



Shinhan
Bank

TERMS AND CONDITIONS

Reward Program for Shinhan Visa Signature Credit Card

1. Conditions of the Program

The Reward Program for Shinhan Visa Signature credit card (hereinafter called "*Program*") is available to the holders of Shinhan Visa Signature credit cards (hereinafter called a "*Card*") issued by Shinhan Bank Vietnam Limited ("*Shinhan*").

Cardholder of Shinhan Visa Signature credit cards hereinafter called "*Cardholder*".

2. Reward program content

2.1. Welcome Gift

2.1.1 Welcome Gift is applied for new-issued Primary Cardholder has minimum VND 10,000,000 total card spending within 60 days since the 1st date of card issuance registration and all spending must be posted in Shinhan system and Cardholder already made full payment for Card's annual fee.

2.1.2 Welcome Gift shall not be applied in case Cardholder already receives other equivalent offer including but not limited to annual fee waiving or in case Cardholder is in delinquent status or not activate physical card within 60 days since the first date of card issuance registration.

2.1.3 Welcome Gift redemption

a. Eligible Cardholder shall receive Welcome Gift's code and reservation hotline (028) 3824 0509 via Cardholder's registered mobile phone within 90 days from 1st date of card issuance registration.

b. Within 15 days after (a), Cardholder shall be contacted to make reservation for one in these reward types:

- Reward 1: one (01) Complimentary Green Fee in Top Golf Clubs
- Reward 2: one (01) Complimentary meal for two at Hi-end Restaurants
- Reward 3: one (01) Complimentary night at 5 star Hotels in Tier 4.

c. The valid duration of Welcome Gift's code will be 06 months from the code issuance date and the reservation must be confirmed within validity period.

d. The offer list is updated at [here](#). Shinhan may decide to add, delete or modify the merchant list at its own discretion without notice.

- e. Reservation confirmation cannot be changed.
- f. Any complaint related to Welcome Gift will not be accepted after 07 months from the 1st date of card issuance registration.

2.2 Quarter Bonus

- 2.2.1 Quarter Bonus is applied for Primary Cardholder who has card total Signature card spending from VND 30,000,000 per month for 03 consecutive months in a quarter (Minimum VND 90,000,000 total card spending in a quarter).
- 2.2.2 Quarter is determined as following: Quarter 1 (January, February, March), Quarter 2 (April, May, June), Quarter 3 (July, August, September) and Quarter 4 (October, November, December).
- 2.2.3 Eligible spending is counted when the transaction are posted to Shinhan's system no later than 30 calendar days since the end date of each quarter.
- 2.2.4 Cardholder must be in good credit standing at the date of finalizing the Quarter Bonus recipients.
- 2.2.5 Quarter Bonus redemption
 - a. Eligible Cardholder will receive Quarter Bonus code and reservation hotline (028) 3824 0509 via Cardholder's registered mobile phone within 30 days from the end date of each quarter.
 - b. Within 15 days after (a), Cardholder(s) shall be contacted to make reservation for one in these reward types:
 - Reward 1: one (01) Complimentary Green Fee in Top Golf Clubs
 - Reward 2: one (01) Complimentary meal for two at Hi-end Restaurants
 - Reward 3: one (01) Complimentary night at 5 star Hotels in Tier 4.
 - c. The valid duration of Quarter Bonus's code will be 06 months from the code issuance date and reservation must be confirmed within validity period.
 - d. The offer list is updated at [here](#). Shinhan may decide to add, delete or modify the merchant list at its own discretion without notice.
 - e. Reservation confirmation cannot be changed.
 - f. Any complaint related Quarter Bonus will not be accepted after 06 months from the end date of each quarter.

2.3 Signature Point

- 2.3.1 Signature Point Accumulation Program
 - a. Unlimited 0.5% Signature Point accumulation on every spending (accumulate 5 Signature Points for each VND 1,000 spending on card).
 - b. Signature Point shall be expired within 3 years on a first-in first-out basis.
 - c. Signature Point shall be calculated on a daily basis that rounded down to the nearest point and reflected details in each Statement.
 - d. Shinhan reserves the right to debit equivalent Signature Point from the Cardholder's Signature Point account if the transaction is confirmed not to be eligible spending. If the

Cardholder's Signature Point account is negative due to previous Signature Point redemption, Shinhan shall collect from Cardholder the minus Signature Point amount at the rate 1 Signature point = 1 VND.

- e. Card termination by Cardholder shall not be performed in case of negative Signature Point account.

2.3.2 Signature Point Redemption.

- a. Only Primary Cardholder is eligible to make point redemption request through channels certified & announced on website www.shinhan.com.vn.
- b. At time of redemption request, Shinhan Visa Signature credit card must be valid and in good credit standing.
- c. Cardholder(s) shall be responsible for all arising income tax (if any) in accordance with current laws.
- d. Once Signature point redemption has been successfully proceeded, Shinhan shall not make any modification, cancellation or refund the redeemed Shinhan Mile.
- e. Shinhan reserves the right not to provide any reason for non-accordance of redemption to Cardholder.
- f. Signature point shall not be redeemed into cash, credit limit or other products.
- g. Signature Point redemption list as below:

Item	Description	Signature Point (Redemption rate)
Golf Offer	01 free green fee	3,000,000
	01 free green fee and caddy	4,000,000
	01 free green fee, caddy and buggy	4,500,000
Dinning Offer	01 single lunch/dinner set	1,500,000
	01 couple lunch/dinner set	3,500,000
	01 family lunch/dinner set (*)	4,000,000
Hotel Offer (**)	01 complimentary night in Tier 4	3,000,000
	01 complimentary night in Tier 3	3,500,000
	01 complimentary night in Tier 2	6,500,000
Lotusmiles	1,000 Lotus Mile	280,000
Agoda E-voucher	VND 1,000,000 E-voucher	1,000,000
	VND 2,000,000 E-voucher	2,000,000
	VND 3,000,000 E-voucher	3,000,000
	VND 4,000,000 E-voucher	4,000,000

(*) For 02 adults and 02 children

(**) This offer application include high-end hotels classified in four Tiers. Customer will get the hotel offer corresponding to their Signature accumulation points.

