

TERMS AND CONDITIONS

GET FULL OF REWARDS

WHEN OPENING SHINHAN CORPORATE CREDIT CARD

1. Eligible customers:

- Companies have not owned Shinhan Corporate Credit cards or already closed card for 12 months and above at the time of card issuance.

2. Promotional products:

- Shinhan Visa Corporate Credit Card
- Shinhan Visa Corporate Credit Card Shinhan – Kocham
- Shinhan Visa Corporate Credit Card Shinhan – Korcham
- Shinhan Visa Corporate Credit Card Shinhan – Korean Air

3. Promotion period (From 15th July 2022 to 30th November 2022) in details:

- Application period: 15th July 2022 to 30th November 2022
- Card approval period: 15th July 2022 to 30th November 2022
- Card spending period: 15th July 2022 to 07st January 2023

4. Promotion area: Vietnam Nationwide

5. Promotion details:

- This campaign applies gifts for individuals who are involved in the process of opening Shinhan Corporate credit card during promotion period as below:

Offer 1: Waive the first year annual fee when successful open new card.

Offer 2: Cashback/ reward point worth VND 1,000,000 for primary cardholder who reach minimum total spending by newly opened Corporate Credit Cards:

card type	Reward	Spending conditions
Shinhan Visa Corporate Credit card	Cashback/ reward point worth VND1,000,000	Total spending from VND10,000,000 within 30 days from card issuance date

6. Regulations on qualifying transactions

- The eligible transactions for Offer 2 will be based on the date the transactions are made within 30 days since card issuance date and posted to Shinhan credit card account no later than **15th Jan, 2023**. Transactions that have been completed during the promotion period but not recorded on the Bank's system by the due date will not be eligible irrespective of whether or not cardholders receive the SMS notification about the transaction completion.
- Transactions made by corporate credit cards of each department under Company will be counted for main corporate credit card owner.
- Transactions, which are fees including but not limited to, transaction processing fee, annual fees, interest, credit card payment, debit adjustment, late fees or any foreign exchange trading, currencies trading are excluded from the calculation of the spending amount.

7. Regulations on reward payment

- Offer 1: Annual fee will be waived and not be stated on card statement.
- Offer 2: Cardholder will receive cashback award in one (01) time. Shinhan will credit the cashback amount to primary credit card account of eligible cardholders no later than 30/01/2023
- Notice of reward will be sent to the phone number or email address that the representative/Business Owner registered with Shinhan or via Shinhan branch that issued the card. Shinhan will not be held responsible if notices do not arrive due to incorrect contact information provided by Cardholder or due to reasons beyond Shinhan's control.

8. Other Terms and Conditions

- A cardholder is considered ineligible for the promotion if Shinhan corporate credit card incurs current delinquency, under bad debts, block code, fraudulent transactions, over limit and cancellation or forced to cancel during the promotion period and at the time of reward finalizing or incurs fraudulent factors.
- Promotion Terms and Conditions are made into two versions in English and

Vietnamese. In case of inconsistency and/or any difference, the Vietnamese version shall prevail.

- By participating in this promotion, the Cardholder agrees to accept all mentioned promotion Terms and Conditions.
- If any complaints arise, Cardholders should contact Shinhan no later than **28th Feb, 2022** to resolve. After this period, Shinhan will not receive and handle any complaints.
- Any decisions made by Shinhan regarding this program are final, official and not subject to press release.
- To the extent permitted by law, Shinhan reserves the right to terminate, change or otherwise process the program after three (03) days' notices at branches/transaction offices and/or on Shinhan website.