



**Shinhan
Bank**

TERMS AND CONDITIONS

Shinhan Point Program for Consumer Debit Card

1. Conditions of the Program

- 1.1 The Shinhan Point program for Consumer Debit Card (hereinafter called “**Program**”) is available to the holders of Visa International Classic Debit Card, Shinhan My SOL Debit Card, Shinhan Be-SAFE Debit Card, Shinhan PWM Visa Debit Card, Shinhan PWM Debit Mastercard and Hutech – Shinhan Debit Card (hereinafter called “**Cardholders**”) issued by Shinhan Vietnam Limited (hereinafter called “**Shinhan**”).
- 1.2 Point will be counted at the below accumulation rate when Cardholder use Visa International Classic Debit Card, Shinhan My SOL Debit Card, Shinhan Be-SAFE Debit Card, Shinhan PWM Visa Debit Card, Shinhan PWM Debit Mastercard and Hutech – Shinhan Debit Card (hereinafter called “**Card**”) applied for all eligible spending (hereinafter called “**Point Program**”).
- 1.3 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.

2. Program Content

2.1 Point Accumulation Program

Reward type	Accumulation rate	Maximum accumulation point	Condition
Basic Point (applied for all eligible spending)	0.1% spending	No limit	Not required
Special Point (applied for all eligible spending)	1% spending (*)	400,000 points/calendar month	Applied for customer registered Shinhan package program on the point accumulation date (**)

(*) including 0.1% basic and 0.9% additional point accumulation on the date of transaction posted in Shinhan system. When the total Special Point in calendar month reach 400,000 points, remaining spending will be applied Basic Point instead of Special Point.

(**) *Details of Shinhan package program, click [here](#).*

- a. Eligible spending: is purchase transaction made by Card and posted in Shinhan system NOT including cash withdraw transactions, 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. Spending by foreign currencies shall be exchanged by VND as Shinhan exchange rate regulation on the date that transaction is processed, before applying accumulation rate;
- b. Shinhan may, at its own discretion, withdraw or cancel any point if Cardholder's spending is deemed to be ineligible; or Cardholder breaks the Agreement and Terms and Conditions applied to Cardholder's and/or Cardholder is deemed to abuse the Program including but not limit Cardholder makes fraudulent or forgery transaction or transaction which do not result from purchase of goods and services (non existent transaction at merchant), transaction for business operations-not for the personal purposes, transaction at POS/mPOS at stipulated in the list of merchant which are suspected by Shinhan to reveal signs of profiteering and frauds on the basis of abnormal behaviours, frequency, values of transaction. If the Cardholder's point is used, Shinhan shall collect cash from Cardholder the point at the rate 1 Shinhan Point = VND 1. Shinhan shall decided the collection method according to the notice sent to the Cardholder;
- c. Point validity period shall be 3 years from accumulation date and the accumulated point shall be expired in First-In First-Out methods;
- d. Shinhan may partially or entirely modify or terminate the Shinhan Point 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.

2.2 Point redemption

- a. Point can be redeemed in to cash or deposit into VND payment account;
- b. 1 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;
- c. Point shall not be redeemed if the Cardholder is in delinquent status at time of redemption request;
- d. Cardholder(s) shall be responsible for all arising income tax (if any) in accordance with current laws;
- e. If the Shinhan Debit 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 forth with be disqualified from participating in the Program and all unused point of this program shall automatically be cancelled.