

**PROGRAM TERMS AND CONDITIONS**  
**"Making loan payment– Receive offers from ZaloPay"**

**1. Promotion Program Name:** Making loan payment, receive offers from ZaloPay

**2. Participants:**

- Customers pay for Shinhan Finance loans for the first time with ZaloPay wallet
- Customers who make payment for the first time with ZaloPay wallet

**3. Promotion duration:** From September 10, 2022 to October 10, 2022

**4. Details of Promotion Program:**

**The program applies for customers who make loan payment for the first time using ZaloPay wallet:**

- Enter code ZLPSH50K, discount 50,000 VND, apply when paying Shinhan Finance bills from 1,500,000 VND

**The program applies for Customers who are first time make payment via Zalopay wallet:**

- Enter code ZLPSH80K, discount 80,000 VND.

**5. Payment method:** Direct discount

**6. The promotion program will be announced to Customers** via Shinhan Finance's official website: <https://www.shinhanfinance.com.vn/>

**7. Others Conditions(Requirements):**

- Each loan contract code can only enjoy promotion once during the program period;
- Offer value is not redeemable for cash;
- During the promotion period, each customer is only allowed to use a maximum of one promotional code;
- In case ZaloPay suspects or detects that a customer has signs of fraud, forgery, speculation, profiteering, promotion, failure to ensure payment security or refund, ZaloPay has the right to not promote for customers;
- Information recorded at the ZaloPay intermediary payment service provider system is the basis for determining that customers meet the conditions of this promotion program;
- The program does not apply to: Customers on the list of accounts restricted from receiving offers of ZaloPay; Virtual card, prepaid card;
- Refunds or cancellations are not applicable to transactions eligible for promotions;

- The program may end ahead of time if: The system detects signs of fraudulent speculation from the user/partner; The program runs out of promotional budget.

If there is a dispute of interest, ZaloPay's settlement will be final one .

ZaloPay supports to resolve complaints within 3 working days from the end of the program.

**Contact points:**

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