TERMS AND CONDITIONS

Promotion

HIGHER BALANCE - GREATER REWARDS

1. **Target customer:** New Primary cardholders open a Shinhan SOL Travel Debit Card
2. **Applied at:** Shinhan Branches/TOs/Smart Credit and SOL app
3. **Eligible products:** New Shinhan debit card issued under Primary New
4. **Promotion period:**

- Card approval date: 11/11/2026 - 31/12/2026
- Spending period: 11/11/2026 – 30/01/2027

5. **Promotion type:** Receive a special gift when meet program conditions:

	Minimum spending within 30 days from the card issuance date	DDA Balance (VND or other equipvalent)	Reward (VND)	Budget (VND)
Tier 1	From VND 500,000 to less than VND 1,000,000	500,000	50,000	595,000,000
Tier 2	From VND 1,00,000 to less than VND 3,000,000	1,000,000	100,000	
Tier 3	From VND 3,000,000 or more	3,000,000	500,000	

- Reward assessment principles:
    - Shinhan will determine customer eligibility based on the customer's DDA balance as of 30/01/2027.
    - In case multiple cardholders meet the eligibility criteria on the same day, the offer will be awarded to cardholders in descending order of eligible spending amounts until all rewards have been allocated.

6. **Eligible transactions**

a. The eligible purchase transaction is the successful payment transaction after opening a Shinhan debit card via POS machine or online payment gateways (excluding transactions listed in 6 (e) of this program's T&C) and the transaction must be acquired into Shinhan's system within specified time period.

b. The eligible transactions are made within 30 days since card issuance date and posted to Shinhan debit card account no later than **06/02/2027** (07 days since the last transaction date 30/01/2027). 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.

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

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

e. 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, debit 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:

a. Cardholder must be a new individual customer, who has never had Shinhan debit card or an existing Shinhan individual customer who terminated debit card before 11/05/2026.

b. A cardholder is considered ineligible for the promotion if Shinhan debit 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.

c. Debit card is not being terminated within 06 months since card is issued.

8. General terms of reward:

a. 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's information at the redemption time mismatched with the information customer had used to register with Shinhan.

b. Notice of reward 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 debit card.

c. Winning cardholders will receive a reward notification no later than **30/04/2027**.

9. Other conditions:

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

b. The program does not apply to debit cards opened under Shinhan Employee Group, CEP, Osteem, Vatech, Dio Vina according to Shinhan's credit approval policy.

c. Not applicable concurrently with other Shinhan debit card promotions taking place at the time of participating in the program.

d. For any disputes, cardholders have to raise Shinhan for further investigation no later than **31/05/2027**. After this deadline, Shinhan will not entertain any exceptional request.

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

f. 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 or violates any of Terms and Conditions of the promotion.

g. 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.

h. Shinhan reserves the right to deduct the total value of Offer in the primary cardholder's debit card account or through deduction of reward points from reward point accumulation programs from Card spending without notice to the cardholder if:

- Shinhan discovers that Cardholders received Offer from other new card opening promotions taking place at the same time Shinhan implemented this program; or
- Shinhan discovers that the cardholder has committed any violation of any terms and conditions of this program; or
- Eligible transactions to participate in the promotion are returned or canceled after the cardholder has received the program offer

The number of bonus points deducted will be equal to the value that Customer has received. Value is determined as follows:

- Cashback/E-voucher: value of point deduction= Cashback, E-voucher value
- Other Offer (gifts of suitcases, Tumbler,...): determined based on invoice/purchase contract and shipping fee

i. 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.

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

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

l. 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.

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

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