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PRESS RELEASE

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GET FREE TRANSACTION NOTIFICATION SPEAKER WHEN OPENING A SOHO MMDA ACCOUNT OF SHINHAN BANK

Ho Chi Minh City, on 13th June 2025 – Shinhan Bank Vietnam Limited ("Shinhan Bank") officially launched the "Open SOHO MMDA instantly – Experience Ting Ting speaker for free" promotion program, applied to business individuals, shop owners, business households, private enterprises or companies. The promotion period is from June 10th, 2025 until October 10th, 2025 with total value of up to VND 718,200,000.

Accordingly, SOHO MMDA is an account that generates interest automatically according to the end-of-day balance level, exclusively designed for SMEs customer segment, business households, private enterprises, micro enterprises and shop owners. With a minimum balance of VND 15 million in SOHO MMDA account, customer will be calculated interest on their deposits each day based on the corresponding interest rate according to the end-of-day balance level, with applicable rate of up to 0.5%/year (Interest rate may change at any time). Interest received on deposits is equal to the total daily interest, paid on the third Saturday of each month.

Customers can use all valid balance in the account whenever they have consumption demands, without any restrictions. That helps customers be flexible in cash flow circulation but still have the opportunity to make profit on idle money in the short term.

To optimally support to customers throughout their effective business process, from June 10th, 2025 until October 10th, 2025, customers who already had or open a new SOHO MMDA account that satisfy the Bank's terms and conditions (*), will be supported to connect and experience Ting Ting Speaker for free with the "Open SOHO MMDA instantly – Experience Ting Ting speaker for free" program. Ting Ting Speaker is a voice-generating sound device, automatically reading notifications when customers made successful payments. That helps reduce checking mobile phones and taking screenshots, simultaneously minimizing fraud risks when making transfer payments.

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Accordingly, customers will be provided with a free package of 01 speaker, 01 type C charger, 01 QR Code, 01 4G Sim by the Bank, simultaneously free service fee for the first year when opening and using SOHO MMDA account of Shinhan Bank as an account linked with Ting Ting Speaker.

When customers satisfy one of these two conditions in 12 consecutive months, including: Ensuring at least 88 successful credit transactions/month via Ting Ting Speaker, or total amount of successful credit transactions via Ting Ting Speaker reaches VND 66 million/month, the Bank will announce and transfer ownership of the Ting Ting Speacker to the Customers.

Mr. Yang Ho Rim – Deputy General Director of Shinhan Bank Vietnam stated: *"Open SOHO MMDA instantly – Experience Ting Ting speaker for free" program belongs to Shinhan Bank's series of activities to enhance comprehensive supports to business households, business individuals and corporate customers, especially SMEs customer segment, providing customers with financial tools, products and services, aiming to promote effective business. Thanks to a sustainable companion strategy during the last years, Shinhan Bank has recorded remarkable growth in the number of SMEs customers and credit scale over time, and reached net profit of up to USD 1,598 million as of 2024 for SMEs business. Simultaneously, the Bank has recently received the "Fastest growing SME Bank Vietnam 2025" award from the World Economic Magazine for tireless supports for SME customers".*

(*) Terms and Conditions applied.

ABOUT SHINHAN BANK VIETNAM

Shinhan Bank Vietnam Limited ("Shinhan Bank") is a subsidiary of Shinhan Bank Korea, a member of Shinhan Financial Group (SFG). SFG is a leading financial group in South Korea, founded on the foundation of Shinhan Bank Korea, Shinhan Investment Corporation, and Shinhan Asset Management. SFG is listed on both the Korea Exchange (KRX) and the New York Stock Exchange (NYSE). SFG and Shinhan Bank Korea are among the top 10 Domestic Systemically Important Banks (D-SIBs) in the South Korean banking system.

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 history of 32 years, we have built a broad network expanding from the North, the Central and the South of Vietnam. Currently, Shinhan Bank has been offering a diversified portfolio of tailored corporate and consumer banking products and solutions. Simultaneously, the Bank has also strengthened digital transformation process by applying advanced technologies to products/services, in order to bring "More friendly, More secured and More creative" financial solutions to customers, towards the target of "Becoming the leading digital bank in Vietnam in 2030".

With the mission of "A better world through finance", Shinhan Bank has constantly contributed to Vietnam's socioeconomic development not only in terms of business operation, but also through meaningful social activities carrying profound humanity value. Shinhan Bank contributed more than VND 88 billion to social activities from 2007 until the end of 2024. Particularly in 2024, the Bank contributed

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the amount of over VND 6 billion, with 592 hours for social activities and 10,684 of employee's participation times.

For more information about Shinhan Bank Vietnam, please kindly visit:

Website: https://shinhan.com.vn/

Facebook: www.facebook.com/Shinhanbankvn/

Instagram: https://www.instagram.com/nganhangshinhan/