

TERMS AND CONDITIONS

Promotion “Get Luxury Luggage When Opening Credit Card - Only For Existing Loan Customer”

1. **Promotion period:** 3 September 2019 to 31 October 2019

2. **Eligible products:**

- Shinhan Visa Consumer Hi-point Classic Credit Card,
- Shinhan Visa Consumer Hi-point Gold Credit Card,
- Shinhan Visa Consumer Hi-point Platinum Credit Card,
- Shinhan Visa Consumer Cash Back Classic Credit Card,
- Shinhan Visa Consumer Cash Back Gold Credit Card,
- Shinhan Visa Consumer Cash Back Platinum Credit Card,
- Shinhan Visa Consumer Travel Platinum Credit Card.

3. **The campaign mechanic:**

To be eligible for this promotion, Cardholders need to submit credit card application from **3 September 2019** to Shinhan Bank Vietnam Limited (“Shinhan”) and have their cards approved by Shinhan from **3 June 2019** to **31 October 2019** (both days inclusive) and have to follow the conditions in the following table:

Card type	Reward 1	Condition	Number of Prize
Hi-Point/ Cash Back Classic	Welcome point: 350,000 points; <i>or</i>	Activate and have at least 1 transaction within 60 days since the 1st date of card issuance registration	Unlimited
	Welcome cashback: VND 350,000		
Hi-Point / Cash Back Gold	Welcome point: 550,000 points; <i>or</i>	Activate and have at least 1 transaction within 60 days since the 1st date of card issuance registration	Unlimited
	Welcome cashback: VND 550,000		
Hi-Point/ Cash Back Platinum	Welcome point: 1,100,000 points; <i>or</i>	Activate and have at least 1 transaction within 60 days since the 1st date of card issuance registration	Unlimited
	Welcome cashback: VND 1,100,000		
Travel Platinum	Welcome miles: 2,000	Minimum spending of VND 10 million within 60 days since the 1st date of card issuance registration	Unlimited

3.1. Offer “**350,000 welcome points**” or “**VND 350,000 welcome cashback**”: eligible *Shinhan Hi-point / Cash Back Classic Credit Cardholders* need to activate and have at least one (01) transaction within 60 days since the 1st date of card issuance registration.

3.2. Offer “**550,000 welcome points**” or “**VND 550,000 welcome cashback**”: eligible *Shinhan Hi-point / Cash Back Gold Credit Cardholders* need to activate and have at least one (01) transaction within 60 days since the 1st date of card issuance registration.

3.3. Offer “**1,100,000 welcome points**” or “**VND 1,100,000 welcome cashback**”: eligible *Shinhan Hi-point/ Cash Back Platinum Credit Cardholders* need to activate and have at least one (01) transaction within 60 days since the 1st date of card issuance registration.

3.4. Offer “**2,000 welcome miles**”: eligible *Shinhan Travel Platinum Credit Cardholders* need to have minimum spending of VND 10 million within 60 days since the 1st date of card issuance registration.

4. - Terms and Conditions of offer 2:

Card Grade	Offer 2	Condition	Number of Prize
Hi-Point / Cash Back Gold	Luxury suitcase	- Customers are existing mortgage or personal loan at Shinhan - Credit card has total spending meet 2 million VND within 30 days from card issuance date. (details in T&C 4.2) - Credit card grade is Gold or Platinum	Unlimited
Hi-Point/ Cash Back Platinum			
Travel Platinum			

4.1 Eligible customers must be main borrower and have mortgage/car loan or unsecured personal loan disbursed at Shinhan. Loan still have remaining balance during the promotion and rewarding period. This promotion is not applied for Cashback Loan, Retail Guarantee Loan, Deposit Collateral Loan.

4.2 Eligible credit card holder need to have total spending reached VND 2 million within 30 days from physical card issuance date, but not later than 30 November 2019.

4.3 Credit card grade must be Gold or Platinum.

5. Eligible transactions

5.1. The eligible transactions for offer 1 will be based on the date the transactions are made within 60 days since card issuance date and posted to Shinhan Credit Card account within 75 days from the physical card issuance date. 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

5.2. The eligible transactions for offer 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 within 45 days from the

physical card issuance date but not later than 30/11/2019. 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

5.3. Transactions made by Supplementary Cardholders will be counted under the Primary Cardholders.

5.4. 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.

6. Reward Redemption - Terms and Conditions:

6.1. Offer 1 will be reflected on card statement in September, October, and November 2019.

6.2. Each Cardholder is eligible for maximum two (02) prizes during the promotion.

6.3. If Cardholder holds more than one (01) card type, he/she is only eligible for the highest offers of one (01) respective card type during the promotion.

6.4. If Cardholder upgrades his/her card type, he/she is only eligible for the offers of the upgraded card type during the promotion.

6.5. Notification message for Luggage redemption will be sent to mobile phone or email address registered with Shinhan in December 2019 and January 2020. Shinhan accepts no liability for undelivered notification message due to errors in contact email or mobile phone number registered by cardholders or the failure of delivery has been caused by reasons beyond control of Shinhan.

7. Other Terms and Conditions:

7.1 Eligible Cardholders must not be an existing Shinhan/ANZ Primary Credit Cardholder and Eligible Cardholders must not close any primary Shinhan/ANZ Credit Card in the last 06 months before and during the promotion period.

7.2. Eligible Cardholders can be disqualified from the promotion in the event that their Shinhan Credit Card becomes delinquent, fraud, over limit, cancelled or terminated within the promotion period and gift awarding period or if their SMS registration was invalid or fraudulent.

7.3. This promotion is not applicable to Shinhan Staff.

7.4. The offer 2 is not applicable to Credit Cards opened under Strategically Compulsory Approval groups of CEP-Worker, Osteem & Public Servants.

7.5. These Terms & Conditions have been written in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies.

7.6. By participating in the program, Cardholders accept all Terms and Condition of the program as listed.

7.7. For any disputes, Cardholders have to raise Shinhan for further investigation not later than 31 October 2019. After this deadline, Shinhan will not entertain any exceptional request.

7.8. The decisions of Shinhan on all matters relating to those promotions are final, conclusive and binding and no correspondence will be entertained.

7.9. This promotion is not applicable simultaneously with other credit card acquisition promotion.

7.10. 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 its website.