TERMS AND CONDITIONS OF THE CONTEST
"SHINHAN TRADING CHAMPIONSHIP 2026"

1. Overview:

"**Shinhan Trading Championship 2026**" is a trading competition organized by Shinhan Securities Vietnam (SSV), taking place from January 05 to June 05, 2026. The program aims to create a dynamic and competitive playground while honoring outstanding investors who earn their place on Shinhan's ranking.

2. Timeline (Season 1):

Timeline	Activity
05.01 – 15.05.2026	Registration period
13.02.2026	Tier classification based on end-of-day NAV for customers who have registered. For customers registering after 13/02/2026, the NAV used for classification will be the NAV at the end of the day immediately preceding the registration date (T-1).
23.02 – 05.06.2026	Official contest period (estimated 15 weeks)
08.06 – 12.06.2026	Result consolidation and verification
Within 06.2026	Award ceremony & recognition event in Ho Chi Minh City (tentative)

3. Eligibility:

- All individual customers who hold a securities trading account at SSV (including customers managed by Brokerage Advisors);
- Applicable to both cash accounts (00) and margin accounts (01);

(*) This program does not apply to accounts using the direct bank-linked cash management method. Customers currently using bank-linked accounts are required to change their cash management method before registering for the program.

- SSV employees may participate in the program but are not eligible for awards.

4. Contest Tier Structure:

Each account, upon successful registration, will be assigned to a tier based on its Net Asset Value (NAV) at the official snapshot time. The program consists of 03 tiers:

Tier	NAV (VNĐ)
Professional	10 million – < 100 million
Elite	100 million – < 1 billion
Legend	≥ 1 billion

5. Participation Guidelines:

5.1. Registration before February 13, 2026:

- Customers may register to participate in the competition during the period from 05 January to 13 February 2026;
- Competition Tier shall be classified based on each customer's NAV, as recorded at 23:59 on 13 February 2026;
- In cases where an account does not meet the required NAV criteria, it will not be assigned to any competition Tier. Customers may top up their NAV and re-register for participation until 15 May 2026.

5.2. Registration after February 13, 2026

- Newly opened accounts may register to participate in the competition until 15 May 2026;
- The NAV used for competition bracket classification shall be the NAV as of the end of the immediately preceding day relative to the successful registration date.

5.3. General Principles:

- The NAV eligible for competition tier classification must be VND 10,000,000 or higher;
- Each customer is entitled to participate in only one (01) competition bracket throughout the entire competition period;
- The competition tier shall be determined based on the NAV recorded at the time of successful registration and shall remain unchanged for the duration of the competition, regardless of any subsequent increase or decrease in NAV.

6. Prize Structure and Eligibility Criteria

The total prize value is up to VND 2,789,000,000.

No.	Prize structure	Prize value (VND)
1	"Welcome" prize	1,500,000,000
2	"Outstanding New Investor" Prize	240,000,000
3	Weekly prize	168,000,000
4	Grand prize	863,000,000
5	Engagement activities "Livestream & Minigame"	18,000,000
Total value		**2,789,000,000**

6.1. "Welcome" Prize:

The reward applies to domestic individual customers* (excluding customers managed by brokers) who meet the following conditions:

- Open a securities account with SSV for the first time; and

- Achieve a minimum matched trading value (buy/sell securities) of VND 1,000,000 within 30 days from the successful account opening date.

(*) During the Program Period, customers are not required to register for the program and will still be eligible to receive the "Welcome" reward if they meet the applicable conditions.

- Applicable period: From January 1, 2026 to December 31, 2026;
- "Welcome" prize structure (VND):

No.	Condition	Prize value	Quantity	Total
1	Open SSV account	50,000	10,000	500,000,000
2	Minimum transaction value: VND 1,000,000	100,000	10,000	1,000,000,000
Grand total				**1,500,000,000**

- Evaluation method: Rewards will be automatically granted to all customers who meet the eligibility conditions;
- Evaluation cycle: The review will be conducted on a weekly basis (tentatively every Thursday);
- Notification method: Eligible customers will be notified via email registered with SSV;
- Reward distribution: Rewards will be granted in cash via transfer. The reward will be credited to the customer within 07 working days from the evaluation date, provided that all conditions are satisfied.

