

TERMS AND CONDITIONS
Promotion

Super Voucher – Super Offer when opening Shinhan credit cards – Season 2

1. Promotion application:

- Customers apply to open Shinhan credit cards at Shinhan Branches/ TOs in promotion period and choose 1 of 3 E-voucher Offer from Lazada/Shopee/Tiki
- To choose E-voucher, Customers send sms to 6089:

Customer choose E-voucher Lazada	Customer choose E-voucher Shopee	Customer choose E-voucher Tiki
Shinhan<space>Lazada< space >ddmmyy	Shinhan< space >Shopee< space >ddmmyy	Shinhan< space Tiki< space >ddmmyy

Noted: ddmmyy is customer date of birth

- SMS is mandatory condition for Offer 2
- In case customers send sms more than one, eligible sms will be counted in promotion and rewarding is the first sms send to 6089
- The phone number is used to send SMS to participate in the program must be the phone number that the customer fills in credit card application form.
Ex: Customer A has 02 phone numbers 0123456789 và 0777333999. Customer date of birth 16/02/1993
In credit card application form, customer fills in phone number 0777333999.
 - *Case 1: if customers choose Shopee E-voucher and use phone number 0123456789 to send sms **Shinhan Shopee 160293** -> The sms is invalid and not accepted for reward*
 - *Case 2: customers choose Shopee and use phone number 0777333999 to send sms **Shinhan Shopee 160293** -> The sms is valid and accepted for reward*
- SMS sending period:
 - Starting from 1st Oct 2022 to the end of 31th Oct 2022 or earlier as notification from Shinhan in case the promotion ends earlier and
 - Before credit card is approved by Shinhan system at least 1 day

- SMS is valid when customer receives SMS from Shinhan with content: *"Cam on QK da DK chuong trinh mo the Shinhan nhan E-voucher ###, Ngan Hang se lien he lai voi QK trong thoi gian som nhat. Thank you for joining Shinhan credit card-get ### E-voucher. We will contact you soon. Hotline 19001577"*.
- In case customer does not receive any SMS from Shinhan Bank, please contact Hotline 19001577 before ending promotion
- Applied at: **All Shinhan Branches**

2. Eligible products:

- Shinhan Visa Consumer Classic / Gold / Platinum Hi-point credit card,
- Shinhan Visa Consumer Classic / Gold / Platinum Cashback credit card,
- Shinhan Visa Consumer Travel Platinum credit card,
- Shinhan Visa Consumer Signature credit card.

3. Promotion period:

- SMS sending period: from 01st Oct 2022 to 31th Oct 2022 (both days inclusive).
- Approval date: from 01st Oct 2022 to 31th Oct 2022 (both days inclusive).
- Noted: the first date of card issuance registration on Shinhan system must be at least one (01) day later than registered date by sending SMS to 6089.
- Spending period: from 01st Oct 2022 to 06th Dec 2022

- 4. Promotion type:** Waive the 1st year annual fee and E-vouchers to customers meeting conditions of the promotion.

4.1 Offer mechanic:

Card product	Offer 1	Conditions for Reward 1
Classic Hi-Point / Cashback	Waive 1st year annual fee VND 350,000	Primary cardholders issue credit card within promotion application.
Gold Hi-Point / Cashback	Waive 1st year annual fee VND 550,000	

Platinum Hi-Point/ Cashback/ Travel	Waive 1st year annual fee VND 1,100,000	
Travel Platinum	Waive 1st year annual fee VND 1,500,000	
Signature	Waive 1st year annual fee VND 2,500,000	

Card Product	Offer 2	Conditions	Number of Offer
Hi-Point / Cashback /Travel/Signature	E-voucher valued VND 600,000	Minimum Online spending VND 2,000,000 within 30 days since card issuance date on system	Unlimited
	E-voucher valued VND 800,000	Minimum Online spending VND 4,000,000 within 30 days since card issuance date on system	Unlimited
	E-voucher valued VND 1,000,000	Minimum Online spending VND 6,000,000 within 30 days since card issuance date on system	Unlimited

4.2 Reward timeline:

	Promotion Period
SMS Application date	01 st Oct 2022 – 31 th Oct 2022
Approval date	01 st Oct 2022 – 07 th Nov 2022
Transactions date no later than	06 th Dec 2022
Reward date no later than	31 th Dec 2022

4.3 Reward redemption:

- a. **For Offer 1:** Waive 1st year annual fee. First year's annual fee will be waived and will not show on credit card statement. Not applied welcome Points/Cashback/Miles/Gifts under annual fee exemption

- b. **For Offer 2 (E-voucher):** E-voucher will be sent to eligible customers by e-mail / mobile text message via the email address / mobile phone number that customers registered with Shinhan when opening Shinhan credit card. **Not applied for customer opened and closed credit card after 01/10/2021**

