

TERMS AND CONDITIONS Promotion

SPECIAL OFFER WHEN OPENING CREDIT CARD FOR EDUCATION INDUSTRY

1. Promotion application and target customer:

- Customer applies to open credit card via Smart Credit/Shinhan Branches in promotion period and is issued under program name “**CC_Edu**” will get special offers
- Target customer: Teachers, Professors at Public School (High School, Univeristy,...)

Noted:

- Customers must fill in Application Form:
Field [Mã chương trình /Promotion code]: **CC_Edu**
- For card at Branhes, Branch Staffs have to fill CC_Edu at field:
[Mã chương trình /Promotion code]: **CC_Edu** in **8600 Aither** when issuing card

2. Applied at: Smart Credit Channel /Shinhan Branches

3. Eligible products: (as Primary cardholders)

- Shinhan Visa Consumer Hi-point credit card
- Shinhan Visa Consumer Cashback credit card
- Shinhan Visa Consumer Travel Platinum credit card
- Shinhan Visa Consumer Signature credit card,

4. Promotion period:

- Promotion period: from 01st Dec 2023 to 31st Dec 2023
- Approval date: from 01st Dec 2023 to 07th Jan 2024
- Spending period: from 01st Dec 2023 to 06th Feb 2024

5. Promotion type:

Waive annual fee and cashback to customers when meeting conditions of the promotion.

5.1 Offer mechanic:

Offer 1	Conditions 1
Waive annual fee for the first 2 years	Open card in promotion period

Offer 2	Conditions 2
Cashback 10% for 1st transaction max VND 100,000	Spending within 30 days since card issuance date
Cashback 10% for 2nd transaction max VND 100,000	
Cashback 20% for 3rd transaction max VND 100,000	
Cashback 20% for 4th transaction max VND 100,000	
Cashback 30% for 5th transaction max VND 100,000	

5.2 Reward timeline:

	Promotion Period
Promotion period	01st Dec 2023 to 31st Dec 2023
Approval date	01st Dec 2023 to 07th Jan 2024
Transactions date no later than	06th Feb 2024
Reward date no later than	31st Mar 2024

5.3 Reward redemption:

- a. For Offer 1:

Waive annual fee for the first 2 years. First 2 years 's annual fee will be waived and will not show on credit card statement.

b. For Offer 2:

Cashback amount 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. Total cashback is based on accumulated cashback amount of each valid transaction in promotion period. Maximum cashback VND 500,000/customer

6. Eligible transactions:

6.1 The eligible transactions for Offer 2 are total 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.

6.2 Transactions made by the supplementary cardholder will be counted to the primary cardholder, but reward will only be redeemed to the primary cardholder.

6.3 Transactions made by digital card after successfully activating physical card are eligible transactions

6.4 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.

7. Eligible cardholders:

7.1 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 01st Dec 2022

7.2 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.

7.3 Credit card is not being terminated within 6 month since card is issued.

8. Terms and conditions of reward:

8.1 Each cardholder is eligible for maximum one (01) combo offers included: waive annual fee in first year (Offer 1) & cashback (Offer 2) on required condition during the promotion

9. Other conditions:

9.1 This promotion is not applicable to Shinhan Bank employees.

9.2 This promotion will be ended sooner in case of over budget.

9.3 This promotion is not applicable to credit cards opened under the CEP, Osteem, Vatech, Dio Vina, Taekwang under credit approval policies of Shinhan.

9.4 For any disputes, cardholders have to raise Shinhan for further investigation no later than 30th April 2024. After this deadline, Shinhan will not entertain any exceptional request.

9.5 Shinhan, to the fullest extent permitted by Vietnamese law, has full discretion to decide which transactions are valid.

9.6 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.

9.7 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.

9.8 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:

- 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.

- 9.9** 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.
- 9.10** Shinhan may contact customers by phone / email registered with Shinhan to verify some information and request additional documentation if necessary.
- 9.11** Customers are responsible for all costs incurred (if any) related to receiving gifts / services from the promotion including personal income tax (if any).
- 9.12** 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.
- 9.13** All Shinhan's decisions relating to this promotion are final, official and not reported in the press.
- 9.14** By participating in this promotion, cardholders agree to accept the Terms and Conditions mentioned.
- 9.15** Terms and Conditions of this promotion are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.