TERMS AND CONDITIONS OF THE PROMOTION
REFER YOUR FRIENDS, GET MANY OFFERS
(This Terms amd Conditions take effect from 01/12/2021)

1. **Promotion name**
   REFER YOUR FRIENDS, GET MANY OFFERS ("Promotion")

2. **Time of participation:** The program takes place from 01/12/2021 to 28/02/2022

3. **The promotion applicable for** (Promotion products):

   Shinhan securities account was successfully opened from 01/12/2021 to 31/03/2022

Time to referral	from 01/12/2021 to 28/02/2022
Time to open a securities account	from 01/12/2021 to 31/03/2022
Time to apply the preferential fee	from 01/12/2021 to 31/03/2022

4. **Scope of application:**

- Online opening securities account**\;** or
- Opening securities account at the office of Shinhan Securities Vietnam.

5. **Application Subjects:**

- **Referrer**: is employee of Shinhan Securities Vietnam, Shinhan Bank Vietnam, Shinhan Finance Vietnam, Shinhan DS Vietnam, Shinhan Life Insurance Vietnam.

- **Referee (friends, relatives):** is a new individual customers does not have a securities account at SSV

- Unlimited number of referrals and rewards.

6. **Promotion Details**

6.1. For Referrer

6.1.1 Trading fee offers: **Free** (not include trading fees of the Stock Exchange and applicable to all online transactions), the period of application of the offer until the end of the program. This trading fee is applied to the Referrer who does not have a securities account at Shinhan.

For the Referrer who already has a securities account at Shinhan, the Trading fee will be applied as follows:

Fee Name	Standard Fee	Special offer
Trading fee	0.15%~0.4%	0.075%

		(include trading fees of the Stock Exchange and applicable to all online transactions)

Note: This Trading fee will be applied to all employees of Shinhan after the end of this program and until further notice (*The form of participation will be announced later).*

6.1.2 The reward of Promotion Offers:

Reward: 200,000 VND/1 account for each successful referral of a new customer who successfully opens a securities account.

Form: Transfer to the Referrer's securities account at SSV. (For investors using IICA account to trading securities, SSV will transfer to the investor's registered personal account)

Reward period: The reward time will be divided into 3 times:

- Phase 1: Payment in January 2022 for referrals from 01~31/12/2021
- Phase 2: Payment in February 2022 for the referrals from 01~31/01/2021.
- Phase 3: Payment in March 2022 (after the end of the program) for the referrals from 01~28/02/2021.

Note : To receive the rewards and/or preferential trading fee the Referrer must have a securities account at SSV and provide information under the following QR code :

6.2. For Referee

- Trading fee offers: **Free** (not include trading fees of the Stock Exchange and applicable to all online transactions), the period of application of the offer until the end of the program.

7. How to participate in promotions:

- The Referrer provides full name and employee number, company ("The Referrer's information") to friends, relatives (referee)
- The Referee provide The Referrer's information when opening a securities trading account to be recognized.
  - For customers opening securities accounts at the counter, provide The Referrer's information to SSV's teller
  - For customers who open online securities accounts, Customers follow these steps :
    + Step 1: Download **Shinhan Alpha VN** application, select **Create account**; or Go to the link: https://online.shinhansec.com.vn, select **Create account.**
    + Step 2: In the step of providing information to open an account, at **"Referer informations"** fill in The Referrer's information.

The referrer is considered successful when all of the following conditions are satisfied:

- The Referee enters the The Referrer's information when opening an online securities account, or provides the The Referrer's information to SSV's teller when opening an account at the counter.
- A valid The Referrer's information is the correct information of employee number, full name and company name of The Referrer.
- The Referee opens an account and activates the account successfully.
- The Referee is a new customer, does not have a securities account at SSV.
- The Referrer is a new customer or a customer who already has a securities account at SSV.

8. Other terms and conditions

- The promotion applies to all foreigners and Vietnamese people.
- The program may end early if the budget runs out.
- Vietnamese customers are only allowed to open online securities accounts or open accounts at the office of SSV.
- SSV reserves the right to refuse to award any referrals if SSV detects that there is fraud, The Referrer and/or Referee provides invalid, unclear, incomplete information or violates any terms and conditions of the program.
- SSV is not responsible for errors when notifying via text/email because the phone number/email address registered by The Referrer and/or Referee with SSV is incorrect or not updated.
- SSV has the right to contact the The Referrer and/or Referee via contact adress (including the phone number/email address) registered with SSV to verify information and request supporting documents if needed.
- The Referrer and/or Referee must bear all costs incurred (if any) related to receiving rewards/services from the program including without limitation personal income tax (if any).
- By participating in the promotion, the Referrer and the Referee agree to accept the these terms and conditions.
- The Referrer and/or Referee have questions relating to the process or results of the promotion, customers please inform SSV (Hotline: 028 6299 8000, email : support@shinhan.com) no later than 31/03/2022 for further support.
- In case of any dispute arising out of or in connection with this Promotion, SSV shall resolve disputes in co-operation with customers. If the parties fail to reach an agreement, disputes shall be resolved at the competent courts in accordance with Vietnamese laws.
- This Terms and Conditions is subject to changes at any time as SSV may deem fit. Changes (if any) shall be notified prior to application.

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