



**Shinhan
Bank**

TERMS AND CONDITIONS

Shinhan Travel Miles Program for Visa Travel Platinum card

Applicable subject

Shinhan Travel Miles Program (hereinafter referred as “*Shinhan Miles*”) is applied to the cardholders of Shinhan Travel Platinum credit card (hereinafter collectively called as “*Card*”) issued by Shinhan Bank Vietnam Limited (hereinafter referred as “*Shinhan*”).

Shinhan Travel Platinum credit cardholder hereinafter collectively called “*Cardholder*”.

Shinhan Travel Miles earned by Supplement Cardholder(s) will be credited to Primary Cardholder and may only be used by the Primary cardholder for the redemption of Shinhan Miles.

Program contents

1. Earning Shinhan Miles

Shinhan Miles	Applied spending	Shinhan Miles per statement cycle	Maximum miles	Main condition
Base miles	All spending	1 Shinhan Mile for each VND 25,000 spending	No limit	NA
Welcome miles	Once upon first-time card issuance	2,000 Shinhan Miles	NA	Minimum total Primary card spending of VND 10,000,000 within 60 days since the 1st date of card issuance registration.
Special Miles –3X	Weekend overseas spending	1 Shinhan Mile for each VND 25,000 spending	No limit	NA
		2 additional Miles for each VND 25,000 spending	2,000 Miles/ statement cycle	Minimum total spending of VND 30,000,000 in one statement cycle

1.1. **Spending:** is purchase transaction made by Card and posted in Shinhan system within statement cycle.

- 1.2. **Weekend overseas spending:** is purchase transaction made by Card in foreign currency including domestic, overseas, e-commerce transaction on weekend (Saturday and Sunday) and posted in Shinhan system within the statement cycle.
- 1.3. 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 Shinhan Travel Miles Program.
- 1.4. Welcome miles shall not be accumulated if Cardholder already receives other equivalent offers including but not limited to Annual Fee exemption/ refund or not activate physical card within 60 days since the first date of card issuance registration.
- 1.5. Miles earning rate or earned miles as mentioned in the Schedule above are subject to change at Shinhan's own discretion without prior notice.
- 1.6. Shinhan Miles shall be shown on Card Statement including total Shinhan Miles earned last cycle, total Shinhan Miles earned this cycle, total available Shinhan Miles and Shinhan Miles are going to expire.
- 1.7. Transactions that are cancelled/ reversed/ in dispute or converted into installment repayment 0% interest at any time shall be regarded as ineligible spending. Those transactions are not entitled to enjoy Shinhan Travel Miles Program. Shinhan reserves the right to debit equivalent Shinhan Miles from the Cardholder's mileage account for Shinhan Miles if the transaction is confirmed to be ineligible spending. If the Cardholder's mileage account is negative due to previous miles redemption, Shinhan shall collect from Cardholder the minus Miles amount at the rate **1 Shinhan Miles = 290 VND**.
- 1.8. Card termination by Cardholder shall not be performed in case of negative mileage account.
- 1.9. Shinhan may, from time to time, cooperate with partners which participate into the Shinhan Travel Miles Program ("Partners") to enable Cardholder to transfer Shinhan Miles. Shinhan may decide to add, delete or modify the list of Partners from time to time, at its discretion and without prior notice.
- 1.10. Cardholder is not allowed to transfer or assign Shinhan Miles to anyone else.

2. Shinhan Miles Redemption

- 2.1 Only Primary Cardholder is eligible to make Shinhan Miles redemption request. The Primary Travel Platinum Cardholder shall to call Shinhan's 24/7 Contact Center at 1900 1577 and provide the required information of Shinhan Miles Partner's program for Shinhan Miles redemption request.
- 2.2 At time of redemption request, Travel Platinum credit card must be valid and in good credit standing.
- 2.3 Cardholder shall be responsible for all arising income tax (if any) in accordance with current laws.
- 2.4 Airlines miles redemption:
 - (i) Cardholder must be a member of airlines mileage program to transfer earned miles before requesting redemption from Shinhan Miles to airlines miles and use of these transferred miles shall be subject to the terms and conditions of the Airlines Partners. Click [here](#) for list of Airlines partners;

