



TERMS AND CONDITIONS

Shinhan Point Program for Shinhan Business Owner Platinum Credit Card

1. Conditions of the Program

- 1.1. The Shinhan Point Program (hereinafter called “**Program**”) is available to the holders of Shinhan Business Owner Platinum Credit Card (hereinafter called a “**Card**”) issued by Shinhan Bank Vietnam Limited (“**Shinhan**”).
- 1.2. Cardholder of Shinhan Owner Platinum Credit Card hereinafter called “**Cardholder**”.
- 1.3. Shinhan's POS card payment acceptance service (hereinafter referred to as “**POS service**”).

2. Point Accumulation Program

Point Accumulation	Point Accumulation Rate	Maximum accumulated Point	Condition
Special Point I	5% for Dining spending	500,000 points/ statement period	Minimum spending in statement period must reach VND 3,000,000
Special Point II	2% for Advertising and Online spending		
Basic Point	0.1% for other spending	Unlimited	No minimum spending requirement
Offer Point (Applicable to cardholder who owns Shinhan POS)	0.5% for payment volume made with Shinhan Cards (*) on Shinhan POS	500,000 points/ Calendar month	<ul style="list-style-type: none">• Minimum total payment volume on Shinhan’s POS must reach at least VND 100,000,000/ calendar month• Make at least one card transaction on Shinhan Business Owner Card during that calendar month

(*) Shinhan Cards mean all international cards issued by Shinhan.

- 2.1. Spending: is legal purchase transaction(s) made by Shinhan Business Owner credit card within statement period and posted in Shinhan system. The Program is not applied for cash withdrawal, cash advance, Flexi-cash, Installment 0% interest, Bill Payment transaction by the bill payment service via Card provided by Shinhan, all fee and charge, interest, stamp duty, deposit after payment due date.
- 2.2. Special merchant categories are dining (MCC 5812, 5813, 5814) and advertising (MCC 7311) shall be based on merchant category code (MCC) provided by Visa. Shinhan may decide to add, delete or modify the list of special merchant categories at its own discretion and without prior notice.
- 2.3. Online spending involves the use of card to purchase goods and services on online platforms, including but not limited to websites and shopping applications.
- 2.4. One spending transaction is only applied to accumulate in one of three forms in turn as Special Point I or Special Point II or Basic Point.
- 2.5. If the total spending in statement period does not reach VND 3,000,000, spending at special category merchants will be applied Basic Point instead of Special Point.
- 2.6. Point accumulation (Special Point and Basic Point) shall be applied for spending within the statement period and credited in to Cardholder's Point account on the statement date. The accumulated Points shall be reflected on the Statement of that period.
- 2.7. Point accumulation (Offer Point) shall be applied for all payment volume made with Cards from Shinhan POS terminals within the calendar month and credited in to Cardholder's Point account within 45 days from the end date of that calendar month.
- 2.8. Transactions that are cancelled/ in dispute/reversed in full/partially or converted into installment repayment 0% interest at any time shall be regarded as ineligible spending. Those transactions are not entitled to be applied Shinhan Point Program. Shinhan reserves the right to debit equivalent Shinhan Point from the Cardholder's Point account if the transaction is confirmed to be ineligible spending. If the Cardholder's point account is negative due to previous point redemption, Shinhan shall automatically collect the minus point amount from Cardholder at the rate 1 Shinhan Point = 1 VND.
- 2.9. Card termination by Cardholder shall not be performed in case of negative Point account.
- 2.10. Point validity period shall be 03 (three) years and the accumulated point shall be expired in First-In First-Out methods.

3. Point Redemption

- 3.1. Only Cardholder is eligible to make Shinhan Point redemption request through channels certified & announced on website www.shinhan.com.vn.
- 3.2. Point shall not be redeemed if the Cardholder is in delinquent status at time of redemption request.

- 3.3. Cardholder must be responsible for any tax duty (if arising) relating to receiving redeemed points in accordance with current Laws.
- 3.4. Point can be redeemed into cash or deposit into VND payment account at Shinhan or make payment for Shinhan credit card balance:
 - (i) Minimum Point redemption: 15,000 Points, equivalent to VND 15,000. Points redemption shall be the multiple of 1,000.
 - (ii) The Point redemption shall be processed by Shinhan within 01 working day from receiving such Point redemption request.

4. Other terms

- 4.1. Shinhan may, at its own discretion, withdraw or cancel any Point if Cardholder's spending is deemed to be ineligible; or Cardholder's credit card account is not in good credit standing or Cardholder breaks the Agreement and Terms and Conditions applied to Cardholder's and/ or Cardholder is deemed to abuse the Program.
- 4.2. 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. Purchases made after this notice of termination is given will not be eligible for this Point Program.
- 4.3. If the Shinhan Owner Credit Card(s) are terminated at any time for any reason, either by the Cardholder or Shinhan, the Cardholder will forthwith be disqualified from participating in the Program and all unused Point accumulation then accrued shall automatically be cancelled.
- 4.4. Shinhan may, at its discretion and at any time, withdraw, vary or substitute any Point 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. In case the Cardholder does not agree with any adjustment, please contact to Shinhan's hotline 19001577 for support with related procedures.
- 4.5. The Cardholder hereby unconditionally and irrevocably agrees to allow Shinhan to disclose all information relating to Cardholder, personal data and the last 4 digits of the Cardholder's Shinhan Owner Credit Card to related third parties to implement the Program or perform Services converted from Reward Points.
- 4.6. The Cardholder hereby agrees that Shinhan shall not be liable for any incorrect or invalid information provided by the Cardholder for the Shinhan Point redemption.
- 4.7. By registering to participate in the Program, the Cardholder agrees and accepts all the Terms and Conditions of the Program,
- 4.8. The Cardholder is responsible for carefully reading the Terms and Conditions of the Program, Shinhan's instructions/warnings when converting Reward Points.
- 4.9. For any complaints or inquiries about valid spending transactions but not yet accumulated Reward Points in the statement period, the Cardholder please contact Shinhan Hotline for

resolution within 30 working days from the date of receiving the statement. After the above deadline, Shinhan has the right to refuse to resolve this request.

- 4.10. The Cardholder is responsible for updating information about the Program on the registered communication channels or on the website www.shinhan.com.vn.
- 4.11. Shinhan's decision regarding the Program is final and binding between the parties.
- 4.12. These Terms and Conditions are governed by Vietnamese law and are made in English and Vietnamese. In case of any discrepancy between the English and Vietnamese contents, the version more favorable to the Cardholder shall prevail.
- 4.13. The Terms and Conditions of the Program is a part of the Shinhan Consumer Credit Card Application Form and Agreement. This is also posted on the website www.shinhan.com.vn and at Shinhan's Branches/Transaction Offices.