

TERMS AND CONDITIONS ON THE PROGRAM

“CUSTOMER APPRECIATION 2020”

1. Eligible customers:

- The promotion is applicable only with individual customers who has the loan transaction at Shinhan branches and transaction offices, NOT applicable at other sales channels.

2. Prize detail: Individual customers will be rewarded subject to terms and condition below in the Promotion Period

Prize	Quant	Target disbursement	Condition
Suite case 20 inches	200 pcs	From VND 200 Mil	First 200 customers disbursement
Travel bag	200 pcs	From VND 100 Mil	First 200 customers disbursement
Umbrella	200 pcs	From VND 50 Mil	First 200 customers disbursement

3. Promotion period: From 17/02/2020 To 30/04/2020

4. Target disbursement:

- Target disbursement is the disbursed amount of every loan application during campaign month as described in clause (3). It shall not be accumulated in case of multi loan applications of a borrower executed in the campaign month.

5. Winning condition:

- In case customer reaches the required disbursement on the same date and the number of qualifiers is more than the number of prizes, prizes will be given to Qualifier with higher disbursed amount in that month.
- Every customer only receives 01 prize during Promotion Period.
- Eligible customers can be disqualified from the promotion in the event that their loan account status becomes delinquent, overdue or discharged within the promotion period and gift awarding period.

6. Result notification:

- Eligible customers of monthly prize will receive notification from Shinhan branch's staff by phone /SMS or check the winner list in Shinhan's website no later than **7 days** from the end of the campaign that mentioned in clause (3). Shinhan will not be responsible for non-delivery of the notification in case borrower has failed to provide or incorrectly provided contact details or the failure of delivery has been caused by reasons beyond control of Shinhan.
- Qualified customer will come the branches / transaction offices where loan application is registered to receive the reward no later than **29/05/2020. After this deadline, Shinhan will not entertain any exceptional request.**

7. Other terms and conditions:

- 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' branches/offices and/or on its website.
- The promotion may come to an earlier end based upon gift limitation.

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