upon any such instruction; but should Shinhan elect (at its discretion) to act on such instruction, it may (but is not obliged to) carry out verification checks or other security measures as required (regardless of the nature of the Transaction or arrangement or the amount of money involved); and
- (d) Where Shinhan elects to act on such instruction, Shinhan is entitled to treat such instruction as being fully authorized by and binding on the Cardholder (whether or not verification checks or other security measures are carried out) as if it were given in a duly signed written instruction.

- 5.3. Either Shinhan or Cardholder may record any telephone calls between them for quality control, security audit and legal and regulatory compliance purposes and may produce records of these communications as evidence in proceedings brought in connection with the issuance, usage of Card.

6. Electronic Instructions

- 6.1. Cardholder authorizes Shinhan to act on the Instructions given by them using any Electronic Banking Channel (“**Electronic Instruction**”). Any Electronic Instruction made by Cardholder shall be binding Cardholder and cannot be cancelled, altered or changed unless allowed by Shinhan.
- 6.2. If Cardholder makes a cash withdrawal from an Account by making an Electronic Instruction and there is a difference between the amount of cash received and the amount shown on the receipt, Cardholder must report this to Shinhan and to the merchant (if applicable). The Cardholder is solely responsible if Cardholder fails to report on such difference within 24 hours of generating such transaction.
- 6.3. If Cardholder makes a deposit of funds to an Account by making an Electronic Instruction and there is a difference between the amount recorded as having been deposited and the amount the Shinhan receives, the amount the Shinhan receives shall be final and conclusive.
- 6.4. If Cardholder makes a payment or any transaction by an Electronic Instruction to any Merchant or by disclosing details of its Card to such merchant (without physically presenting or sweeping Card), Cardholder agrees that it understands, accept and take responsibility from the risks associated with such actions from any losses or damages Cardholder may incur arising in relation to such instructions or disclosure..
- 6.5. The Cardholder is solely responsible for the refusal of any merchant to accept an Electronic Instruction.

7. Card Validity and Limit

- 7.1. The Debit card validity is valid until the last day of the expiration month as shown on that Debit card, if not terminated earlier by Shinhan or the Cardholder.
- 7.2. Card usage validity period does not exceed:
- (a) The remaining of personal documents; and
 - (b) The remaining resident period in Viet Nam of foreign Cardholder; and
 - (c) Card validity.

- 7.3. Debit cards will only be considered for renewal after Shinhan has implemented measures to authenticate and verify the Cardholder in accordance with the law.
- 7.4. Each Card will be linked up to one (01) Payment Account and optional two (02) Linked Accounts of Cardholder. If any of these Account(s) is inoperative for any reason, the transactions on Card will not be processed. If the Payment Account is closed, Card will be invalid.
- 7.5. The transaction limits for cash advance, payment for goods and services are applied as follows:

| Transaction type | Limit |
|--|--|
| Max Cash withdrawal amount per 1 time at SHBVN ATM (VND) | VND 10 million |
| Max Cash withdrawal amount/day (VND) at ATM SHBVN | VND 50 million |
| Max Purchasing amount/day (VND) | VND 50 million (PWM card: VND 200 million) |
| Overseas Cash withdrawal transaction per day (VND) at ATM | Equivalent to VND 30 million |
| Overseas Cash withdrawal transaction per month (VND) at ATM (applied for SOL Travel Debit card) | Equivalent to VND 250 million |

Transactions are not mentioned in above table, will be followed by account' s policy.

The above transaction limits may be amended, supplemented, and replaced from time to time in accordance with legal regulations and will be announced on Shinhan's official website at www.shinhan.com.vn

- 7.6. Shinhan may set a limit on the use of Card or its amount of use at a specified Merchant after a consideration of the Merchant's credit rating, the relevant law, or instructions from a supervisory organization.
- 7.7. Shinhan shall not provide any credit in respect of Card. However, in case that there is card fee or settlement amount higher than authorized amount that causes minus in Account, Cardholder is responsible for paying the minus amount and incurred interest.

8. Payment Account, Linked Account and Payment Acceptance:

- 8.1. Payment Account and Linked Account of Card can be chosen among Cardholder's Account in local or foreign currency according to Shinhan's regulation. Payment or withdrawal through foreign currency Account shall be implemented automatically after conversion into local currency according to Shinhan exchange rate at time of payment.
- 8.2. Payment Account of Card can be joint account which is an account held in the name of two or more account holders; however, only joint account with signing method "signature and seal (if any) of any one joint account holder" is accepted.

