

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 May 08, 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 – 17.04.2026	Registration period
16.01.2026	NAV snapshot for existing customers for classification
17.04.2026	Final NAV snapshot for new customers registering after January 16
19.01 – 08.05.2026	Official contest period (estimated 15 weeks)
11.05 – 15.05.2026	Result consolidation and verification
29.05.2026	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);
- 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. Existing Customers (Registration before January 16th, 2026):

- Customers may register to participate in the competition during the period from 05 January to 16 January 2026;

- Competition Tier shall be classified based on each customer's NAV, as recorded at 23:59 on 16 January 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 17 April 2026.

5.2. New Customers (Registration after January 16, 2026)

- Newly opened accounts may register to participate in the competition until 17 April 2026;
- A registration shall only be deemed successful at the time the account's NAV first reaches VND 10,000,000 or higher;
- The NAV used for competition bracket classification shall be the NAV as of the end of the immediately preceding day (T-1) 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 prizes are applicable to individual customers who open a securities trading account at SSV for the first time and successfully execute at least one matched buy or sell securities transaction with a minimum value of VND 1,000,000;

- 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

- Review cycle: Eligibility shall be reviewed on a weekly basis (tentatively on Thursdays);
- Review results and prize notifications (if eligible) shall be sent to customers within seven (07) working days from the review date;

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.
- Prize eligibility shall be reviewed daily based on T–1 data and shall be conducted continuously until the prescribed number of prizes is fully awarded;
- 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:

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|-------------------------------|-------------------------------|
| ○ Week 01: 19/01 – 23/01/2026 | ○ Week 09: 23/03 – 27/03/2026 |
| ○ Week 02: 26/01 – 30/01/2026 | ○ Week 10: 30/03 – 03/04/2026 |
| ○ Week 03: 02/02 – 06/02/2026 | ○ Week 11: 06/04 – 10/04/2026 |
| ○ Week 04: 09/02 – 13/02/2026 | ○ Week 12: 13/04 – 17/04/2026 |
| ○ Week 05: 23/02 – 27/02/2026 | ○ Week 13: 20/04 – 24/04/2026 |
| ○ Week 06: 02/03 – 06/03/2026 | ○ Week 14: 27/04 – 01/05/2026 |
| ○ Week 07: 09/03 – 13/03/2026 | ○ Week 15: 04/05 – 08/05/2026 |
| ○ Week 08: 16/03 – 20/03/2026 | |

- 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 zero (positive return) and not lower than the VN-Index growth rate at the time of prize evaluation;
 - 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

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

For the detailed calculation formula and illustrative examples, please refer [here](#).

7.3. Rules on Eligible Accounts & Trading Activities

- Participants must complete all account-opening procedures at SSV prior to registering for the competition;
- Trading accounts under 00 (Cash Account) and 01 (Margin Account) are eligible. Investment performance will be consolidated across both account types under the same customer ID;
- Corporate accounts, accounts opened under a corporate entity, and bank-linked accounts are not permitted. Customers currently using a bank-linked account must cancel the linkage prior to registering;
- Internal securities transfers within the SSV system are permitted;
- Transfers of securities from other securities firms into SSV, or from SSV to another securities firm, are strictly prohibited during the competition period. Any such activity will result in immediate disqualification;
- Participants may transfer securities before the competition begins and before the NAV snapshot date for tier classification;
- Eligible trading activities: Only matched orders executed on SSV's trading system (via all ordering channels) are accepted. Put-through / negotiated transactions are not permitted. Any participant conducting such transactions during the competition will be disqualified.

(*) 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:

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 29 May 2026 in Ho Chi Minh City, with a livestream on SSV & FireAnt Fanpages;
- Cash prizes shall be credited directly to the customer’s securities trading account at SSV within fifteen (15) working days from the date the result notification email is sent;
- In-kind prizes:
 - Customers shall receive the prizes in accordance with the published prize descriptions;
 - In the event that an in-kind prize is out of stock, subject to technical issues, or cannot be provided due to force majeure or objective reasons, SSV reserves the right to substitute it with another item of equivalent or higher value, with prior notice to the customer;
 - Delivery and shipping costs within the territory of Vietnam shall be borne by SSV;
 - Customers shall be responsible for any applicable taxes, fees, or other expenses in accordance with prevailing laws (if any).

9. Other terms and conditions apply:

- Each customer may participate in the Program with only one (01) account. Customers are responsible for ensuring the accuracy and timeliness of the personal information they have registered, which serves as the basis for SSV to verify eligibility and award prizes. SSV shall not be liable in cases where it is unable to contact the customer or award prizes due to inaccurate or outdated information provided by the customer.
- Customers agree that SSV has the right to aggregate, analyze, and publicly disclose customers’ trading data for the purposes of the Program.

- The cash prize values stated in Section 6 are gross amounts (before personal income tax). Shinhan Securities will withhold and pay personal income tax in accordance with applicable laws. Customers will receive the net amount after personal income tax has been deducted.
- The value of in-kind prizes is determined at the time of the Program announcement and is for reference purposes only. SSV shall not be responsible for adjusting the prize value or compensating for any differences in the event of market price fluctuations at the time of prize distribution. In cases where in-kind prizes are discontinued, out of stock, or cannot be provided due to objective reasons, SSV reserves the right to substitute them with other items or cash of equivalent value to the announced prize value. The selection of the replacement option shall be at SSV's sole discretion.
- Before and during the competition period, SSV reserves the right to amend and supplement the competition rules. Any changes will be updated on SSV's official website at www.shinhansec.com.vn
- SSV reserves the right to recalculate customers' investment performance in the event that fraud or errors in the ranking process are detected.
- During the competition period, SSV reserves the right to suspend or cancel all competition results if any customer is found to have violated the competition rules, engaged in fraudulent activities, manipulated stock prices, or breached applicable regulations in the securities sector.
- Regulations on eligibility for organizing and awarding prizes by tier:
 - To ensure competitiveness, fairness, and quality of the competition, prizes for each tier shall only be evaluated and awarded when there are at least fifty (50) eligible customers, meaning customers who fully meet the NAV requirements, trading activity criteria, and other Program regulations.
 - If the number of eligible customers in a tier does not meet the minimum requirement above, SSV may, at its discretion and based on actual circumstances, adjust the prize structure or quantity, merge the tier with another tier of equivalent conditions, or decide not to conduct evaluation and award prizes for that tier.
 - In such cases, the total prize value of the ineligible tier may be adjusted, reallocated, or otherwise handled at SSV's discretion.
- In all cases, SSV's decision shall be final.