5. Eligible transactions:

- 5.1** The eligible transactions for Reward 2 are total online spending transaction and are made within 30 days since card issuance date and posted to Shinhan credit card account within 07 days from the transaction date. 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.
- 5.2** Each customer only receives maximum one (01) e-voucher during promotion period based on total online spending within 30 days since card issuance date under Term 4.1.
- 5.3** Transactions made by the supplementary cardholder will be counted to the primary cardholder, but reward will only be redeemed to the primary cardholder.
- 5.4** Transactions which are converted to FlexiCash, cash advance transactions, installment and any other fees however called, including but not limited to, the transaction processing fee, annual fees, cash advance fees, interest, credit card payment, debit adjustment, late fees, or any foreign exchange trading, currencies trading and financial trading transactions are excluded from calculation of spending amount.

6. Eligible cardholders:

- 6.1** Cardholder must be a new individual customer, who has never had Shinhan credit card or an existing Shinhan individual customer who terminated credit card before 01/10/2021
- 6.2** A cardholder is considered ineligible for the promotion if Shinhan credit card is current delinquency, under bad debts, block code, fraudulent transactions, and cancellation or forced to cancel during the promotion period and at the time of gift giving or invalid registration or fraudulent factors.

7. Terms and conditions of e-vouchers:

Terms and conditions of E-voucher Lazada/Shopee/Tiki will be sent to eligible customers by e-mail / mobile text message via the email address / mobile phone number that customers registered with Shinhan when opening Shinhan credit card

8. Other conditions:

- 8.1** This promotion is not applicable to Shinhan Bank employees.
- 8.2** This promotion will be ended sooner in case of over budget.

- 8.3** Shinhan will not support to reward as deviation if customer dispute of sending SMS is beyond sending SMS period when customer does not receive SMS response from Shinhan
- Ex: customer joins promotion on 31/10/2022 with no SMS response from Shinhan 01/10/2022 customer should contact hotline for more details -> After 01.11 Shinhan will not support to rewards
- 8.4** Customer's mobile phone number and ID used to apply credit card in Shinhan Bank system must be the same as mobile phone number used to send SMS to join Shopee promotion
- 8.5** Reward 1 of this promotion is not applicable to credit cards opened under annual fee exemption.
- 8.6** This promotion is not applicable to credit cards opened under the CEP-Worker, Osteem, Vatech, Dio Vina, Taekwang under credit approval policies of Shinhan.
- 8.7** This promotion is not applied simultaneously to other Shinhan credit card promotions.
- 8.8** For any disputes, cardholders have to raise Shinhan for further investigation no later than 31th Dec 2022. After this deadline, Shinhan will not entertain any exceptional request.
- 8.9** Shinhan is not responsible for invalid messages due to the customer's email / phone number / email address registration with Shinhan is incorrect or not updated.
- 8.10** Shinhan is not the supplier of rewarded products / services. Products and services are solely provided by the relevant merchants. Shinhan accepts no liability in connection with such products and services. Customers will be bounded by Terms and Conditions of the supplier. In case of any query or complaint related to products and services, customers have to contact suppliers directly for advices.
- 8.11** Shinhan, to the fullest extent permitted by Vietnamese law, has full discretion to decide which transactions are valid.
- 8.12** Shinhan reserves the right to refuse the application of the promotion, refuse to provide products and services for promotional purposes to any customer that Shinhan considers to be invalid, unclear or incomplete any of Terms and Conditions of the promotion.
- 8.13** All General Terms and Conditions, Terms and Conditions relating to the account and the card, and other terms and conditions relating to Shinhan's other products (as amended, replenished and/ or replaced from time to time) will be applied.
- 8.14** Shinhan reserves the right to deduct the total value of Reward 2 in the primary cardholder's credit card account without notice to the cardholder if:
- The cardholder has received gift from other new card promotions occurring at the same time Shinhan implemented the promotion; or

- If Shinhan discovers that the cardholder has any violation of any conditions of this promotion; or
 - After the cardholder is eligible to get reward, if valid transactions for the reward are returned or canceled.
- 8.15** Shinhan is permitted to use images, materials and other information related to the winners for the purpose of advertising, promotions and other media Shinhan without any additional payment or compensation.
- 8.16** Shinhan may contact customers by phone / email registered with Shinhan to verify some information and request additional documentation if necessary.
- 8.17** Customers are responsible for all costs incurred (if any) related to receiving gifts / services from the promotion including personal income tax (if any).
- 8.18** To the fullest extent permitted by law, Shinhan reserves the right to terminate, change or other process of the program after three (03) days noticing at branches / transactions office and/or on Shinhan's website.
- 8.19** All Shinhan's decisions relating to this promotion are final, official and not reported in the press.
- 8.20** By participating in this promotion, cardholders agree to accept the Terms and Conditions mentioned.
- 8.21** Terms and Conditions of this promotion are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.