

TERMS AND CONDITIONS
Promotion

Open Shinhan credit cards Get Shopee voucher

1. Promotion application:

- Customers apply to open Shinhan credit cards at <http://bit.ly/Shopee2021en> or Shopee website / mobile app, and meet all the conditions in promotion period. Customer information as mobile phone number and email address are required.
- Applied at: SmartCredit channel

2. Eligible products:

- Shinhan Visa Consumer Classic / Gold / Platinum Hi-point credit card,
- Shinhan Visa Consumer Classic / Gold / Platinum Cashback credit card,
- Shinhan Visa Consumer Travel Platinum credit card.

3. Promotion period: from 01st April 2021 to 30th September 2021

- Application date at Shopee website or mobile app: from 01st April 2021 to 30th September 2021 (both days inclusive).
- Approval date: from 01st April 2021 to 08th October 2021 (both days inclusive).
- The first date of card issuance registration on the Bank's system must be at least one (01) day later than registered date on Shopee landing page.

4. Promotion type: Reward points / cashback and promotional vouchers ("E-voucher") to customers meeting conditions of the promotion.

4.1 Offer mechanic:

Card product	Reward 1	Conditions	Number of Reward
Classic Hi-Point / Cashback	Welcome point: 350,000 points; or Welcome cashback: VND 350,000	Activate and make the first transaction within 60 days since the 1 st date of card issuance registration	Unlimited

Gold Hi-Point / Cashback	Welcome point: 550,000 points; or Welcome cashback: VND 550,000	Activate and make the first transaction within 60 days since the 1 st date of card issuance registration	Unlimited
Platinum Hi-Point / Cashback	Welcome point: 1,100,000 points; or Welcome cashback: VND 1,100,000	Activate and make the first transaction within 60 days since the 1 st date of card issuance registration	Unlimited
Travel Platinum	Welcome miles: 2,000	Activate and have minimum spending from VND 10 million within 60 days since the 1 st date of card issuance registration	Unlimited

Card Product	Reward 2	Conditions	Number of Reward
Classic Hi-Point / Cashback	Shopee e-voucher valued VND 400,000	Minimum spending VND 2,000,000 at Shopee within 30 days since physical card issuance date	Unlimited
Gold Hi-Point / Cashback	Shopee e-voucher valued VND 600,000	Minimum spending VND 4,000,000 at Shopee within 30 days since physical card issuance date	Unlimited
Platinum Hi-Point / Cashback	Shopee e-voucher valued VND 1,000,000	Minimum spending VND 8,000,000 at Shopee within 30 days since physical card issuance date	Unlimited
Travel Platinum	Shopee e-voucher valued VND 1,000,000	Minimum spending VND 8,000,000 at Shopee within 30 days since physical card issuance date	Unlimited

4.2 Reward timeline:

	Promotion Period
Application date on Shopee website / mobile app	01 st April 2021 – 30 th September 2021

Approval date	01 st April 2021 – 08 th October 2021
Transactions posted date no later than	08 th November 2021
Reward date no later than	31 st December 2021

4.3 Reward redemption:

- a. For **Welcome point, Welcome cashback, Welcome miles reward**: Welcome point / Welcome cashback / Welcome miles will be reflected on card statement.
- b. For **e-voucher reward**: E-voucher 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 credit card.

5. Eligible transactions:

- 5.1 The eligible transactions for Reward 2 are transactions spent only at Shopee website / mobile app.
- 5.2 Each customer only receives maximum one (01) e-voucher during promotion period based on total spending within 30 days since physical card issuance date under Term 4.1.
- 5.3 The eligible transactions for the Reward 2 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 no later than timeline under Term 4.2.
- 5.4 Transactions made by the supplementary cardholder will be counted to the primary cardholder, but reward will only be redeemed to the primary cardholder.
- 5.5 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 SMS notification about transaction completion.
- 5.6 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 calculation of spending amount.

6. Eligible cardholders:

- 6.1 Cardholders who meet the program conditions must not be the current main Shinhan / ANZ credit cardholder, and do not have Shinhan / ANZ credit cards closed in the last twelve (12) months and within the promotion.