6.2. "Outstanding New Investor" Prize:

The "Outstanding New Investor" Prize shall be applied on a first registration – first qualification – first review basis, and is available to customers who open a securities trading account with SSV for the first time and register to participate in the competition within the prescribed period.

- "Outstanding New Investor" prize structure (VND):

No.	Tier	Minimum NAV	Quantity	Prize value	Total
1	Legend	1,000,000,000	100	1,000,000	100,000,000
2	Elite	100,000,000	200	500,000	100,000,000
3	Professional	10,000,000	200	200,000	40,000,000
Grand total					**240,000,000**

- In addition, customers must simultaneously satisfy one (01) of the following conditions:
    - The NAV meets the applicable threshold, of which at least 50% of the NAV value consists of equities;

- The total trading value within a maximum of the most recent 30 days up to the data cut-off date is equal to or greater than the NAV as of the data cut-off date (T-1);

- The reward will be evaluated on a daily basis (Day T) based on data recorded on Day T-1 and will continue to be granted until the total number of rewards announced under the Program has been fully allocated;
- Each customer shall be considered and awarded this prize only once (01) throughout the entire prize application period;
- In the event that multiple customers qualify on the same day, priority for prize review shall be determined in the following order:
  - Earlier competition registration time;
  - Higher NAV at the time of prize evaluation.

6.3. Weekly Prizes:

The Weekly awards shall be awarded to investors with the highest total trading value during the week (from Monday to Friday of each week) in each competition tier, calculated based on the customer's trading account.

- "Weekly" prize structure (VND):

No.	Category/Tier	Legend	Elite	Professional
	Minimum Trading Value (VND	**2,000,000,000**	**200,000,000**	**20,000,000**
1	First Prize	3,000,000	2,000,000	1,000,000
2	Second Prize	2,000,000	1,000,000	500,000
3	Third Prize	1,000,000	500,000	200,000
Quantity		15 weeks		
Grand total		**168,000,000**		

- Evaluation weeks:
  - Week 01: từ 23/02 - 27/02/2026
  - Week 02: từ 02/03 - 06/03/2026
  - Week 03: từ 09/03 - 13/03/2026
  - Week 04: từ 16/03 – 20/03/2026
  - Week 05: từ 23/03 - 27/03/2026
  - Week 06: từ 30/03 - 03/04/2026
  - Week 07: từ 06/04 - 10/04/2026
  - Week 08: từ 13/04 - 17/04/2026
  - Week 09: từ 20/04 - 24/04/2026
  - Week 10: từ 27/04 - 01/05/2026
  - Week 11: từ 04/05 - 08/05/2026
  - Week 12: từ 11/05 - 15/05/2026
  - Week 13: từ 18/05 - 22/05/2026
  - Week 14: từ 25/05 - 29/05/2026
  - Week 15: từ 01/06 - 05/06/2026

- Prize eligibility criteria:
  - Each customer is eligible to receive a maximum of two weekly prizes per tier throughout the program period;
  - Only fully matched transactions executed within the evaluation week shall be considered;
  - Transactions that are cancelled, reversed, or affected by system errors shall not be considered.
  - In the event that two or more customers achieve the same result, the system shall apply the following tie-breaker criteria in order to determine ranking

1. Higher average NAV during the week;
2. Earlier competition registration time.

6.4. Grand Prize:

The "Grand" prizes honor the Top 10 investors with the highest investment performance in each tier (as the formula in Section 07), provided that they fully meet the NAV and trading volume requirements applicable to each tier.

