



TERMS AND CONDITIONS

Reward Program for BAEMIN-Shinhan Credit Card

1. Conditions of the Program

The Reward Program for BAEMIN-Shinhan Credit card (hereinafter called “**Program**”) is available to the holders of BAEMIN-Shinhan Credit cards (hereinafter called a “**Card**”) issued by Shinhan Bank Vietnam Limited (“**Shinhan**”).

Cardholder of BAEMIN-Shinhan Credit cards hereinafter referred to as “**Cardholder**”.

2. Point program content

2.1. Shinhan Point Accumulation Program

- a. Point validity period shall be three (03) years from accumulation date and the accumulated point shall be expired in First-In First-Out methods
- b. Point earned by Supplementary Cardholder(s) will be credited to the Primary Cardholders and may only be used by the Primary Cardholder for the redemption of Points.
- c. Shinhan Point shall be calculated on a daily basis that rounded down to the nearest point and reflected details in each Statement.
- d. Shinhan reserves the right to debit equivalent Point from the Cardholder’s Point account if the transaction is confirmed not to be eligible spending. If the Cardholder’s Point account is negative due to previous Point redemption, Shinhan shall collect from Cardholder the minus Point amount at the rate 1 point = 1 VND.
- e. Card termination by Cardholder shall not be performed in case of negative Point account.

2.2. Shinhan Point redemption

- a. Shinhan Point can be redeemed in to cash or deposit into VND payment account or make payment for credit card balance. One point can be exchanged to 1 VND. The minimum Points to be exchanged are 15,000. Points redemption shall be the multiple of 1,000.
- b. Point shall not be redeemed if the Cardholder is in delinquent status at time of redemption request.

- c. Cardholder(s) shall be responsible for all arising income tax (if any) in accordance with current laws.

3. General terms

- 3.1 Eligible spending: is purchase transaction made by Card and posted in Shinhan system NOT including cash withdraw/advance transactions, Installment Plan 0% interest, Flexi-cash, Bill Payment by the bill payment service via Card provided by Shinhan, transactions that are cancelled/reversed/in dispute and other fee howsoever called, interest, delinquent transaction. Spending by foreign currencies shall be exchanged by VND as Shinhan exchange rate regulation before applying accumulation rate.
- 3.2 Cardholder is not allowed to transfer or assign BAEMIN Package and Shinhan Point to anyone else.
- 3.3 Shinhan may at its own discretion, withdraw or cancel any reward of this program if Cardholder's spending is deemed not to be eligible; or Cardholder's credit card account is not in good credit standing or Cardholder breaks the Shinhan Consumer Credit Card Application Form & Agreement and Terms and Conditions applied to Cardholder's and/or Cardholder is deemed to abuse the Program.
- 3.4 Shinhan may partially or entirely modify or terminate the Program at any time at Shinhan's discretion. Spending made in accordance with the Program before such modification or termination will be covered under the previous Program.
- 3.5 If the BAEMIN - Shinhan credit card(s) of Primary Cardholder are terminated at anytime for any reason, either by the Primary Cardholder or Shinhan, the Primary Cardholder and Supplementary Cardholder(s) will forthwith be disqualified from participating in the Program and all unused reward of this program shall automatically be cancelled.
- 3.6 Shinhan may, at its discretion and at any time, withdraw, vary or substitute any reward of this program or very, modify or amend this Terms and Conditions with prior notice in a proper method decided by Shinhan and the Cardholders shall be bound by such variations and amendments.
- 3.7 Cardholders hereby allow Shinhan to disclose information relating to Cardholders and their BAEMIN - Shinhan credit card account(s) to related third parties to implement the Program.
- 3.8 Cardholders hereby agree that Shinhan shall not be liable for any incorrect or invalid information provided by the Cardholder for the reward redemption.