Together with the consent of linking Card with joint account, all joint account holders shall hold joint liability in all activities of Card as stipulated in this Terms and Conditions and other joint liability relating to joint account as stipulated in Shinhan general terms and conditions.

- 8.3. Bank may auto Cardholder's Account with the amount equivalent to withdrawal amount, transferred amount or other purchase amounts carried out by using Card and without presenting transaction confirmation certificate from Cardholder.
- 8.4. All transactions are effective as at the date of the transaction and will be processed to the Account on the date they are received by Bank according to payment acceptance process of Bank and/or Card Association.
- 8.5. Based on Cardholder's spending history, the transaction amount and all the related fees, to the relevant Account, shall be temporarily on hold during the processing period. All these transaction amount which may be adjusted due to foreign exchange variation and related fees shall be debited into relevant Account on the acquiring date and reflected on the Statement. Shinhan can hold transaction amount in a period decided by Shinhan if transaction bill is not requested to pay or transaction authorization is not cancelled.
- 8.6. In case that an Account of Cardholder is held as stated at point above, Shinhan can hold additionally particular percentage according to Shinhan's standard.
- 8.7. In case that actual transaction amount exceeds the hold amount, the missing amount shall be auto debited from relevant Account.
- 8.8. With transactions in foreign currency, Shinhan shall apply the foreign exchange rate decided by Card Association, and an additional overseas transaction fee for such transaction after being converted into Vietnam Dong; such fees are stipulated at Card's Fees and Charges on Shinhan official website www.shinhan.com.vn.

9. Late Payment

- 9.1. Card shall be deemed delinquent if:
 - (a) The available balance in the relevant Account of Cardholder is insufficient to make payment for (i) the difference between the acquired amount and related fees recorded in Shinhan's system and the authorized transaction amount. And/ or (ii) various fees billed on the Payment Due Date;
 - (b) Card has been suspended or terminated, or there is any violation of various obligations which have hindered immediate payment of the Card due amount.

9.2. Together with the foregoing late payment mentioned in Clause 9.1, the Cardholder shall pay delinquency interest on the late payment amount from the overdue starting date until the full payment is made.

Delinquency interest calculation formula = late payment amount x delinquency interest rate x number of days delayed / 365.

9.3. In the event of a situation of Cardholder's late payment, Shinhan may withdraw the late payment amount, delinquency interest and related fees from the balance in the Account on each business day after the initial payment date or any other account(s) of Cardholder opened at Shinhan to make payment for the overdue amount.

9.4. In case Shinhan must collect the legal expenses or a credit collecting fee or any expense arising from Cardholder's violating these Debit card contract, Cardholder shall pay all such expenses to Shinhan upon Shinhan's request. Upon such delay of compensation, such expense shall be considered as late payment amount and subject to delinquency interest as stipulated in foregoing Clause 9.2.

10. Main Fees and Charges:

10.1. Shinhan may debit to Cardholder's relevant Account for any Fees and Charges and expenses in relation to Card in accordance with Card Fees and Charges published on Shinhan's website www.shinhan.com.vn. These Fees and Charges are subject to change from time to time. These changes shall be effective after 7 days since Shinhan's notification to Cardholder in a proper communication method decided by Shinhan (including but not limited to publishing at head office, or any branch/ notification, or sending email or posting on official Shinhan's website or any other method at Shinhan's choice). The arising fees and interest include but not limited to the following:

- (a) Balance Inquiry Fee (If any): Fee may be charged if Cardholder uses the balance inquiry service at ATM of other banks;
- (b) Cash withdrawal Fee: Cash withdrawal fee: Fee shall be charged if Cardholder withdraws cash from the Account by Card at ATM of other banks;
- (c) Transaction slip copy request fee: Fee shall be charged if Cardholder requests a copy of the transaction slip;
- (d) Accident investigation fee: Fee shall be charged if Cardholder requests Shinhan to investigate accidents regarding fraudulent use of card in case the fault belongs to Cardholder;
- (e) Card re-issuance fee: Fee shall be charged if a new card is reissued due to previous card loss or damage or as the request of Cardholder;

- (f) Statement copy fee: Fee shall be charged when Cardholder request a copy of the original statement;
- (g) Overseas Transaction fee: Fee shall be charged if the Card's transaction deriving from oversea transactions or international currency transaction. All transaction and related fee shall be converted into Vietnam Dong as Shinhan's regulation;
- (h) Notification Service Fee: Fee shall be charged when the Cardholder register this service for Primary and/ or Supplementary card(s);
- (i) Exception request fee: Fee shall be charged when Cardholder request an additional or special task which approved and undertaken by Shinhan.

