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# **MY SHINHAN POINT TERMS AND CONDITIONS**

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**June, 2025**

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## MY SHINHAN POINT TERMS AND CONDITIONS

Shinhan Bank (Cambodia) Plc. (hereinafter called “**SBC**”) sets forth this My Shinhan Point Terms and Conditions (hereinafter called “**Terms and Conditions**” or “**My Shinhan Point Terms and Conditions**”) governing My Shinhan Points relating to any eligible SBC Bank Services, which are available to SBC customers who utilize or enter into relevant transactions using SBC payment methods. Before using or participating in the eligible program for spending and managing My Shinhan Point, it is essential for the customers to carefully read and understand all the contents contained herein.

You are required to read this “**My Shinhan Point Terms and Conditions**”, and by using or participating in My Shinhan Point, you agree to be bound by and comply with such Terms and Conditions, as amended or supplemented from time to time at the sole discretion of SBC. Participation in My Shinhan Point requires your acceptance of the Terms and Conditions; otherwise, you will not be able to use the services and benefits under the program. You may opt-out from My Shinhan Point at any time; however, doing so will restrict the availability of related services.

### 1. Definition

In this Terms and Conditions, the capitalized terms shall have the meaning ascribed to them as below:

- ❖ “**My Shinhan Point**” refers to the point program that awarded and accumulated for the transactions relating to any eligible SBC Bank Services which may be redeemed by the customers in accordance with this Terms & Conditions.
- ❖ “**SBC Bank Services**” refer to those services established and provided by SBC to its customers, the scope of which shall be determined by SBC from time to time including, but not limited to, Debit Card, Top-Up, EDC and other related services.
- ❖ “**Debit Card**” refers to SBC Visa Consumer Debit Card Classic, Gold, and Virtual Card (excluding the Corporate Card from the Terms and Conditions).
- ❖ “**Payment Account**” refers to the Saving and/or Current Account with SBC opened under the name of the customers, personally or jointly with another.
- ❖ “**SOL Mobile Banking App**” (hereinafter called “**SOL App**”) refers to a mobile banking application that customers can directly access and use by using a smartphone, and which supports customers to make transaction such as inquiries, money transfers, applications, payments, etc.
- ❖ “**Internet Banking**” refers to an online banking service which customers can enjoy by using a personal computer (PC) directly, and which supports customers to make online banking transaction such as account inquiries, money transfers, payment service and other application, etc.
- ❖ “**Bank Counter**” refer to a banking service area where tellers assist customers with transactions such as deposits, withdrawals, payment services, money transfer, and other application, etc.

❖ “You” refers to the customer reading this Terms and Conditions.

## 2. My Shinhan Points Overview

**2.1** My Shinhan Point is one of the functions on the SOL App that can be converted in accordance with the Terms and Conditions which have been accumulated on a monthly basis (hereinafter called “**Point Withdrawal**”).

**2.2** My Shinhan Point will accumulate at a fixed rate when the customer uses any eligible SBC Bank Services that qualify for point conversion. My Shinhan Point can also be withdrawn via the SOL App when conditions are met, and the corresponding amount will be directly credited to the customer’s Payment Account.

**2.3** My Shinhan Point earned by Supplementary Cardholder will be credited towards the Primary Cardholder and can only be redeemed by the Primary Cardholder.

**2.4** SBC provides the experiences such as point accumulation confirmation and withdrawal so that the customers can benefit from SBC 's transactions on their own.

**2.5** All new and existing individual customers of SBC may participate in My Shinhan Point.

**2.6** SBC will maintain records of any transactions processed through the use of any eligible SBC Bank Services, which shall be considered conclusive and binding for all purposes.

**2.7** Any various Terms and Conditions related to your SBC’s Debit Card, Account(s), Internet Banking and the SOL App shall also apply accordingly.

**2.8** My Shinhan Point is provided to individual customers who have agreed to these detailed operating standards and possess a currently valid NID/Passport. The eligibility criteria for other My Shinhan Point benefit may apply separately as determined by SBC.

