



**Shinhan
Bank**

TERMS AND CONDITIONS

Lotte Mart Point Program for

Visa Shinhan – Lotte Mart Credit/ Debit Card

1. Conditions of the Program

- 1.1. The Lotte Mart Point Program for Visa Shinhan – Lotte Mart Credit/ Debit Card (hereinafter called “**Program**”) is available to the Cardholders of Visa Shinhan – Lotte Mart Credit Card and Debit Card (hereinafter called “**Cardholders**”) issued by Shinhan Vietnam Limited (hereinafter called (“**Shinhan**”).
- 1.2. Primary Cardholders have to be Lotte Mart Membership or agree to be Lotte Mart Membership and comply with Terms and Conditions of Membership Program which is regulated by Lotte Mart.

2. Point Accumulation Program

When the Cardholder activates and makes card transactions by Visa Shinhan – Lotte Mart Credit/ Debit Card (hereinafter called “**Shinhan – Lotte Mart Card**”) at Lotte Mart and/ or at other merchants shall be credited Lotte Mart Point (hereinafter called “**Point**”) into Primary Cardholder’s Lotte Mart Membership Point account. Point accumulation rate shall be credited in as below:

Types of Shinhan – Lotte Mart Card	Point Accumulation Rates		Welcome Point
	Spending at Lotte Mart	Spending at other Merchants	
Credit Card	2.5% spending at Lotte Mart	0.2% spending at special Merchants	550.000 point/ Primary Card Welcome point is accumulated once after Cardholder activate the new-issued Primary card and has the first spending within 60 days since the 1st date of card issuance registration. Welcome point shall not be applied to Supplementary Cardholder(s).

Debit Card	1.5% spending at Lotte Mart	0.1% spending at special Merchants	N/A
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- 2.1. Spending: is purchase transaction(s) made by Shinhan – Lotte Mart Cards for goods and services and posted in Shinhan system. The transactions shall be made at Lotte Mart’s supermarkets and at other merchants. Spending by foreign currencies shall be exchanged by VND as Shinhan exchange rate regulation before applying accumulation rate.
- 2.2. Spending is executed by Supplementary Cardholder(s) which shall be counted for Primary cardholder. Point accumulation will be credited into Primary Cardholder’s Membership Point account.
- 2.3. The Program is not applied for cash withdrawal, cash advance, Flexi-cash, Installment 0% interest, Bill Payment transaction by the bill payment service via Card provided by Shinhan, all fee and charge, interest, stamp duty, deposit after payment due date.
- 2.4. Transactions that are cancelled/ reversed/ in dispute or converted into installment repayment 0% interest at any time shall be regarded as ineligible spending. Point from the Primary Cardholder’s Lotte Mart Point account shall be debit equivalent if the transaction is confirmed to be ineligible spending.
- 2.5. Welcome points shall not be applied in case cardholder already receives other equivalent offer including but not limited to annual fee waiving or not activate physical card within 60 days since the first date of card issuance registration.
- 2.6. Accumulating point into Primary Cardholder’s Lotte Mart Membership Point Account is executed by Lotte Mart within 15 days as from the transaction is recorded in Shinhan system.
- 2.7. Accumulating point is applied only when cardholder made at least 01 transaction at Lotte Mart.

3. Point Redemption

- 3.1. Point shall be redeemed at Lotte Mart with the redemption rate is 1 Point equivalent to 1 VND. Point validity period and usage shall be complied with Lotte Mart Membership Point Regulation.
- 3.2. Cardholder must be responsible for any tax duty (if arising) relating to receiving redeemed points in accordance with current Laws.

4. Validity of Shinhan – Lotte Card

- 4.1. If Primary Cardholder terminates being a Lotte Mart Membership for any reason, Cardholder can use Shinhan – Lotte Mart Card(s). However, Cardholder shall not be earned Point and privileges related to Lotte Mart Membership after termination.
- 4.2. If the Shinhan – Lotte Mart Card(s) of Primary Cardholders are terminated at any time 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 Point accumulation then accrued shall automatically be cancelled.

- 4.3. Shinhan may, at its own discretion, withdraw or cancel any Point if Cardholder's spending is deemed to be ineligible; 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.
- 4.4. 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.
- 4.5. Shinhan may, at its discretion and at any time, withdraw, vary or substitute any Point 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.
- 4.6. Cardholders hereby allow Shinhan to disclose information relating to Cardholders and their Shinhan –Lotte Mart Card account(s) to related third parties to implement the Program.
- 4.7. The complaints on all matters related to accumulating and using the Point must be informed Lotte Mart by Primary Cardholder within 06 months from the date of making transaction. After 06 months, the related complaints shall not be accepted and solved.
- 4.8. Shinhan is not an agent of Lotte Mart (Partner) and will not be responsible for the quality or any other aspect of the 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 Cardholder and Partner shall be resolve directly between the Cardholder and related Partner.