10.2. Additional Fee: Some ATM of other banks may impose an additional fees when Cardholder uses their Card to make transaction at those ATMs. Additional fees will not appear as a separate item on the Account Statement, but will be included in the total transaction amount shown.

11. Suspension/ Termination of Card:

11.1. Shinhan reserves the right to suspend or terminate a Card or refuse authorization of further transactions on any Account at any time without prior notice if:

- (a) Shinhan at its sole discretion, believes that use of Card may cause loss to Cardholder or to Shinhan;
- (b) If the information filled in the Application form is detected as not true;
- (c) Cardholder violates the Application form or these Terms and Conditions or General Terms and Conditions of Shinhan;
- (d) In case of Cardholder's late payment or overdue amount to the Bank or financial institution;
- (e) Any circumstances leading to abnormal transaction or transaction with fraud cards;
- (f) In the reasonable view of Shinhan, Cardholder has used Card for prohibited purposes stated in Clause 3.3;
- (g) Any Account has been closed or suspended by any reason or Cardholder violates Debit card contract including but not limited to when the Cardholder has died, missed or lost his civil capacity;
- (h) In the reasonable view of Shinhan, Cardholder has interfered, misused or let other person use Password or electronic chip on Cardholder's Card;
- (i) Comply with decision/ request of authorized state organization or legal regulation;

- (j) In the event that Cardholder is not a legal resident of Vietnam or the Cardholder who is foreigner does not update his/ her information as indicated under Clause 18.1.
- 11.2. If Cardholder closes his Payment Account at Shinhan, all Card(s) issued in relation to that Accounts will also be cancelled. This also applies if closing Payment Account is joint account.
- 11.3. Primary Cardholder may request Shinhan to terminate any Card at any time by submitting written request to Shinhan. Cardholder is responsible for the use and payment of Card, arising fees and interest until Card is terminated by Shinhan.
- 11.4. Upon Card termination, Cardholder is still responsible for any transaction debited to the Account such as any recurring transaction request or other standing authority or any other authorized link to the Account.
- 11.5. Cardholder has the liability to make payment to Shinhan for any unpaid amount (if any) relating to Card in case of Card termination.

12. Seize Card Cases

Shinhan has the right to seize the card if the Cardholder violates the following:

- (a) Fake cards;
- (b) The card is used illegally;
- (c) Serving the investigation and handling crimes in accordance with the law;
- (d) Other cases as regulated by Shinhan in each period.
- (e) Shinhan discovers that the Cardholder used fake documents or impersonation to issue the card or use the card for fraudulent purposes or other illegal activities and other cases in accordance with legal regulations law.

13. Shinhan Point program

13.1. Contents:

- (a) Shinhan Point shall be given to Primary cardholder.
- (b) Shinhan Point shall be accumulated for Sales Transaction (except cash withdrawal transaction) with the accumulated rate designated by Shinhan for each product. Shinhan also has the right to minus the accumulated Point in case of Transaction's cancellation.
- (c) The Point validity is 3 years and automatically expires by monthly first-in first-out method.
- (d) 1 Point can be exchanged to 1 VND. The minimum Points to be exchanged are 15,000.

- (e) Points redemption shall be the multiple of 1,000;
 - (f) Cardholder, upon receipt of Point redemption, shall be responsible for all arising tax (if any).
 - (g) Cardholder shall not be able to receive the Point if Cardholder is in delinquency status at time of redemption request.
- 13.2. If Card is expired and not renewed or all Card(s) are terminated for any reason, then all the accumulated Point shall be invalid.

