

TERMS AND CONDITIONS

REFER FRIENDS - ENJOY WINTER SEASON

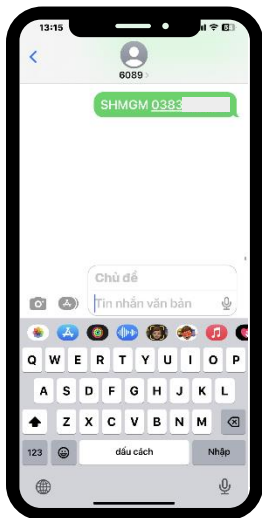
1. PROMOTION PERIOD

- Program Period: from 15th Oct 2024 to 15th Dec 2024, in which:
 - SMS sending period: 15th Oct 2024 to 15th Dec 2024 (*Customers must send SMS to register to join promotion before the Card is approved at least 1 day*)
 - Card approval date: from 15th Oct 2024 to 22nd Dec 2024
 - Activation period: 15th Oct 2024 to 21st Jan 2025

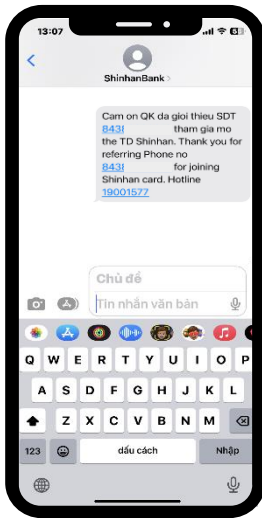
2. PROMOTION APPLICATION

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

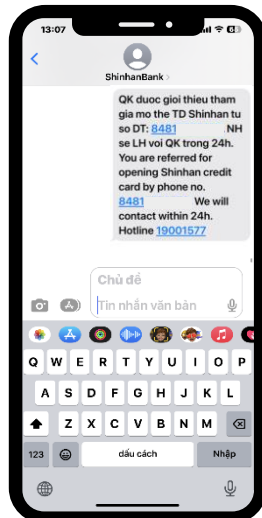
SHMGM <space> <REFEREE'S MOBILE PHONE NUMBER>



Referrer sends SMS to 6089



Auto reply to Referrer



Auto reply to Referree

Example: Cardholder A want 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.

3. ELIGIBLE PRODUCTS:

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

4. APPLICABLE CHANNEL: Shinhan Bank Branches

5. OFFER MECHANIC:

- Referer will receive a reward cashback, details:
-

Tier	Condition	Reward
1	Basic Reward	Cashback VND 100K/ qualified card
2	Extra Reward for combo 5 cards	Extra VND 200k/ Each combo 05 cards

- Maximum reward cashback for Referrer: VND 3,000,000
- Shinhan will send SMS to eligible Referrer to inform the program result no later than 25th Feb 2025.

6. ELIGIBLE REFERRER (“REFERRER”)

- “Eiligible Referrer” is an existing primary cardholder of Shinhan credit card before ending promotion and credit card was activated.
- 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.

7. 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 terminated credit card before 15th Oct 2023.
- Referee must not be Shinhan staff, out-sourced 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. In case the Referee has registered to open the Card via other sales channels of Shinhan, result will not be recorded in this Program

8. 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 Shinhan Bank. In case of not receiving SMS notification back from Shinhan, Referrer must contact to Hotline 19001577 for solving problem no later than 15th Dec 2024. Shinhan is not responsible for any network error that leads to failure in sending SMS to 6089
- Referral SMS must be send to 6089 before the card issuance date of referee at least 01 (one) day
- Referee’s card need to be activated within 30 days since card issuance date
- Referee’s card need to be approved no later than 22nd Dec 2024
- 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 credit card is not being terminated within 6 months since card is issued

9. OTHER TERMS AND CONDITIONS

- Each cardholder is eligible for maximum 01 (one) offer during the promotion. If the referrer has more than 01 (one) phone number registered with Shinhan Bank, the Referrer will only receive a Gift corresponding to the number of successful referral cards from the last 01 (one) phone number registered. Sign up with Shinhan Bank during the promotion program.
- In case Referrer uses a phone number not registered for his/her Shinhan credit card to join promotion, that referral will be ineligible.
- Shinhan has the right to refuse to pay rewards for errors when notifying via text message/email, due to the Introducer's registered phone number/email address with

Shinhan being incorrect, or information at the reward time do not match the information used to register for the promotion program with Shinhan.

- By joining this program, 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.
- 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 **15th Mar 2025**. 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.