- "Grand" prize structure (VND):

Stt	Category/Tier	Legend	Elite	Professional
1	First Prize	Vinfast VF3 (~ 299 Mil)	SH160i Sport Edition (~ 120 Mil)	30,000,000
2	Second Prize	SH160i Sport Edition (~ 120 Mil)	SH Mode 125 (~ 60 Mil)	10,000,000
3	Third Prize	SH Mode 125 (~ 60 Mil)	iPhone 17 Promax 256G (~ 40 Mil)	5,000,000
4	4^{th} to 10^{th} Prizes	10,000,000	5,000,000	2,000,000
Grand total		**863,000,000**		

- To be eligible for the final prizes, customers in each tier must simultaneously meet the following criteria:
  - Investment performance: Greater than 0 (positive performance) and not lower than the growth rate of the VN-Index (based on data published by the Ho Chi Minh City Stock Exchange), measured over the corresponding competition period.;
  - Total trading value (buy + sell): Throughout the competition period, the account must achieve a minimum total trading value equal to three (03) times the average NAV;
  - Average NAV: Not lower than the minimum NAV requirement of the relevant competition bracket.
- After filtering accounts that meet the above criteria, rankings shall be determined based on investment performance percentage, sorted from highest to lowest. In the event of identical

performance percentages, SSV shall determine the ranking based on the following priority order:

1. Higher total trading value;
2. Higher average NAV;
3. Earlier competition registration time.

7. Result Determination & Leaderboard Ranking:

7.1. General Principles

Final results are determined based on the participant's investment performance, defined as the percentage growth of total returns in the competition account during the competition period.

7.2. Investment Performance Formula

$$\% \text{ The percentage growth of total returns} = (1 + r_1)(1 + r_2)x \ldots x(1 + r_n) - 1$$

For the detailed calculation formula and illustrative examples, please refer here.

7.3. Rules on Eligible Accounts & Trading Activities

- Customers must complete all procedures for opening a securities account with SSV before registering for the Program.
- Investment performance will be calculated on a consolidated basis across all accounts under the same customer ID that has successfully registered for the Program.
- Eligible securities: All listed equities on HOSE, HNX, and equities registered for trading on UPCOM, excluding covered warrants, futures contracts, and stocks on the restricted trading list as regulated by SSV (if any).
    - During the competition period, if a participant conducts transactions in the excluded securities mentioned above, SSV reserves the right to exclude, adjust, or not recognize the value of such transactions in the account's actual investment performance, or disqualify the account from the competition.
    - For clarification, the list of excluded securities will be determined by SSV and published on its official website (here) throughout the duration of the competition.
- The competition allows internal securities transfers within the SSV system between accounts registered for the Program under the same customer.
- Investors may transfer securities between Shinhan Securities Vietnam and other securities companies before the NAV cutoff date for competition tier classification.
- Trading on the competition account: Only centralized order-matching trades are accepted (including periodic matching and continuous matching) across all SSV trading channels.
- Participants will be disqualified if any of the following occurs:
    - Conducting any put-through (negotiated) transactions during the competition period;

- Transferring securities from another securities company into the SSV account, or transferring securities from SSV to another securities company during the competition period;
- Exhibiting any signs of fraudulent behavior during the competition or at the time of reward evaluation.

- The account must maintain continuous active status throughout the competition period.

(*) Remark:

- *For delisted securities, the asset value of such securities shall be deemed as zero (0).*
- *For securities delisted for the purpose of transferring to another exchange, the asset value shall be determined based on the closing price on the last trading day.*

8. Prize Awarding & Results Announcement (Excluding the "Welcome" prize):

8.1. Results Announcement Timeline

- Grand Prize:
  - Temporary Top 20 rankings in each competition bracket based on investment performance shall be published before 12:00 PM daily on the competition leaderboard;
  - Official final results shall be announced within seven (07) working days from the end of the competition.
- Weekly Prize: The Top 03 winners of each competition tier shall be announced every Monday on the competition leaderboard.
- "Outstanding New Investor" Prize: Results shall be updated daily during working hours (Monday to Friday, excluding public holidays) until all prizes are fully awarded.

8.2. Announcement Method

- Results shall be updated on the competition leaderboard displayed on the San Xin Ha application, FireAnt platform, and SSV's official communication channels;
- Official winner notifications shall be sent via the email registered with SSV within three (03) working days from the result finalization date;
- Notification content shall include: eligibility confirmation, corresponding prize details, prize redemption instructions, and support contact information (hotline/customer service email).