14. Cardholder responsibility of reporting card loss and securing Card

- 14.1. Cardholder must immediately report to Shinhan the following case:
- (a) Card is lost or stolen;
 - (b) Cardholder knows or suspects that Card information or Password or CVV2 is disclosed or illegally used.
- 14.2. Report can be submitted by one of following methods:
- (a) Call to Call Center 1900 1577;
 - (b) Visit nearest Shinhan branch/ transaction office in the business hour of the branch/ transaction office;
 - (c) Report card loss on Internet Banking.
- 14.3. Cardholder cannot continue to use Card/ Password no or CVV2 for any transaction or any purpose. Shinhan shall suspend or terminate this card and issue a new Card upon Cardholder's request.
- 14.4. The Cardholder is solely responsible for any transaction that happens before Shinhan receives report from Cardholder as mentioned in Clause 14.1.
- 14.5. After report is received, Shinhan shall bear liability to any transaction that happens after reporting, except for the fraudulent us indicated below:
- (a) If Cardholder intentionally carry out fraudulent transaction by using Card;
 - (b) If fraud happens because Card was not signed, insufficiently managed, lended, transferred or Card was used as collateral asset for illegal loan and any other violations;
 - (c) If fraud happens from causes indicated above in point (b) by a family member of Cardholder or individuals living with Cardholder;
 - (d) If Cardholder refuse to cooperate with no good reason when Shinhan reasonably requests during investigation of losses by frauds.

15. Cardholder's Claims

- 15.1. For claims on payment or Transaction of Card, Cardholder must confirm these notifications by calling Contact Center 1900 1577 or sending Claim Letters (in Form) to Shinhan's branch within 60 (sixty) days from the date of such Transaction. In case such notification is made via Contact Center, Cardholder must officially confirm such notification by Claim Letters (in Form) to Shinhan within the next 07 (seven) days as investigation evidence. When over that period, if Shinhan does not receive any claim in written from Cardholder, Cardholder is deemed to void the claim and agree with the Card payments or Transactions that are recorded.
- 15.2. From the date receiving the Claims Letter, Shinhan shall take an investigation and define loss (if any) in accordance with Card Association's regulations and response the Claims within 45 to 100 working days. In case, the period of investigation expires but the reason or fault still cannot be determined, Shinhan and Cardholder will discuss about further actions.
- 15.3. Subject to result of investigation, Shinhan will reimburse the loss amount if not caused by the Cardholder's fault. If the accident investigation finds the Cardholder to be responsible, Shinhan reserves the right to invoice delayed payment, interest and various fees incurred during the accident investigation period to the Cardholder.

16. Supplementary Card(s)

- 16.1. The Primary Cardholder may request Shinhan to issue an additional Card(s) to a Supplementary Cardholder(s), requirements of which shall be determined by Shinhan. Issuance of additional Card(s) to Supplementary Cardholder(s) shall be at the sole discretion of Shinhan.
- 16.2. Shinhan shall only revoke the right to use the Supplementary Card by the Supplementary Cardholder upon request of the Primary Cardholder or the corresponding Supplementary Cardholder or as decided by Shinhan.
- 16.3. The use of the Supplementary Card by the Supplementary Cardholder(s) shall be conclusive evidence of acknowledgement and consent of the Primary Cardholder on the issuance and use of Supplementary Card. Supplementary Cardholder(s) commits to comply to provisions on using Card in Debit Card Contract.

17. Notification Service for Card

- 17.1. Cardholder may choose to use Notification service for Card provided by Shinhan, as follows:
 - (a) "SMS channel" is a method where automatic notifications from Shinhan are sent to the customer's phone number registered with Shinhan.

- (b) “Multi-Channel (Zalo and SMS)” is a method where automatic notifications from Shinhan are sent to the customer's Zalo application after verifying the customer's official Zalo account and ensuring their mobile device is connected to the Internet. Alternatively, notifications are sent to the customer's phone number if the Zalo application fails to deliver the message, ensuring uninterrupted communication and compliance with legal regulations and agreements with Shinhan.

By registering this Service, Cardholder agrees and confirms to allow Shinhan to provide the Cardholder the following Card's information, includes:

- (a) Approvals/ denials details of Card' transaction authorization;
- (b) The payment due amount, payment due date, late payment amount and others if arise;
- (c) Other information including but not limited to advertising information and necessary notifications from Shinhan.

17.2. The Cardholder is responsible for:

- (a) Providing Shinhan with accurate personal information as requested by Shinhan and complete the verification of the Zalo account corresponding to the registered phone number at Shinhan to activate the Multi-channel Notification Service. Cardholder shall inform Shinhan any changes in (or cancellation of) the Cardholder's mobile phone number for optimal providing of the Service. All consequences that may arise due to a delay in, or failure to give, such a notice shall be responsibility of the Cardholder.
- (b) Ensure that the phone number provided to Shinhan is the official phone number of the customer.
- (c) Register/change/terminate the Notification Service at any time by officially notifying Shinhan in writing, or by proactively changing/stopping the service through the Shinhan SOL Vietnam online banking application (hereafter referred to as the “SOL Application”).