- (ii) Every redemption request can only be made with a minimum 1,000 Shinhan Miles. The requested Shinhan Miles to be redeemed must be multiple of 1,000;
- (iii) Cardholder can request to redeem earned Shinhan Miles to Airlines partners' miles at the rate of 1 Shinhan Mile = 1 airline partner's mile. This rate is subject to change from time to time without prior notice;
- (iv) Mile redemption is processed on a weekly basis by Shinhan. Shinhan reserves the right to extend this processing time without notice;
- (v) Redeemed miles shall be credited into Cardholder's membership airline account up to 4 weeks since the date of Cardholder's mile redemption request. Shinhan shall not be liable in any way for any delay in crediting the Cardholder's membership airline account.

2.5 Redeem e-voucher of Agoda Partner (Agoda e-voucher redemption):

- (i) Cardholder can request to redeem earned Shinhan Miles to Agoda E-voucher with the rate 2,800 Shinhan Miles = 1 Agoda E-voucher valued VND 1,000,000. Every redemption request can only be made with a minimum 2,800 Shinhan Miles and must be multiple of 2,800. Cardholder can request to redeem many Agoda E-vouchers with par value of VND 1,000,000, VND 2,000,000, VND 3,000,000 and VND 4,000,000;
- (ii) Agoda E-voucher(s) will be sent by Shinhan to Cardholder's registered mobile phone within 4 weeks since the date of Cardholder's redemption request; After 12 weeks since the date of Cardholder's redemption request, 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 additional 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 sent by Shinhan and no extension. The E-voucher is valid for one-time use and will be deemed 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 "Coupon applicable" banner on the search result page. The discount will only be displayed on the booking form after entering a valid Agoda E-voucher code.

2.6 Once Shinhan Miles redemption has been successfully process, Shinhan shall not make any modification, cancellation or refund the redeemed Shinhan Miles.

2.7 Shinhan reserves the right not to provide any reason for non-accordance of redemption to Cardholder.

2.8 Shinhan Miles shall not be redeemed in to cash, credit limit or other products.

3. Expiration and Forfeiture of Shinhan Miles

- 3.1. Shinhan Miles shall expire within 3 years on a first-in first-out basis.
- 3.2. Shinhan Miles accumulated under Card shall be forfeited and/or not to be redeemed when the Card account is closed or is not in good credit standing in the sole discretion of Shinhan, or the Card has expired or ceased to be effective or Cardholder's breach of Agreement on issuance and use of Card, Terms and Conditions applied to Cardholder has occurred. In such event, any outstanding miles whether received before or after Cardholder's miles have been forfeited shall not be processed.
- 3.3. If the Primary Card is 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 Shinhan Miles Program and unused Shinhan Miles then accrued shall be automatically cancelled.
- 3.4. Shinhan may, at its absolute discretion and at any time, withdraw, vary, substitute or cancel any earned Shinhan Miles and notify to Cardholder in a method decided by Shinhan if Cardholder's spending is deemed to be ineligible or Cardholder's credit card account is not in good credit standing or the Cardholder violates the Agreement on issuance and use of Card, Terms and Conditions applied to Cardholder and/or the Cardholder is deemed to abuse the program according to Shinhan's solely judgment.

4. General Terms

- 4.1. Shinhan may, at its absolute discretion, modify the whole or part of or suspend or terminate the Shinhan Miles Program at any time without prior notice. Spending made before the effective date of such modification/suspension/termination will still be covered under the previous Shinhan Miles Program.
- 4.2. The Cardholder hereby allows Shinhan to disclose information regarding the Cardholder and the Cardholder's Card account to related third parties for the purpose of Shinhan Miles Program.
- 4.3. The Cardholder hereby agrees that Shinhan shall not be liable for any incorrect or invalid information provided by the Cardholder for the Shinhan Miles redemption.
- 4.4. 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 Cardholder and Partner(s) shall be resolved directly between the Cardholder and related Partner(s).