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**KHOI NGUYEN EDUCATION INVESTMENT AND DEVELOPMENT
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PRESS RELEASE**SHINHAN BANK AND KHOI NGUYEN EDUCATION
INVESTMENT AND DEVELOPMENT JOINT STOCK
COMPANY SIGNING A STRATEGIC PARTNERSHIP
AGREEMENT**

Ho Chi Minh City, 04 March 2021 – Shinhan Bank Vietnam Limited (“Shinhan Bank”) and Khoi Nguyen Education Investment and Development Joint Stock Company (“KNE”) has officially announced of signing a strategic and comprehensive partnership agreement to provide modern banking services and products to students, their parents, teachers and staff at schools in KNE network, including Canada International School (CIS), Bilingual Canadian International School (BCIS), Canada - Vietnam Kindergarten (CVK), Albert Einstein Schools (AES), and E-Study Online Teaching School (E-Study).

In the framework of the signed partnership agreement, Shinhan Bank and KNE will jointly provide low-interest credit offers to students’ parents to have more financial ownership in making investment in education for their children by advancing tuition fees. Shinhan Bank will also issue credit cards with 0% installment payments and payment term from 6 to 9 months to enable parents of students at KNE’s schools to make annual tuition fee payments. Additionally, Shinhan Bank will provide further utilities and exclusive offers to schools and entities in KNE network, including payroll service, preferential personal loans to teachers, co-branded credit cards and debit cards.

Moreover, Shinhan Bank also considers to granting credits to KNE and its network schools for further investments in facilities, educational equipment or develop new educational projects.

KNE will support Shinhan Bank in promoting the “School Banking” tuition collection product, which enables tuition payment for KNE schools network and Shinhan Bank's online payment website. This system instantly records and automatic tracks cash inflows, helping tuition fee payment by parents and students so convenient and safe.

KNE will promote and encourage its school communities to use other services provided by Shinhan Bank and give Shinhan Bank’s clients with special offers on KNE’s education services.

To mark this significant and meaningful partnership, in this signing ceremony, Mr. Kang Gew Won - Deputy General Director of Shinhan Bank in Vietnam was awarded as honorable member of Advisory Council of KNE. At the same time, Mr. Trinh Quang Dong - General Director of KNE was awarded as honorable member of the Senior Advisory Council of Shinhan Bank. These certificates were to recognize the valuable contributions of two sides to this strategic partnership and look forward to a future sustainable cooperation.

Mr. Kang Gew Won, Deputy General Director of Shinhan Bank in Vietnam, said: *“The strategic partnership agreement will create a foundation for a close association and co-operation for sustainable development between Shinhan Bank and KNE. Within the framework of agreement, Shinhan bank will have the opportunity to distribute its financial services to KNE system, teachers, students and their parents. In contrast, KNE also has the chance to have customized solutions and good financial partnership for the future. Given the potential and competitive advantages of each party, I hope that we can open up valuable opportunities for both KNE and Shinhan bank. Moreover, I strongly hope it can be helpful to students and the future of the society”*.

Mr. Trinh Quang Dong - General Director of KNE also shared: *"As a high-quality educational service provider, we not only develop and give students excellent educational values to help them confidently step out and enter the world, but also focuses on supporting parents with financial solutions so that they can go with us in the long-term journey to investment in their children's future. Shinhan Bank is a new partner, but it has proved to be the one who is very active, understanding and willing to share solutions with us to achieve this goal. I believe that with rich experiences, high trust, dedication and quality services that are widely recognized in Vietnam, Shinhan Bank will become a long-term and popular partner with KNE's educational community. We are very proud of this important movement in the partnership between the two sides, opening up a new journey for further cooperation. I hope our students, parents in International School system (CISS) and other KNE's members as well as Shinhan Bank's customers will enjoy more practical benefits through this partnership program "*.

ABOUT KHOI NGUYEN EDUCATION INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY (KNE)

Khoi Nguyen Education Investment and Development Joint Stock Company (KNE) was incorporated in 2010 with the mission of investing and developing a world-class high-quality education system, which offers diversified education programs and the best facilities, services to students and their parents. Now, KNE is holding 100% of ownership or controlling stake in five schools within Canadian International Schools and all service providers of these schools with total investment capital of around VND 1,500 billion.

For more information about KNE, please visit:

Website: <https://www.khoinguyenholdings.edu.vn/>

ABOUT SHINHAN BANK

Shinhan Bank Vietnam Limited (“Shinhan Bank”) is a subsidiary of Shinhan Bank Korea, an affiliate of Shinhan Financial Group (SFG). SFG is the leading financial holding company in Korea and listed to both Korea Exchange (KRX) and New York Stock Exchange (NYSE).

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. The history of over 28 years, Shinhan Bank has 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. In 2020, Shinhan Bank was granted “Best retail foreign bank in Vietnam” award by International Business Magazine and “Best Company To Work For In Asia” for the second consecutive years by well-respected regional HR Asia publication.

In December 2020, Shinhan Bank was honored as one in Top 100 sustainable companies in Vietnam 2020 (“CIS 2020”), jointly hosted by Vietnam Chamber of Commerce and Industry (“VCCI”) and Vietnam Business Council for Sustainable Development (“VBCSD”).

For more information about Shinhan Bank Vietnam, please visit:

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

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