

TERM AND CONDITIONS

PROMOTION

APRIL 30 CELEBRATION – ENJOY EXCLUSIVE GIFTS FROM SHINHAN

1. Applicable Channel: All channels of SmartCredit

2. Applicable Product: Credit Card & Consumer Loan/Consumer Bond Loan

3. Promotion Period:

- Period for Application: **14/04/2025 – 29/04/2025**
- Approval date: **14/04/2025 – 16/05/2025**

4. Gifts and conditions:

Conditions	Gifts
The first 250 customers who successfully disburse a consumer loan and open a credit card during the promotion period.	Premium thermal bottle with custom April 30th patriotic design

5. Other terms and conditions:

- The gift will be delivered by Shinhan Bank to the customer based on the contact information registered with the bank.
- The promotion will conclude early if the gift budget is exhausted.
- This promotion is not applied for Shinhan Bank's staff.
- Customers could refer official information of this promotion via Contact Center hotline 19001577.
- In case of detecting fraud, Shinhan Bank has the right to collect in cash or debit any customer's account at Shinhan Bank an amount corresponding to the value of the gift that customers have received from this promotion.
- Shinhan bank reserves the right to modify the promotion terms and conditions at any time without prior notice.
- Terms and conditions of promotion are English and Vietnamese. In case of any discrepancies, the Vietnamese version shall refer.
- These promotion term and conditions apply concurrently with the general terms and conditions of credit card product.
- All decisions made by Shinhan regarding this promotion are final, official and without notice.
- If there is any complaint, the customer must notify Shinhan Bank for processing no later than May 30, 2025. After this deadline, Shinhan Bank will not resolve any case
- By participating in this promotion, the customers default agrees to all terms and conditions of promotion