



## TERMS AND CONDITIONS

### Shinhan Point Program for Corporate Card

#### 1. Conditions of the Program

The Shinhan Point program for Corporate Card (hereinafter called “Program”) is available to the holders (hereinafter called “Cardholders”) of the below Corporate Cards (hereinafter called “Card”) :

- Shinhan Corporate World Credit Card;
- Bizzi – Shinhan Corporate Credit Card;
- Samsung - Shinhan Corporate Credit Card;
- Shinhan Visa Corporate Gold Debit/Credit Card;
- Kocham - Shinhan Corporate Debit/Credit Card;
- Korcham - Shinhan Corporate Debit/Credit Card;

issued by Shinhan Vietnam Limited (hereinafter called “Shinhan”).

#### 2. Program Content

##### 2.1 Point Accumulation Program

Reward type	Accumulation rate	Maximum accumulation point	Condition
Basic point (applied for all eligible spending)	0.1% spending	No limit	Not required

- a. Eligible spending: is 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/reversed/in dispute 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.
- b. Points earned by Card User(s) will be credited to the Cardholders and may only be used by the Cardholder for the redemption of Points;

- c. Point validity period shall be 3 years from accumulation date and the accumulated point shall be expired in First-In First-Out methods;
- d. Shinhan Point shall be accumulated on a daily basis that rounded down to the nearest interger point and reflected details in each Statement;
- e. Shinhan may, at its own discretion, withdraw or cancel any point if Cardholder/Card User's spending is deemed to be ineligible; or Cardholder breaks the Agreement and Terms and Conditions and/or Cardholder is deemed to abuse the Program including but not limit Cardholder 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.
- f. Shinhan reserves the right to debit equivalent Point from the Cardholder's Point account if the transaction is not confirmed being eligible spending. If the Cardholder's Point account is negative due to previous Point redemption, Shinhan shall collect from the Cardholder the minus Point amount at the rate 1 Point = 1 VND.
- g. Card termination by Cardholders shall not be performed in case of negative Point account;
- h. 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 Cardholders 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.

## 2.2 Point redemption

- a. Point can be redeemed in to cash or deposit into VND payment account or make payment for Shinhan credit card balance;
- b. 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;
- c. Point shall not be redeemed if the Cardholder(s) is in delinquent status at time of redemption request;
- d. Cardholder(s) shall be responsible for all arising income tax (if any) in accordance with current laws;
- e. Cardholder(s) is not allowed to transfer or assign Shinhan Point to anyone else;
- f. If the card(s) are terminated at anytime for any reason, either by the Cardholder(s) or Shinhan, the Cardholder(s) 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 Cardholder regulated at Clause 2.1.f.