- h. Golf, Dining & Hotel redemption.
 - i. Primary Cardholder make redemption request via Priority Contact Center at 1800 599926 or Shinhan's branches.
 - ii. Cardholder will receive corresponding Reward's code and reservation hotline via Cardholder's registered mobile phone within 7 days from redemption date.
 - iii. Primary Cardholder contact with the provided hotline (028) 3824 0509 to make reservation request.
 - iv. The valid duration of corresponding Reward's code will be 06 months from the code issuance date and reservation must be confirmed within validity period.
 - v. The offer list is updated at [here](#). Shinhan may decide to add, delete or modify the merchant list at its own discretion without notice.
 - vi. Reservation confirmation cannot be changed.
- i. Lotusmiles redemption
 - i. Primary Cardholder must have Lotusmiles membership account to be transferred point into it before redemption request.
 - ii. Minimum Signature Point to redeem to Lotusmiles of Vietnam Airlines is 280,000 Signature Point, equivalent to 1,000 miles. Miles redemption shall be the multiple of 1,000.
 - iii. Membership Miles shall be credited in to Cardholder's membership account at LotusMiles within 4 weeks since the redemption request. Shinhan shall not be liable in any way for any delay in crediting such Miles membership.
- j. Agoda E-voucher redemption
 - i. Cardholder can request to redeem Signature Point to Agoda E-voucher valued VND 1,000,000, VND 2,000,000, VND 3,000,000 and VND 4,000,000.
 - ii. Agoda E-voucher(s) shall be sent to Cardholder's registered mobile phone within 4 weeks since the redemption date. After 12 weeks since the redemption date, if Shinhan doesn't receive any feedback from Cardholder regarding the receipt of Agoda E-voucher, it shall be considered that Cardholder receives and totally agrees with such Agoda E-voucher(s).
 - iii. Agoda E-voucher entitles Cardholder to the discount on hotel room(s) (excluding local taxes, service fees and charges) and only be redeemed for bookings made via the designated webpage www.agoda.com/shinhanredemption. Cardholder must enter an Agoda E-voucher code in the booking form in order to enjoy Vietnam Dong discount on their booking.
 - iv. The valid duration of Agoda E-voucher is informed in SMS notification sent by Shinhan and no extension. The E-voucher is valid for one-time use and will be fully used once booking has been confirmed.

- v. Agoda E-voucher cannot be exchanged for cash, credit or other products. Agoda E-voucher is non-cumulative and cannot be used in conjunction with any other discounts, promotions, discounted items or fixed price items (unless otherwise specified). Agoda's decision on Agoda E-voucher redemption is final.
- vi. Agoda E-voucher can only be used for pre-pay hotels that have "promotion eligible" banner on the search result page. The discount will only be displayed on the booking form after entering a valid Agoda E-voucher code.

3. General Terms

- 3.1 In any case, cash withdraw/advance transactions, Installment Plan 0% interest, Flexi-cash, Bill Payment by the bill payment service via Card provided by Shinhan and other fee howsoever called, interest, delinquent transaction, credit card payment transaction, deposit after payment due date shall not be applied the Reward Program of Shinhan Visa Signature credit card.
- 3.2 Spending by Supplementary Cardholder(s) shall be counted to the Primary Cardholder.
- 3.3 Reservation hotline may require further information for verification process.
- 3.4 Cardholder is not allowed to transfer or assign Welcome Gift, Quarter Bonus and Signature Point to anyone else.
- 3.5 Shinhan may, at its own discretion, withdraw or cancel any reward of this program if Cardholder's spending is deemed not to be eligible; or Cardholder's credit card account is not in good credit standing or Cardholder breaks the Agreement and Terms and Conditions applied to Cardholder's and/or Cardholder is deemed to abuse the Program.
- 3.6 Shinhan may partially or entirely modify or terminate the 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. Purchases made after this notice of termination is given will not be eligible for this Point Program.
- 3.7 If the Shinhan Visa Signature credit card(s) of Primary Cardholder are terminated at anytime for any reason, either by the Primary Cardholder or Shinhan, the Primary Cardholder and Supplementary Cardholder(s) will forthwith be disqualified from participating in the Program and all unused reward of this program shall automatically be cancelled.
- 3.8 Shinhan may, at its discretion and at any time, withdraw, vary or substitute any reward of this program or very, modify or amend this Terms and Conditions with prior notice in a proper method decided by Shinhan and the Cardholders shall be bound by such variations and amendments.
- 3.9 Cardholders hereby allow Shinhan to disclose information relating to Cardholders and their Shinhan Visa Signature credit card account(s) to related third parties to implement the Program.
- 3.10 Cardholders hereby agree that Shinhan shall not be liable for any incorrect or invalid information provided by the Cardholder for the reward redemption.
- 3.11 Shinhan is not an agent of (Partner(s)) and will not be responsible for the quality or any other aspect of the services provided by Partner(s) and Shinhan shall also not be liable to the

Cardholder for any loss, cost or damages of any kind resulting from Partner(s)'s services. Any dispute between Cardholders and Partners shall be resolved directly between the Cardholders and related Partners.