



TERMS AND CONDITIONS

Campaign

REFER YOUR FRIEND – GET MILLIONS IN HAND

1. ELIGIBLE PRODUCTS

- Primary Shinhan consumer credit cards issued by Shinhan Bank Vietnam Limited (“Shinhan”) including:
 - Shinhan Visa Hi-Point/ Cashback Classic;
 - Shinhan Visa Hi-Point/ Cashback Gold;
 - Shinhan Visa Hi-Point/ Cashback Platinum;
 - Shinhan Visa Travel Platinum;
 - Shinhan Visa Signature.

2. PROMOTION PERIOD

Program Period: from **16th May 2022** to **15th July 2022**, in which:

- Referral period: **16th May 2022** to **15th July 2022** (both days inclusive)
- Credit card must be approved no later than **22th July 2022**
- The last transaction posted date of Referee’s card is **21st Aug 2022**.

3. REFFERAL MECHANIC

- Referrer must use his/her phone number that registered at Shinhan to send below SMS format to 6089:

SHMGM <space> <Referee’s mobile phone number>

Example: Cardholder A wants to refer his/her friend whose phone number is 0123456789 for Shinhan Member-Get-Member campaign, cardholder A must use his/her registered phone number at Shinhan to send below SMS to 6089:

SHMGM 0123456789

- For the acknowledgment, Shinhan will send notification SMS to both Referrer and Referee for every received referral SMS.

4. ELIGIBLE REFERRER (“REFERRER”)

- Referrer is an existing primary cardholder of Shinhan credit card that was activated, and is in active status, no blacklist code of temporary suspension, termination, and expiration during promotion period or at the time of the promotion result announcement.
- Referrer must not be Shinhan staff.
- Referrer cannot refer himself/herself.
- Referrer's mobile phone must have been registered for their Shinhan credit card. Shinhan is not responsible for any incorrectly registered information with Shinhan or other reasons out of Shinhan control.

5. ELIGIBLE REFEREE (“REFEREE”)

- Referee must be a new individual customer, or an existing Shinhan individual customer who does not hold any Shinhan credit cards or or an existing Shinhan individual customer who terminated credit card before **16th Nov 2021**.
- Referee must not be Shinhan staff.
- Referee has not registered to open a card at any other channels of Shinhan before or at the time of registration to open a card via Smart Credit channel. In case the Referee has registered to open the Card via other sales channels of Shinhan will not be recorded in this Program

6. SUCCESSFUL REFERRAL

- Referrer must provide correctly required information of Referee via SMS to 6089. A successful SMS of Referrer for registration is when receiving SMS notification back from 6089. Shinhan is not responsible for any network error that leads to failure in sending SMS to 6089 ; and
- Message SMS date must be exist at least 01 (one) day before the Referee’s approved date; and
- Referee’s card is approved by Shinhan no later than **22th July 2022**; and
- Referee’s credit card must not be delinquent, fraud, over limit, blocked, cancelled or terminated during the program period or at the time of the promotion result announcement; and
- Referee’s card need to be activated and have at least 01 (one) transaction within 30 days since card issuance date:
 - Eligible transactions will be based on the date the transactions made within 30 days since card issuance date and posted to Shinhan credit card account no later than **21th August 2022**.

- Transactions completed during 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 SMS notification about transaction completion.
- Transactions made by supplementary cardholders will be counted under primary cardholders.

7. REWARDS

- **Offer 1:** For each successful referral, Referrer shall receive a reward as below:
 - Cash back VND 500,000 for each successful Signature credit card,
 - Cash back VND 300,000 for each successful Platinum credit card,
 - Cash back VND 200,000 for each successful Gold credit card,
 - Cash back VND 100,000 for each successful Classic credit card.
- **Offer 2:**
 - For every 03 successful referrals, Referrer shall receive an extra reward of VND 500,000
 - One Referrer can only receive maximum reward of VND 9,000,000 for the whole program.

Example: Cardholder A referred 06 successful referrals including: 03 Platinum credit cards, 02 Gold credit cards, and 01 Classic credit card. He/she will receive VND 2,400,000 of total reward, including:

+ Reward of Offer 1: VND 1,400,000 = (VND 300,000 x 3) + (VND 200,000 x 2) + (VND 100,000 x 1) and

+ Reward of Offer 2: VND 1,000,000 = VND 500,000 x 2

- Shinhan will send SMS to eligible Referrer to inform the program result no later than **20th Sep 2022**. Shinhan is not responsible for any incorrectly registered information with Shinhan or other reasons out of Shinhan control.
- Reward shall be credited to the account of primary cardholder no later than **20th Sep 2022**.

8. OTHER TERMS AND CONDITIONS

- Each cardholder is eligible for maximum 01 (one) offer during the promotion. If cardholder registers more than 01 (one) mobile phone number, he/she is only eligible for reward equivalent to the number of successful referrals referred by the lasted mobile phone number registered with Shinhan during promotion period.
- In case Referrer uses a phone number not registered for his/her Shinhan credit card to join promotion, that referral will be ineligible.

- Referrer can be disqualified from the program's offers in the event that his/her Shinhan credit card becomes delinquent, fraud, over limit, blocked, cancelled or terminated during promotion period and program result announcement period
- In any fraudulent occurs, Shinhan shall have the right to charge back value of the offer that he/ she had redeemed successfully (if any) in this program by collect cash or debit such amount to any account he/she owns at Shinhan.
- By joining this program (in form of sending Referee's information to 6089), Referrer affirms that they have got consent from Referee to share Referee's information with Shinhan.
- If the same Referee is introduced by more than 01 (one) Referrers, the referral (if successful) will only be counted for Referrer whose SMS comes first.
- When applying for a Shinhan credit card, Referee need to use the phone number sent in the referral message by Referrer.
- In case 01 (one) phone number is registered under more than one Referrer, the referrals shall be counted under the Referrer registering that phone number first when apply for credit cards.
- If the referred phone number was or currently registered with Shinhan for credit card, this referral is ineligible.
- The return message is sent to acknowledge that data has been recorded, not guarantee for the successful referral.
- Referral for a family card or an additional card is not qualified for this program.
- This program is not applied for credit cards opened under Strategically Compulsory Approval groups of Osteem, Vatech, Taekwang, Dio vina of Shinhan Target Customer Group.
- Shinhan reserves the right to amend these terms and conditions at any time without prior notice.
- Shinhan reserves the right to verify the accuracy of the referrals, and will decline any referrals if Shinhan detects that there is fraud; even if Referee's application has been successful approved by Shinhan and credit card had been issued to Referee.
- Terms and Conditions of this program shall be applied in conjunction with general terms & conditions and eligibility requirements of Shinhan credit card.
- The decisions of Shinhan on all matters relating to this program are final, conclusive and binding, and no correspondence will be entertained.
- For any disputes, Referrer / Referee has to raise Shinhan for further investigation no later than **31st Dec 2022**. After this deadline, Shinhan will not entertain any exceptional requests.
- Terms and conditions have been written in both Vietnamese and English. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies.
- By participating in the program, Referrer / Referee accepts all terms and conditions of the program as listed.

- To the extent permitted by laws, Shinhan reserves the right to terminate, change or otherwise deal with the promotion at any time it deems appropriate upon 3-day prior notice at Shinhan's branches / transaction offices and/or on Shinhan's website.