6.2 A cardholder is considered ineligible for the promotion if Shinhan credit card is current delinquency, under bad debts, fraudulent transactions during the promotion period, registered with a block code / cancelled or forced to cancel for any reason at the time of reward, or invalid registration or fraudulent factors.

7. Terms and conditions of e-vouchers:

7.1 E-voucher is only valid for three (03) months from the date of issue, and is valid for all products on Shopee website / mobile app, except sim card, topup, international shipping goods and products shipped by seller themselves. The expiry date of e-voucher will be released in SMS announcement.

7.2 E-voucher is valid for only one (01) payment and not applied simultaneously to other discount codes for the same order. Shopee only supports one (01) e-voucher per order.

7.3 E-voucher is only applicable for payments using Shinhan credit cards.

7.4 E-voucher cannot be exchanged for cash and refundable.

7.5 The value of e-vouchers is fixed; therefore,

- If the value of order is lower than the value of e-voucher, customer will not be refunded the remainder.
- If the value of order exceeds the value of e-voucher, the excess must be paid by customer with Shinhan credit cards to complete the order.

7.6 Orders paid with e-vouchers will not be canceled or cannot return goods under Shopee's return policy. In any case of cancellation or return, customer will not be refunded the redeemed e-voucher.

7.7 If eligible customers have any complaints related to promotional gifts and/ or the use of promotional gifts on Shopee website / mobile app, Shopee will be responsible for receiving.

7.8 Shopee and Shinhan have no responsibility in case e-voucher is used since Shinhan sent E-voucher code to customer. Customer pay attention when sharing E-voucher to anyone.

8. Other conditions:

8.1 This promotion is not applicable to Shinhan Bank employees.

8.2 Customer's mobile phone number and ID used to apply credit card in Shinhan Bank system must be the same as mobile phone number used to register at Shopee's website / mobile app to open Shinhan credit card.

8.3 Reward 1 of this promotion is not applicable to credit cards opened under annual fee exemption.

- 8.4** This promotion is not applicable to credit cards opened under the CEP-Worker, Osteem, Vatech Group, and Public Servants under credit approval policies of Shinhan.
- 8.5** This promotion is not applied simultaneously to other Shinhan credit card promotions.
- 8.6** For any disputes, cardholders have to raise Shinhan for further investigation no later than 31st January 2022. After this deadline, Shinhan will not entertain any exceptional request.
- 8.7** Shinhan is not responsible for invalid messages due to the customer's email / phone number / email address registration with Shinhan is incorrect or not updated.
- 8.8** Shinhan is not the supplier of rewarded products / services. Products and services are solely provided by the relevant merchants. Shinhan accepts no liability in connection with such products and services.
- 8.9** Customers will be bounded by Terms and Conditions of the supplier. In case of any query or complaint related to products and services, customers have to contact suppliers directly for advices.
- 8.10** Shinhan, to the fullest extent permitted by Vietnamese law, has full discretion to decide which transactions are valid.
- 8.11** 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 any of Terms and Conditions of the promotion.
- 8.12** 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.
- 8.13** Shinhan reserves the right to deduct the total value of Reward 2 in the primary cardholder's credit card account without notice to the cardholder if:
- The cardholder has received gift from other new card 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 get reward, if valid transactions for the reward are returned or canceled.
- 8.14** 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.
- 8.15** Shinhan may contact customers by phone / email registered with Shinhan to verify some information and request additional documentation if necessary.

- 8.16** Customers are responsible for all costs incurred (if any) related to receiving gifts / services from the promotion including personal income tax (if any).
- 8.17** This promotion will be ended sooner in case of over budget.
- 8.18** 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 and/or on Shinhan's website.
- 8.19** All Shinhan's decisions relating to this promotion are final, official and not reported in the press.
- 8.20** By participating in this promotion, cardholders agree to accept the Terms and Conditions mentioned.
- 8.21** Terms and Conditions of this promotion are in English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.