

TERMS AND CONDITIONS Promotion

E-VOUCHER GOLF WHEN OPENING SHINHAN CORPORATE CREDIT CARD

1. Eligible customer:

- Companies have not owned Shinhan Corporate Credit cards OR Companies had terminated the Credit card before **17th Jun 2023**

2. Applied at: All branches/Transaction offices of Shinhan Bank

3. Eligible products:

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

4. Promotion period:

- Approval date: from 17th Jun 2024 to 17th Sept 2024
- Spending period: from 17th Jun 2024 to 17th Oct 2024

5. Promotion scheme:

5.1 Offer mechanic

This promotion offer is for Corporate customer when opening Shinhan Corporate credit card during promotion period as below:

**** Apply for Business Owners/General Managers who reach minimum total spending by newly opened Corporate Credit Cards:*

Product card	Offer	Spending condition
Corporate credit card	E-voucher Golf (Urbox) VND 3,500,000	Minimum total spending VND 50,000,000 within 30 days since card issuance date

5.2 Reward timeline:

	Promotion Period
Approval date	17 th Jun 2024 to 17 th Sept 2024
Last eligible transactions date	17 th Oct 2024
Reward date no later than	20 th Nov 2024

6. Eligible transactions:

6.1 The eligible transactions for Offer are total spending transaction and are made within 30 days since card issuance date and posted to Shinhan credit card account no later than 24th Oct 2024 (07 days since the last transaction date 17th Oct 2024). 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 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 corporate customer, who has never had Shinhan credit card or an existing Shinhan corporate customer who terminated credit card before 17th Jun 2023
- 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** Corporate company does not request to close all of cards within first 6 months since cards issuance date

8. Terms and conditions of reward:

- 8.1** Reward E-voucher Golf and instruction for use will be sent to eligible customers by SMS that customers registered with Shinhan when opening Shinhan credit card.
- 8.2** Shinhan reserve our rights to refuse reward redemption and is not responsible for invalid messages due to the customer's email/ phone number/ email address registration with Shinhan is Incorrect or customer information on system different with the information customer had used to register promotion with Shinhan.

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** For any disputes, cardholders have to raise Shinhan for further investigation no later than 31st Dec 2024. After this deadline, Shinhan will not entertain any exceptional request.
- 9.4** Shinhan, to the fullest extent permitted by Vietnamese law, has full discretion to decide which transactions are valid.
- 9.5** 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.
- 9.6** 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.

9.7 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.

9.8 Shinhan may contact customers by phone / email registered with Shinhan to verify some information and request additional documentation if necessary.

9.9 Customers are responsible for all costs incurred (if any) related to receiving gifts / services from the promotion including personal income tax (if any).

9.10 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.

9.11 All Shinhan's decisions relating to this promotion are final, official and not reported in the press.

9.12 By participating in this promotion, cardholders agree to accept the Terms and Conditions mentioned.

9.13 Terms and Conditions of this promotion are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.