TERMS AND CONDITION OF THE PROGRAM
"SMASH TO WIN – HIT THE FINAL POINT WITH SSV"

1. Overview:

To celebrate the festive season, Shinhan Securities Vietnam (SSV) proudly introduces a special year-end promotion: When you open a new securities trading account and successfully have at least one listed stock trading transaction during the program period, you will be eligible to receive a reward worth up to VND 5,000,000.

2. Eligible customers:

Domestic individual customers who open a new trading account at Shinhan Securities during the program period and meet the program's eligibility conditions.

3. Promotion period:

From October 8, 2025 to December 31, 2025. The program may end earlier than scheduled due to limited reward availability.

4. Type of rewards:

Cash reward for new customers who open a new trading account, have a qualified transaction, and meet the program's conditions within the validity period.

5. Total reward value: **VND 329,000,000**

6. Detailed promotion scheme:

No.	Reward Tier	Mandatory condition	NAV requirement (VND)	Reward value (VND)	Quantity	Total value (VND)
1	Welcome gift	At least 01 successful transaction	Not required	50,000	1000	50,000,000
2	Upgrade gift	At least 01 successful transaction	NAV within 100m – 300m	200,000	100	20,000,000
			NAV within 300m – 500m	500,000	80	40,000,000
			NAV within 500m – 1bn	700,000	70	49,000,000
			NAV within 1bn – 2bn	1,000,000	60	60,000,000
			NAV > 2bn	5,000,000	22	110,000,000
Total						**329,000,000**

Additional Benefit: Customers who successfully open an SSV account during the program period will also be eligible for simultaneous benefits under the ongoing "Choose Shinhan – Free for whole life" program. For more details, please visit the official program link here.

7. Reward Distribution & Eligibility Review:

- The cash reward will be credited directly to the customer's SSV securities trading account;
- The Net Asset Value (NAV) of a trading account is determined as total assets minus total liabilities, calculated at 23:59 on the last working day of the month. Stock values are based on the closing price on the data cutoff date;
- Customers who meet the "Mandatory Condition" within 30 days from the successful account opening date will receive the Welcome Gift;
- For the Upgrade Gift, each customer is entitled to only one reward, based on the highest NAV tier achieved during the program period. An NAV tier is considered valid only if, on the cutoff date, the customer meets one of the following additional criteria:
    - NAV meets the required threshold, with at least 50% of NAV value held in stocks; or;
    - The total trading value (TTV) in the 30 most recent days (or from the account opening date to the cutoff date if within the same month) is equal to or greater than the NAV on the cutoff date;
- If a customer's NAV reaches a certain tier but does not meet either additional criterion, SSV will review the next lower eligible tier where both conditions are satisfied.
- Customers who choose to defer their reward to aim for a higher tier may request one (01) extension for reassessment in the following review cycle. After this, the reward will be granted at the highest tier achieved during the program period.

8. Criteria for Determining Eligibility Period:

SSV will determine eligible customers based on the system-recorded time of qualifying transactions and fulfillment of all program conditions, as detailed below:

- The client has successfully opened a securities trading account at SSV during the program period;
- Within 30 days from the account opening date, the customer must have at least one successful buy/sell order of listed securities;
- The customer must meet the eligibility criteria specified in Section 7;
- Review Schedule:
    - Welcome Gift: Reviewed on a weekly basis (tentatively on Thursdays);
    - Upgrade Gift: Reviewed on the first working day of the following month, based on data finalized at the cutoff date;
- Review results and reward notifications (if eligible) will be sent to clients within seven (07) working days from the review date;
- The customer's account must remain active and free from any fraudulent or suspicious activity at the time of reward assessment.

9. Reward Notification:

- Timeline: Results and notifications (if eligible) will be sent within 07 working days after the review date.
- Method: Notification will be sent via the registered email address (and/or the SSV trading application).
- Content: Notification will include confirmation of eligibility, corresponding reward, usage instructions, and customer support contact information (hotline/email).
- Public Disclosure: The list of eligible clients will be periodically updated on SSV's official website and communication channels.

10. Other terms and conditions:

- Each customer may receive a maximum of 01 (one) Welcome Gift and 01 (one) Upgrade Gift during the program period.
- The program is not applicable to accounts managed by brokers. Eligibility will be void if the customer's account manager is changed to a broker at the time of reward listing.
- The program may be combined with other promotional programs of SSV valid at the same time.
- SSV is not responsible if the customer does not receive notifications due to incorrect or outdated contact information (phone/email) or unupdated applications.
- For inquiries or complaints, customers must contact SSV via hotline (028) 6299 8000 before the program ends. After that, SSV will not handle any related claims.
- SSV reserves the right to deny participation or rewards if any information is found to be invalid or fraudulent.
- All reward amounts stated are gross values (before Personal Income Tax). SSV will deduct and remit tax in accordance with applicable laws. Customers will receive the net amount after tax deduction.
- By participating, customers consent to SSV's use of their information and images for advertising or promotional purposes, including sharing with third parties.
- All SSV's decisions related to the program—including eligibility, rewards, and results—are final and binding, and may be adjusted at any time in compliance with regulations.
- SSV reserves the right to amend program rules, duration, or exceptions without additional cost to customers, with public notification via SSV's chosen communication channels.
- By participating, customers acknowledge that they have fully understood and accepted all Terms and Conditions of the program, including any future amendments.
- In all cases, the final decision belongs to Shinhan Securities Vietnam (SSV).