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## PRESS RELEASE

## E-CARD: SHINHAN BANK'S NEW PREEMINENT CREDIT CARD PRODUCT

Ho Chi Minh City, 17th October 2016 – Shinhan Bank Vietnam Ltd ("Shinhan Bank") officially launched new credit ccard product: E-card. As the first credit card in Vietnam market that focuses on e-commerce benefits, E-card integrates with countless useful functions to leverage customers' online shopping and service experience, such as:

- 1. **5% cashback** for all online purchase at weekends with maximum cashback of 300,000 VND/month and 3,000,000 VND/year
- 2. **Shinhan reward points** at 0.2% rate for weekday online purchase and 0.1% rate for purchase at offline shops. Shinhan reward points are valid in 03 years and can be redeem for cash.
- 3. **Enjoy exclusive special promotions** at 200 Shinhan's partners, including:
  - Up to 50% discounts at websites or shopping applications/online transactions at Agoda, Zalora, Lazada, Grab, Ciao Flora, etc.
  - Buy 01 get 01 free at CGV cinemas, Lotte cinemas, Hollys Coffee, Vpresso Coffee, etc.
  - 0% interest installment plan at Shinhan's partners (Tiki, Lazada, Yes24, Vivavivu, Nguyễn Kim, Piaggio SAPA, Xuân Cầu, etc.)

Mr. Shin Dong Min – General Director of Shinhan Bank, shared: "In recent years, e-commerce has been a growing trend and will advance dramatically in near future. Understanding this propensity, we have launched R-card – a credit card product which brings substantial benefits to customers who are regular online shoppers or online transaction makers. E-card major advantage is not only limited to considerable benefits and promotions but also high security and strong protection for every customer's purchases. As a subsidiary of Shinhan Bank – the leading bank in Korea, we inherited and developed on state-of-the-art technology platform which has been the key factor for us to establish E-card, as well as other leading internet banking products, as one of our strategic movements."

In 2016, along with E-card, Shinhan Bank also stepped up on other consequential internet banking services such as online bill payment, online smart saving service, etc. to further increase customers' benefits and provide them with flexibility in financial plans management. Meanwhile, Shinhan Bank has been also strongly expanding its network nationwide creating easy access to Shinhan's innovative products and services. For this year only, Shinhan Bank has opened 04 new branches: Hoan Kiem in Ha



Noi; Vinh Phuc in Vinh Phuc; Dong Sai Gon and Go Vap in Ho Chi Minh, adding to total branches and transaction centers of Shinhan Bank to 18 nationwide.

## ABOUT SHINHAN BANK

Shinhan Bank Vietnam Ltd. ("Shinhan Bank") is a part of Shinhan Bank, which is under Shinhan Financial Group (SFG). SFG, as the first civilian-controlled financial holding company in Korea, was established on the basis of Shinhan Bank, Shinhan Capital and Shinhan Investment Management.

SFG has been equipped with over 24,000 well-trained employees in 20 countries offering a diversified financial products and services, such as Banking, Consumer Finance, Insurance, Asset Management, Brokerage and others. SFG is also listed to both Korea Exchange (KRX) and New York Stock Exchange (NYSE). Being a part of SFG, Shinhan Bank is considered as the flagship of the group with headquarters in 17 countries. In 2015, Shinhan Bank's net profit ranked first in Korea's Banking industry.

In Vietnam, Shinhan Bank's history can be traced back to 1993 when Shinhan Bank first opened the representative office in Ho Chi Minh City. Over the last 23 years, Shinhan Bank has built a broad network covering many cities and provinces with 18 branches and sale offices. Shinhan Bank offers a diversified portfolio of tailored corporate and consumer banking products and solutions. With a wide network of branches and ATMs across Vietnam and modern e-banking service, we are serving millions of corporate and consumer clients.

Additional information may be found at

Website: www.shinhan.com.vn | Facebook: www.facebook.com/Shinhanbankvn/