## 3. My Shinhan Point Accumulation

### 3.1 Accumulation Rate

My Shinhan Point are accumulated on the Accumulation Date by adding up each and every transaction eligible for accumulation provided that amounts below the decimal point will not be accumulated.

#### 3.1.1 Debit Card

Reward Type	Rate	Limit Withdrawal	Remark
Basic Point	0.2%	10USD/Month	General Customer
Special Point (*)	0.5%		Payroll Customer

(\*) Special Point (0.5%) is totally provided when General Customer applied for Payroll Customer.

#### 3.1.2 Top-Up/EDC

Reward Type	Rate	Limit Withdrawal	Consolidation Limit Withdrawal
Top-Up	10%	2USD/Month	3USD/Month
EDC	10%	2USD/Month	

### **3.2 Accumulation Date**

**3.2.1** The point is calculated every day when successful transaction occurs, but the accumulation date shall be on 20<sup>th</sup> day of every calendar month for the transactions performed from first to last day of the preceding one month. If the accumulation date falls on a non-business day, the points will accumulate on the following business day.

**3.2.2** If a customer agrees to My Shinhan Point Terms and Conditions before the 20<sup>th</sup>(00h:00mn) day of the month, the points accumulation will be based on the previous month's transaction performance.

**3.2.3** If a customer agrees to My Shinhan Point Terms and Conditions after 20<sup>th</sup> (00h:00mn) day of the month, the system will accumulate points on the 20<sup>th</sup> day of the following month based on the transactions performed for the current month.

### **3.3 Conversion of Customer Type**

If a general customer is converted into a payroll customer before 6:00PM, the special point rate will be effected in the same day. While applied after 6:00PM will be effected next day.

## **4. Eligibility**

**4.1** Eligible customer must be at least 18 years old.

**4.2** The customer is entitled to use any eligible SBC Bank Services in terms of his/her account with SBC provided that he/she must agree with Terms and Conditions prepared by SBC.

**4.3** Debit Card point only applies to purchase transaction (**POS and E-Commerce transactions**) made with Debit Card and posted in SBC system. ATM transactions, rejected transactions, cancelled transactions, disputed transactions, fraudulent transactions and transactions that violate the Terms and Conditions of the violet Debit Card Terms and Conditions are not eligible for My Shinhan Point.

**4.4** Top-Up/EDC point refers to payment transaction that initiated through the SOL App, Internet Banking and Bank Counter. All rejected and cancelled transactions shall be excluded from My Shinhan Point.

**4.5** The amount used in local or foreign currencies (**other than USD**) shall be denominated in USD based on the USD exchange rate under the SBC exchange rate regulation on the date that transaction is processed, before applying accumulation rate.

## **5. Customer Obligations**

**5.1** The contents of this Terms and Conditions must be kept confidential. You are not allowed to disclose this Terms and Conditions to any third party unless you have permission from SBC. If SBC discovers any misconduct of information disclosure, you must resolve according to SBC's procedures and internal policy.

**5.2** SBC offers My Shinhan Point functionality through the SOL App, allowing the customer to monitor and make Point Withdrawal on their own.

**5.3** When any mistake or error occurs during Point Withdrawal, the customer needs to identify and report to SBC so that SBC may investigate and resolve the mistake or error accordingly.

**5.4** The customer may be disqualified and suspended If they seek to manipulate or misuse My Shinhan Point service.

## **6. SBC Obligations**

6.1 SBC is responsible for assisting and supporting its customers in terms of mistakes or technical errors caused by SBC arise while making Point Withdrawal.

6.2 Any problem, questions, point history or points status (**in case customer does not use the SOL App**) which the customer encounters by contacting the Contact Center for support during business hours (**please refer to SBC's website [www.shinhan.com.kh](http://www.shinhan.com.kh) for the business hours**) , or the customer may send email to [sbc@shinhan.com](mailto:sbc@shinhan.com).

6.3 SBC will notify the customer when there are any noteworthy changed made by bank to My Shinhan Point. This aims to keep customer up to date with Terms and Conditions.

