



MEMBERS GET MEMBERS 2019 PROGRAM

Sharing With Friends, Endless Autumn

1. ELIGIBLE PRODUCTS

- Primary Shinhan Consumer Credit Cards issued by Shinhan Bank Vietnam Limited (“Shinhan”) including:
 - Shinhan Visa Classic Credit Card,
 - Shinhan Visa Gold Credit Card,
 - Shinhan Visa Platinum Credit Card,
 - Shinhan Visa Travel Platinum Credit Card

2. PROGRAM PERIOD

Program Period: from 15th September 2019 to 15th November 2019, in which:

- Referral period: 15th September 2019 to 15th November 2019 (both days inclusive)
- Card application period: 15th September 2019 to 22nd November 2019 (both days inclusive)
- Card must be approved by Shinhan no later than 22nd November 2019
- The last eligible transaction date of referee’s card and the last posted date of referee’s card is 22nd December 2019

3. REFFERAL MECHANIC:

- The referrer must use his/her phone number that registered for their Shinhan Credit Card to send below SMS format to 6089:

SHMGM <space> <referee’s mobile phone number>

Example: Cardholder A wants to refer his/her friend whose phone number is: 0123456789 for Shinhan Members Get Members program, Cardholder A must use his/her registered phone number for their Shinhan Credit Card 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.

4. ELIGIBLE REFERRER (“REFERRER”)

- Referrer is an existing Primary Cardholder of Shinhan Credit Card activated, and in active status, no blacklist code of temporary suspension, termination, and expiration during the program period or at the time of the promotion result announcement.
- 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.

5. ELIGIBLE REFEREE (“REFEREE”)

- Referee must be new individual customer or existing Shinhan individual customer who does not hold any Shinhan or ANZ Credit Cards in the last 12 months.
- Referee must not be Shinhan staff.
- Referee is not yet registered to open Shinhan credit card at any other channels of Shinhan. If referral date is after the application date at other channels, that referral is not valid for this program.

6. SUCCESSFUL REFERRAL

- The Referrer must provide correctly required information of referee via SMS to 6089, successful SMS of referrer for registration is when receiving SMS notification back from 6089, Shinhan Bank is not responsible for any network error that leads to failure in sending SMS to 6089 ; and
- After The Referrer send SMS to 6089 as instructed, The Referee must submit his/her card application and all required documents to Shinhan within the period from 15th September 2019 to 22nd November 2019; and
- Message SMS date must be exist at least one day before the date referee’s application registered on Bank’s system; and
- The Referee’s application is approved by Shinhan no later than 22nd November 2019; and
- The 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 card need to activate and have at least one (01) transaction within 30 days since physical card issuance date:
 - o The eligible transactions will be based on the date the transactions are made within 30 days since physical card issuance date and posted to Shinhan Credit Card account within 45 days from the physical card issuance date and no later than 22nd December 2019.
 - o 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.
 - o Transactions made by Supplementary Cardholders will be counted under the Primary Cardholders.
 - o 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. REWARD

- Offer 1: For each successful referral, the Referrer shall receive a reward of VND 300,000
- Offer 2: For every 3 successful referrals, the Referrer shall receive an extra reward of VND 500,000
- One referrer can only receive maximum reward of VND 7,000,000 for whole program.

- **Example:** Cardholder A referred 6 successful referrals. He/she will receive total reward of VND 2,800,000 which includes :
 - + Reward of offer 1: VND 1,800,000 = VND 300,000 x 6 and
 - + Reward of offer 2: VND 1,000,000 = VND 500,000 x 2
- Shinhan will send SMS to eligible referrer to inform the program result no later than 15th January 2020. Shinhan is not responsible for any incorrectly registered information with Shinhan or other reasons out of Shinhan control.
- Reward shall be credited to the Primary Cardholders' account no later than 15th January 2020.

8. OTHER TERMS AND CONDITIONS

- Each Cardholder is eligible for maximum one (01) offer during the promotion. If Cardholder holds more than one (01) mobile phone number, he/she is only eligible for one offer equivalent amount of successful referral comes from the last respective mobile phone number registered with Shinhan during the promotion.
- In case the referrer uses phone number which is not registered with their Shinhan Credit Card to join promotion, that referral will be ineligible.
- The referrer can be disqualified from the program's offers in the event that their Shinhan Credit Card becomes delinquent, fraud, over limit, blocked, cancelled or terminated within the promotion period and program result announcement period
- In any fraudulent occurs, Shinhan shall have the right to charge back value of the offer that he/she had redeemed successfully (if any) in this program by collect cash or debit such amount to any account he/she owns at Shinhan.
- By joining this program (in form of sending referee's information to 6089), Referrer affirms that they have got consent from the Referee to share the Referee's information with Shinhan.
- If the same Referee is introduced by more than one Referrers, the referral (if successful) will only be counted for the Referrer whose SMS comes first.
- When applying for Shinhan Credit Card, Referees need to use the phone number sent in the referral message by the Referrer.
- In case one phone number is registered under more than one referrer, the referrals shall be counted under the referrer who registered that phone number first when apply for credit cards.
- If the referred phone number was or currently registered with Shinhan for credit card then this referral is ineligible.
- The return message is sent to acknowledge that data has been recorded, not guarantee for the successful referral.
- Referral for Family Card or Additional Card is not qualified for this program.
- This program is not applied for Credit Card opened under Strategically Compulsory Approval groups of CEP-Worker, Osteem & Public Servants.
- 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 the Referee's application has been successful approved by Shinhan and the card had been issued to the Referee.
- The Terms and Conditions of this program shall be applied in conjunction with Standard 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 January 2020. After this deadline, Shinhan will not entertain any exceptional requests.
- These terms & conditions have been written in both Vietnamese and English versions. 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/offices and/or on Shinhan's website.