17.3. The Cardholder agrees that Cardholder’s phone number information will be provided to and used by the outside service providing company, companies managing and supplying Multi-channel services (Zalo and SMS) and the mobile telecom provider for purposes related to the service. The responsibility not to reveal, provide and use the Cardholder information for purposes that are not related to this service shall be regulated strictly in mutual contracts between Shinhan and aforementioned company and provider.

17.4. The Cardholder is solely responsible if the Cardholder cannot receive the message due to:

- (a) The Cardholder's mobile phone is not turned on or not in mobile service providing locations or the problem of the Cardholder's mobile phone software;
- (b) Force majeure events mentioned in Article 20 of these Terms and Conditions (Force Majeure).

18. Information update

- 18.1. The Cardholder shall notify Shinhan immediately of any changes to the Cardholder's information as well as any method which they want to use for communication between the Cardholder and Shinhan. The Cardholder shall bear the responsibility for losses due to the delaying of notification or careless notice documents to Shinhan and the according legal effects caused by such delays of Cardholder's notification. Cardholder must update for Shinhan with the his/her latest identity document, residential document proving customer's resident in Vietnam (applied for foreigner) at least 1 (one) month prior to the expiry date of the current identity/residential document.
- 18.2. The Cardholder can contact to Shinhan to inquire or instruct information change by:
- (a) Calling to the Contact Center at 1900 1577;
 - (b) Requesting to tellers at Shinhan's branch/ transaction office in written.
- 18.3. Any notice, correspondence or other communication from Shinhan to the Cardholder in respect of the Card may be given by sending to the address, telephone or email set out in the Card Application Form or in Cardholder's notice to Shinhan (either in writing or via any non-preferred channels), and will be deemed duly received by the Cardholder based on:
- (a) The date or the attempted date of document/ letter delivery in case that documents are delivered to the Cardholder, or sent by post or by express delivery;
 - (b) The sending date in case of being sent by email, SMS or other electronic means;
 - (c) The date of such display if displayed on the Cardholder's Statement;
 - (d) From the date of announcement on website in case of announcement on Shinhan's website at www.shinhan.com or if displayed by advertisement in any Shinhan's branches or transaction offices in Vietnam;

Shinhan shall not be obliged to ensure whether the Cardholder has actually received such notice/ correspondence/ communication or not.

19. Digital Card Function

- 19.1 After enabling the Digital Card Function, Primary Cardholder can view and use Card details displayed on the SOL application for online transactions.

- 19.2 Digital Card Function only applies for Primary Cardholder. Primary Cardholder can activate this function on any Credit Card or on all Credit Cards.
- 19.3 Presenting Card details on SOL application cannot substitute physical card to perform transactions at ATMs or POS transactions at merchants.
- 19.4 Digital Card Function shall remain with Physical Card's validity period and may be canceled by Shinhan with prior notice from time to time (include but not limited to the case in which Digital Card function automatically suspended due to physical card not activated within 60 days from this Function's activation date); or by Primary Cardholder's request via Contact Center or at branches/transaction offices.
- 19.5 Digital Card Function shall not be automatically renewed. In case of having demand on continuing using after card expiration, kindly re-active Digital Card via SOL application.

20. Processing of personal data, provision and use of credit information

- 20.1 Credit information includes personal identity information, credit transaction information, overdue payment obligation information, credit capability information, and other information comprehensively which can be used to assess Cardholder's credit situation.
- 20.2 The Cardholder shall agree to Shinhan's inquiry of information from credit information institution or credit bureaus (Credit Information Center (CIC), Korea Credit Bureau (KCB), Nice Credit Bureau, KIS, etc are included for Korean Cardholders) to determine Cardholder's credit, maintain transaction or post management and shall also agree to Bank's provision of credit information acquired to credit information institution
- 20.3 The Cardholder agrees and acknowledges that Shinhan is authorized to disclose any information (including credit information) relating to the Cardholder including information of related persons of the Cardholder to any or all the following subjects:
- (a) Shinhan's head office, offices, branches, transaction office, subsidiaries, associated or affiliated entities ("**Shinhan Financial Group Members**"), employee or agent of Shinhan;
 - (b) Any auditors or professional advisers of Shinhan or any Shinhan Financial Group Members under a duty of confidentiality to Shinhan/ any Shinhan Financial Group Members;
 - (c) Any agents or third party service providers of Shinhan/ any Shinhan Financial Group Members who are under a duty of confidentiality to Shinhan or any Shinhan Financial Group Members;

