

TERMS AND CONDITIONS

Utility

CASHBACK SHOPPING

The “Cashback Shopping” Utility (“Utility”) is applicable to all individual customers of Shinhan Bank Vietnam Ltd. (“The Bank”) with the following terms and conditions:

1. Applicable period and location:

- Applicable period: From 18th April 2023 until the notice of termination (announced on The Bank’s official website: www.shinhan.com.vn)
- Location: Nationwide

2. Utility type: Promotion Vouchers & Cashback for customers shopping at brands through the “Cashback Shopping” utility on the Shinhan SOL Vietnam Application (“SOL App”).

3. Utility details:

3.1. Eligible customers:

All individual customers using the SOL App.

3.2. About “Promotion Vouchers” function:

Implementation Instructions:

Step 01: Enter “Cashback Shopping” utility on SOL App;

Step 02: Choose tab “Voucher”, choose the voucher you want to use, carefully read the terms and conditions, then copy the code;

Step 03: Go to the shopping page, make an order and apply the copied code to enjoy instant discounts.

** Note: The Voucher that is successfully applied and eligible for the promotion is counted as a successful use of the Voucher. If the voucher expires, it will be automatically deactivated before its expiration date.*

3.1. About “Cashback” function:

3.3.1. Implementation Instructions:

Step 01: Enter “Cashback Shopping” Utility on SOL App;

Step 2: Choose tab “Shopping” (“Mua sắm”), search for your favorite brand and click on the product group you want to shop for;

Step 3: Read and follow the terms & conditions carefully to be eligible for a cashback. Then click “Buy now” (“Mua ngay”) to be navigated to the shopping page of the brand of your choice;

Step 4: Shop and complete the order on the same flow as done in the previous steps, so that the system can successfully record your order.

** Note: Always repeat all the above steps every time you want to create a new order. You can buy multiple product groups on the same order, the system will automatically calculate the correct cashback for each product in your order.*

3.3.2. Cashback rate:

- The number of transactions and the cashback amount are not limited;
- The cashback rate is determined by the brands and product groups based on the specific terms and conditions (shown on the cashback shopping page) of each brand and product group.

3.3.3. Cashback time:

- Within 05 days from the date of successful purchase, the system will record the cashback amount for each order in the "Waiting for cashback" (“Chờ hoàn tiền”) section in the "Cashback Shopping" Utility on SOL App;
- Within 90 days of being recorded, the money will be refunded to your cashback wallet in the “Shop for Cashback” Utility on the SOL App;
- You can withdraw the cashback to Shinhan Bank account when the cashback amount in the cashback wallet reaches at least 10,000 VND.

3.3.4. Valid orders:

In most cases, you will receive a valid order confirmation message within 05 days from the day you completed payment for the order.

In case it has been more than 5 days from the time of completing payment, you still have not received the order acknowledgment notification, it may be due to the following reasons:

- Your shopping cart already contains the products before clicking the “Buy now” (“Mua ngay”) button;
- During the shopping process, you turn off the application or the brand's window;
- You click on an advertisement on a brand's website or app while shopping with us;
- You shop in the wrong category to get a cashback;
- You have not turned off the ad blocking application on your browser and phone.

If it falls into one of the above reasons, your order is considered invalid, so it will not be refunded according to the regulations.

In case you do not suffer from any of the above reasons, but still do not receive any notice from the system regarding the valid order confirmation within 05 days from the time of completing the payment, please access the "Support" (“Hỗ trợ”) section in the "Cashback Shopping" Utility on the SOL App for timely support.

** Note: The bank cannot track your purchases on the partner's system. The system only receives the results returned from the partner's system and compares orders through information about transaction date, order value and shopping industry.*

3.3.5. Canceled orders:

Cancellation of orders is handled from the brand's system. Orders can be canceled by brands for a number of reasons:

- Partners who have a policy of refusing to refund users' orders having the following behaviors: Create your own store on the E-commerce, then shop at this store yourself; order for too many people;
- Each time you click "Buy now" (“Mua ngay”) to go to the partner's page, only 01 payment can be completed (multiple products can be purchased). If you pay the 2nd time or more, go back to the SOL App to click "Buy now" (“Mua ngay”) one more time. In case you continuously pay more than 01 time in 01 section, these orders will not be recorded on the application (or recorded on the application but the partner will cancel the order).

** Note: The Bank does not interfere with the partner's cancellation approval process.*

4. Other regulations:

- The Utility is not applied to payment by installment method;
- The value and brand displayed on the Utility will be changed from time to time;
- After 30 days from the date of receiving the cashback notice, the Bank will not accept any

- complaints from customers about the cashback amount;
- The Customer must pay all taxes and fees associated with the cashback;
 - In the event of a dispute related to the Utility, the Bank is directly responsible for resolving it, otherwise the dispute will be handled in accordance with current Vietnamese laws;
 - By using this Utility, the Customer accepts all of the Terms and Conditions listed in this policy. All general terms relating to the Bank's products and services (as amended, supplemented and/or superseded from time to time) shall be applied together;
 - By using this Utility, the Customer agrees that The Bank is entitled to use customer information for the purposes related to this Utility;
 - By using this Utility, the Customer agrees to receive the Bank's other financial information notification and advertising information.

5. Contact for queries:

For any details related to the Utility, The Customer can access the "Support" section in the “Cashback Shopping” Utility on SOL App, and choose one of the following methods:

- See the “Frequently Asked Questions” (“Câu hỏi thường gặp”) section;
- Leave information in the "Request for support" (“Yêu cầu hỗ trợ”) section;
- Inquiries about the “Purchase and record” process: Contact hotline 1900 638 360;
- Inquiries about “Withdrawing money to bank account” concerns: Contact hotline 1900 1577.

End.