## **7. Point Redemption**

**7.1** My Shinhan Point can be redeemed for cash and deposited into the customer's Payment Account.

**7.2** 100 My Shinhan Point can be withdrawn for 1 USD (**Minimum withdrawal amount is 100 Points**).

**7.3** My Shinhan Point will not be redeemed if the customer is in delinquent status at the time of redemption request.

**7.4** The customer shall bear the responsibility for the payment of any income tax that may be imposed or any other taxes that may be applicable from time to time (if any) in accordance with the existing taxation laws or any future amendments to taxation law.

**7.5** When Point Withdrawal is made, the point will be deducted sequentially, starting with the points accumulated first.

**7.6** Point Withdrawal of cash into the customer's Payment Account shall be made via the SOL App. Point Withdrawal through the Bank Counters, Internet Banking or Contact Centers are not permitted. Hence, the customers must download and register the SOL App on their phone for the management of My Shinhan Point.

## **8. Point Expiration**

**8.1** Validity period of My Shinhan Point shall be 3 years from the date of its accumulation, and the accumulated point shall expire on the principle of First-In, First-Out (**Points will automatically expire on a monthly basis**).

**8.2** In case Debit Card or Account is temporarily suspended or cancelled, My Shinhan Point within the expiration date will not be expired.

**8.3** The period during which the use of the Debit Card or account is suspended and the use of My Shinhan Point is restricted is also included in the expiration date.

## **9. Suspension/Termination of My Shinhan Point**

**9.1** SBC may withdraw or cancel any My Shinhan Point at its sole discretion if: **(i)** the customer's spending is deemed to be ineligible; **(ii)** the customer breaches the Agreement or Terms and Conditions applicable to that customer; and/or **(iii)** the customer is deemed to abuse My Shinhan Point including but not limited to the customer making fraudulent or forged transaction or transaction that does not result from purchase of goods and services (**non-existing transaction or non-existing merchant**), transaction for business operations rather than for the personal purposes, transaction at POS/E-Commerce at stipulated in the list of merchant which are suspected by SBC to reveal signs of profiteering and frauds on the basis of abnormal behaviors, frequency, values of transaction.

**9.2** SBC may, either partially or entirely, modify or terminate My Shinhan Point at any time at SBC's sole discretion. Spending made in accordance with My Shinhan Point before such modification or termination will be covered under previous the program.

## **10. Point Cancellation and Minus Point Management**

If SBC has credited My Shinhan Point to the customer, but these points are later cancelled due to the customer's Debit Card cancellation or other reason, the accrued My Shinhan Point are cancelled, and the amount is automatically deducting at 6:00PM. If My Shinhan Point balance is insufficient to cover the cancellation amount, they will be managed as minus points and offset against future accumulations. However, if the customer's Debit Card is cancelled, SBC may calculate the minus points and charge the customer until the full amount is recovered. If the point balance is minus when the customer wishes to close the account, the account can only be closed after paying the relevant amount to account for the minus points.

## **11. Other Conditions**

**11.1** The customer agrees that SBC may at any time revise this Terms and Conditions, related Point Withdrawal, General Terms and Conditions, other Terms and Conditions related to My Shinhan Point. SBC shall serve a notice to the customer through customer's email which registered in our bank as well as uploading in SBC homepage. Such revised Terms and Conditions shall take effect from the date as specified in such notice but it shall not be earlier than 07 days from the date of such notice. If the customer disagrees with any revised Terms and Conditions, the customer may not make the Point Withdrawal. In case the customer makes a Point Withdrawal during this period, the customer acknowledges and agrees that he/she shall be deemed to have accepted such revisions.

**11.2** In the event of inconsistency between My Shinhan Point Terms and Conditions and any other advertisement leaflet, brochure, marketing materials relating to My Shinhan Point, Terms and Conditions shall prevail at all times.

## **12. Governing Law**

SBC declare this Terms and Conditions are governed by the laws of Cambodia. All unresolved disputes will be referred to the courts of Cambodia. It shall be referred to and resolved by arbitration in the Kingdom of Cambodia regarding to the dispute's questions performance, validity, and termination.

SBC shall use either Khmer or English language for arbitration.

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