

TERMS AND CONDITIONS
Promotion
Open Shinhan – Lotte Mart credit card - Get special offers

1. **Promotion period:** from 10th Jan 2021 to 10th Apr 2021
2. **Eligible product:** Shinhan – Lotte Mart Visa credit card
3. **The campaign mechanic:**
 - 3.1 To be eligible for this promotion, Shinhan – Lotte Mart Visa credit cardholders (“Cardholder”) need to submit credit card application to Shinhan Bank Vietnam Limited (“Shinhan”), and have their cards approved by Shinhan from 10th Jan 2021 to 15th Apr 2021 (both days inclusive).
 - 3.2 **Applicable areas:** all Shinhan branches and Smart Credit channel
4. **The promotion mechanic:**
 - 4.1 **Offer 1:** Apply for customers who are not existing Shinhan primary credit cardholders, and must not close any primary Shinhan credit card in the last three (03) months (“Primary New”)

Card Type	Reward 1	Conditions for Reward 1	Number of Reward 1
Shinhan – Lotte Mart credit card	Welcome point: 550,000 points	<i>Activate and make the first transaction within 60 days since card issuance registration</i>	Unlimited

Card Type	Reward 2	Conditions for Reward 2	Number of Reward 2
Shinhan – Lotte Mart credit card	Cashback VND 300,000	Minimum spending VND 700,000 within 30 days since physical card issuance date	Unlimited

	Cashback VND 500,000	Minimum spending VND 1,000,000 within 30 days since physical card issuance date	Unlimited
	Cashback VND 1 million	Minimum spending VND 2,000,000 within 30 days since physical card issuance date	Unlimited

4.2 **Offer 2:** Apply for current Shinhan credit cardholders but never have a Shinhan – Lotte Mart credit card before

Card Type	Reward 1	Conditions for Reward 1	Number of Reward 1
Shinhan – Lotte Mart credit card	Welcome point: 550,000 points	<i>Activate and make the first transaction within 60 days since card issuance registration</i>	Unlimited

Card Type	Reward 2	Conditions for Reward 2	Number of Reward 2
Shinhan – Lotte Mart credit card	Thermos bottle gift: ELMICH Inox (500ml)	Minimum spending VND 500,000 within 30 days since physical card issuance date	1,500

5. Reward timeline & redemption:

5.1 Timeline for Reward 2:

	Promotion Period
Application date	10/01/2021 - 10/04/2021
Approval date	10/01/2021 - 15/04/2021
Transaction posted date no later than	15/05/2021
Reward date no later than	30/06/2021

5.2 Redemption:

- a. For **Welcome point reward**: Welcome point will be reflected on card statement.
- b. For **Cashback reward**: Cardholders will receive cashback award in one (01) time. Shinhan will credit the cashback amount to primary credit card account of eligible cardholders no later than the timeline under Term 5.1.
- c. For **Thermos bottle gift reward**: Notification to redeem reward will be sent to eligible cardholders no later than the timeline under Term 5.1.

6. Terms and conditions of qualified transactions:

- 6.1 The eligible transactions for Reward 2 will be based on the date the transactions are made within 30 days since card issuance date and posted to Shinhan credit card no later than **15th May 2021**. 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 Eligible transactions need to make by Shinhan – Lotte Mart Visa credit card.
- 6.3 Transactions which are converted to FlexiCash, Cash Advance transactions 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 the calculation of the spending amount.

7. Terms and conditions of reward redemption:

- 7.1 The reward notification will be sent to eligible cardholders by mobile text message via the mobile phone number that customers registered with Shinhan when opening Shinhan credit card and no later than the timeline under Term 5.1. Shinhan accepts no liability for undelivered notification message due to errors in mobile phone number registered by cardholders or the failure of delivery has been caused by reasons beyond control of Shinhan.
- 7.2 Cardholder will follow redemption process that will be mentioned in the notification message.
- 7.3 Each cardholder is eligible for maximum one (01) Reward 1 and maximum one (01) Reward 2 during the promotion.

8. Eligible cardholders:

- 8.1 Eligible cardholders must not be an existing Shinhan primary credit cardholder, and must not close any primary Shinhan credit card in the last three (03) months before and during the promotion period.
- 8.2 Eligible cardholders can be disqualified from the promotion in the event that their Shinhan credit cards become delinquent, blocked code, fraud, cancelled or terminated within the

promotion period and gift awarding period or if their SMS registration was invalid or fraudulent.

9. Other terms and conditions:

- 9.1 This promotion does not apply to Shinhan Bank employees.
- 9.2 This promotion will be ended sooner in case of over budget.
- 9.3 Reward 1 in the promotion does not apply to credit cards opened under annual fee exemption.
- 9.4 The promotion does not apply to credit cards opened under the CEP-Worker, Osteem Group and Public Servants under Shinhan's credit approval policy.
- 9.5 The promotion does not apply simultaneously to other Shinhan credit card acquisition promotions.
- 9.6 For any disputes, cardholders have to raise Shinhan for further investigation no later than 31st July 2021. After this deadline, Shinhan will not entertain any exceptional request.
- 9.7 Customer will be bound by terms and conditions of the supplier. In case of any query or complaint related to products and services, customers have to contact directly or call hotline of suppliers for advices.
- 9.8 Shinhan, to the fullest extent permitted by Vietnamese law, has full discretion to decide which transactions are valid.
- 9.9 Shinhan reserves the right to refuse the application of the program, refuse to provide products and services for promotional purposes to any customer that Shinhan considers to be invalid, unclear or incomplete any of the promotion's terms and conditions.
- 9.10 All general terms and conditions, terms and conditions relating to the account and the card, and other terms and conditions relating to Shinhan's account, card and other products (as amended, replenished and/ or replaced from time to time) will apply.
- 9.11 Shinhan reserves the right to deduct total value of Offer 2 in the primary cardholder's credit card account without notice to the cardholder if:
 - The cardholder has been receive gift from other credit card acquisition promotions occurring at the same time Shinhan implemented the promotion; or
 - If Shinhan discovers that the cardholder has any violation of any conditions of this promotion; or
 - After the cardholder is eligible to receive the reward, if valid transactions for the reward are returned or canceled.
- 9.12 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 paying any additional costs or any award for recipients.

- 9.13 Shinhan may contact the customer by phone / email registered with Shinhan to verify some information and request additional documentation if necessary.
- 9.14 Customers are responsible for all costs incurred (if any) related to receiving gifts / services from the promotion including personal income tax (if any).
- 9.15 To the fullest extent permitted by law, Shinhan reserves the right to terminate, change or other process of the program after three (03) days' notice at its branches / transaction offices and/or Shinhan's website.
- 9.16 All Shinhan's decisions regarding these programs are final, official and not reported in the press.
- 9.17 By participating in the promotion, the cardholder agrees to accept the promotion's terms and conditions mentioned.
- 9.18 Terms and conditions of the program are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.