TERMS AND CONDITIONS

Member Get Member Program

REFER YOUR FRIENDS - GET AMAZING REWARDS

1. PROMOTION PERIOD

- Program Period: from 12th Oct 2026 to 12th Dec 2026, in which:
  - SMS sending period: 12th Oct 2026 to 12th Dec 2026

    (*Customers must send SMS to join promotion before the Card is approved at least 01 day*)
  - Card approval date: 12th Oct 2026 to 19th Dec 2026
  - Activation period: 12th Oct 2026 to 18th Jan 2027
- Reward time: no later than 31st Mar 2027

2. PROMOTION APPLICATION

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

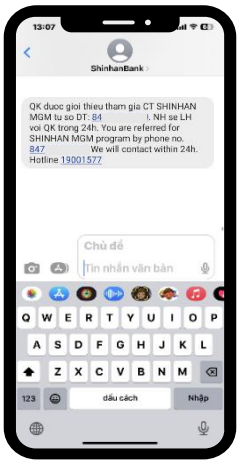
SHMGM<space>[REFEREE'S MOBILE PHONE NUMBER]



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.
  - Auto reply SMS to Referrer with content: *"Cam on QK da gioi thieu SDT xxxxxxxxx tham gia CT SHINHAN MGM. Thank you for referring Phone no xxxxxxxxx for SHINHAN MGM campaign. Hotline 19001577"*
  - Auto reply SMS to Referree with content: *"QK duoc gioi thieu tham gia CT SHINHAN MGM tu so DT: xxxxxxxxx. NH se lien he voi QK trong 24h. You are referred for SHINHAN MGM program by phone no. xxxxxxxxx. We will contact within 24h. Hotline 19001577"*
- Shinhan staff will contact the Referred Person's phone number to advise on opening credit card. In case the customer (Referrer) already has Shinhan staff to support opening card for the Referred Person, please send the following syntax to 6089 to participate to distinguish:

SHMGMYES<space>[REFEREE'S MOBILE PHONE NUMBER]

3. ELIGIBLE PRODUCTS: (not applied to Tiki – Shinhan credit card)

- 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 Signature;
  - Shinhan Visa Travel Platinum;
  - Korean Air-Shinhan Credit Card;
  - 365 Cashback Platinum Credit Card;
  - Shinhan Business Owner Credit Card;
  - Shinhan MyLife Platinum credit card;
  - Shinhan Supreme credit card.

4. APPLICABLE CHANNEL:

- Shinhan Bank Branches/Transaction offices
- Smart Credit
- SOL app

5. OFFER MECHANIC:

- Referer will receive a reward cashback for each succesful referral credit card, details:

Reward level	Condition&Reward	Maximum reward/Referrer
Basic reward	Classic/Gold: VND 100,000/Successful referral card	**VND 12,000,000**
	Platinum/Signature: VND 150,000/Successful referral card	
Extra reward	Each 03 Successful referral cards: VND 100,000	
Special reward	**Top 15** referrers with at least 20 successful card referrals	**Airpods 5**

- Definition of successful referral:
  - The card is issued and activated within 30 days since the card approval date; and
  - Opening demand deposit account and registering for Auto debit service; and
  - The demand deposit account maintains a minium balance of VND 500,000 for Classic/Gold cards and VND 1,000,000 for Platinum/Signature cards on **29th Jan 2027.**

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 **12th Oct 2025.**
- Referee must not be Shinhan staff, out-sourced staff.

- Referee has not registered to open 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 **12th Dec 2026**. 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
- The Referee's credit card must be approved at least 01 (one) day after the Referrer's credit card.
- Referee's card need to be approved no later than **19th Dec 2026**
- 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 06 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 **30th Apr 2027**. After this deadline, Shinhan will not entertain any exceptional requests.
- 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.