- (d) Any authority or other person with lawful or regulatory authority as Shinhan shall in its absolute discretion deem necessary or desirable from time to time;
- (e) Any person when required to do so pursuant to subpoena or other court process issued out of any applicable jurisdiction;
- (f) Any person when otherwise required to do so in accordance with the laws of any applicable jurisdictions of any country (including credit information...); and
- (g) Any local or foreign authority with whom Shinhan or any Shinhan Financial Group Members has an agreement or arrangement which requires customer or account information to be disclosed, whether the disclosure is made directly by Shinhan or through another Shinhan Financial Group Members.

20.4 The processing of personal data of the Cardholder and related persons is carried out in accordance with the Letter of Consent on processing personal data and accompanying document(s) that the Cardholder signs with Shinhan. For clarity, the Letter of Consent for Processing Personal Data and the accompanying document(s) are an integral part of these T&C.

20.5 The Cardholder also agrees and confirms that any Shinhan Financial Group Members may transfer any of the above information to any party referred to above to whom it is authorized to disclose the same notwithstanding that such party's principal place of business is outside of the Cardholder's country of domicile or that such information following disclosure will be collected, held, processed or used by such party in whole or part outside of the Cardholder's country of domicile.

21. Force Majeure

Neither party shall be responsible for any loss that the Cardholder must pay or suffer due to Force Majeure Event. Force Majeure herein means any events beyond Shinhan's reasonable control, including fire, flood, earthquake, storm or other natural events; strike or other labor dispute; insurrection, war, terrorism or riot; acts or failure to act by any competent authority; changes in laws or any order of any competent authority; any failure, disruption or interference failure of any telecommunications, electricity supply and other utilities; any technical failures, disruptions or interference to any computer system or equipment or any channel (whether caused by hardware or software); and any failure, disruption or interference of system.

22. Anti-Money Laundering

- 22.1 The Cardholder agrees to exercise their rights and perform their obligations under the Debit Card Contract and/ or this Terms and Conditions in accordance with all applicable anti-money laundering. The Cardholder must forthwith provide to Shinhan all information and documents that are within their possession, custody or control reasonably required by Shinhan in order for Shinhan to comply with any anti-money laundering laws or regulations.
- 22.2 The Cardholder agrees that Shinhan may disclose any information concerning the Cardholder to any law enforcement entity, regulatory agency or court where required by any applicable laws.
- 22.3 Notwithstanding any other provision contained in the Debit Card Contract to the contrary, Shinhan is not obliged to do or omit to do anything if it would, or might in its reasonable opinion, constitute a breach of any anti-money laundering.

23. Other Conditions

- 23.1 The Cardholder agrees that Shinhan may at any time revise this Card Terms and Condition, related Fees and Charges, General Terms and Conditions, other Terms and Conditions of related services for Card. Shinhan shall serve a notice to the Cardholder in a proper manner decided by Shinhan. Such revised terms and conditions shall take effect from the date as specified in such notice but shall not earlier than 7 days from the date of such notice. If the Cardholder disagrees with any revised terms and conditions, the Cardholder may terminate Card in accordance with Clause 11.3 within 7 days from the date of such Notice. In case the Cardholder does not terminate Card in this period, the Cardholder acknowledges and agrees that they shall be deemed to accept such revisions.
- 23.2 Should any provision of this Terms and Conditions be declared void or unenforceable, all other clauses shall retain complete validity provided that it is not objectively and clearly proven that the purpose of the terms and conditions cannot be fulfilled.
- 23.3 This Terms and Conditions are interpreted and governed by the laws of the Socialist Republic of Vietnam. This Terms and Conditions are made in Vietnamese and English. To the extent that the Vietnamese version is inconsistent with the English version, the Vietnamese version shall prevail.
- 23.4 In the case of any dispute that is not settled by amicable will, it will be brought to the competent courts according to the laws of the Socialist Republic of Vietnam.
- 23.5 Any matters not stipulated in these terms and conditions shall apply Shinhan's General Terms and Conditions or generally accepted commercial practices.