8.3. Prize Awarding Method

- Grand Prize Award Ceremony: Tentatively scheduled on June 2026 in Ho Chi Minh City, with a livestream on SSV & FireAnt Fanpages;
- Cash rewards will be granted within 15 working days from the date the customer receives the result notification email;
- Non-cash rewards (in-kind prizes):

- Customers will receive the prize in accordance with the description announced in the reward structure;
- In the event that the prize is out of stock, defective, or cannot be provided due to objective reasons, SSV reserves the right to replace it with another product of equivalent or higher value, with prior notice to the customer;
- Customers agree to pay personal income tax (PIT) arising from the prize received and authorize Shinhan Securities Vietnam to withhold and declare such PIT on behalf of the customer in accordance with applicable regulations;
- Any taxes, fees, charges, or expenses arising from the prize value received under the Program, as required by applicable laws, shall be borne by the customer.

9. Other terms and conditions apply:

- Customers are responsible for ensuring the accuracy and timeliness of the personal information provided during registration, which serves as the basis for SSV to verify eligibility and grant rewards. SSV shall not be responsible in cases where rewards cannot be delivered due to inaccurate or incomplete customer information that prevents successful contact;
- The cash reward values stated in Section 6 are gross amounts (before Personal Income Tax deduction). Rewards will be automatically credited to the customer's securities account or the bank account linked to the customer's securities account at SSV. Customers will receive the net amount after PIT deduction without the need for further confirmation with Shinhan Securities Vietnam;
- Customers agree to authorize Shinhan Securities Vietnam to withhold and remit Personal Income Tax (PIT) on their behalf in accordance with applicable laws, without requiring any additional confirmation or consent from the customer;
- The value of non-cash prizes is determined at the time the Program is announced and is for reference purposes only. SSV shall not be responsible for adjusting or compensating for any differences if the market value of the prize changes at the time of reward delivery. In cases where the prize is discontinued, out of stock, or cannot be provided due to objective reasons, SSV reserves the right to replace it with another item or cash of equivalent value. The replacement option will be determined solely by SSV;
- Before and during the competition period, SSV reserves the right to amend or supplement the competition rules. Any updates will be published on SSV's official website at www.shinhansec.com.vn;
- To ensure fairness and transparency of the Program, SSV reserves the right to exclude, adjust, or disregard any factors that do not reflect actual investment performance when calculating asset value and competition results, including but not limited to: subscription rights, stock dividends, bonus shares, ESOP, securities that are not yet tradable or are subject to trading restrictions, non-market transactions, or transactions with signs of abnormality. Competition results shall be determined based on actual investment performance in accordance with the Program rules, and the decision of SSV shall be final and binding on all relevant parties;

- During the competition period, SSV reserves the right to suspend or cancel a participant's results if the customer is found to violate the competition rules, engage in fraudulent activities, manipulate stock prices, or breach applicable securities regulations;
- Conditions for organizing and awarding prizes by competition tier:
    - To ensure competitiveness, fairness, and program quality, each competition tier will only be evaluated and awarded when there are at least 50 eligible participants, defined as customers who meet all requirements relating to NAV, trading activity, and other program conditions;
    - If the number of eligible participants in a tier does not meet the minimum requirement above, SSV reserves the right, depending on the actual circumstances, to adjust the prize structure or number of prizes, merge the tier with another tier of similar conditions, or cancel prize evaluation for that tier;
    - In such cases, the total prize value allocated to the ineligible tier may be adjusted, redistributed, or otherwise handled at SSV's discretion.
- Personal data processing policy:
    - Customers participating in the Program agree that Shinhan Securities Vietnam may process customers' personal data (including name, image, and investment performance) for communication, promotional, and award-related purposes across SSV's media channels and affiliated platforms;
    - Customers agree that Shinhan Securities Vietnam may aggregate, analyze, and store customer trading data for the purposes of evaluating program results as well as other lawful purposes of Shinhan Securities Vietnam;
    - All such information will be stored by Shinhan Securities Vietnam for the purposes of internal control and compliance with obligations toward competent authorities and applicable legal regulations.
- Prize winners agree to cooperate with SSV in interviews, experience sharing, and/or other communication activities related to the Program, and allow SSV to use their images, statements, or related materials for public communication purposes;
- By participating in this Program, customers acknowledge that they fully understand and agree to comply with all Terms and Conditions of the Program, including any amendments (if any), as well as other applicable legal regulations;
- In all cases, the decision of SSV shall be final.