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PRESS RELEASE

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SHINHAN BANK COLLABORATES WITH VISA TO LAUNCH GLOBAL TRADE PAYMENT PLATFORM (GTPP)

Ho Chi Minh City, on 17 November 2025 – Shinhan Bank Vietnam Limited ("Shinhan Bank") collaborated with Visa to launch Global Trade Payment Platform ("GTPP") that assists enterprises to make cross-border payment by Shinhan cards quickly, safely and effectively. This is the first time that GTPP is launched by Visa in Vietnam's market and Shinhan Bank is the first foreign bank in Vietnam supporting this GTPP.

GTPP helps Vietnamese enterprises, especially small and medium-sized export industries to optimize working capital resources, enhance security and expand international trade opportunities. In the context that Vietnam is the third largest export market of Korea, GTPP is served as an important stride to shift from traditional transactions to card payment.

Accordingly, enterprises are able to make direct payments to Korean partners by Visa Shinhan corporate cards through GTPP that helps make international transactions more convenient, faster and more secure. Besides, the cardholder is also offered numerous outstanding incentives, including flexible credit limit, interest-free period of up to 45 days, unlimited rewards points program of 0.1% for all transactions, along with exclusive privileges including one Fast Track pass and one complimentary golf round upon meeting the eligible spending requirement. Thus, enterprises can optimize their financial expenses, and increase card value and usage efficiency in their business.

When documents and invoices are all directly provided on GTPP, entire transaction process becomes more transparent, reducing risks of mistakes or frauds during the document processing process. Simultaneously, the automation of verification and payment steps will help shorten transaction time and optimize cash flow. With the capacity of connecting diversified banks and global partners, GTPP also supports enterprises to expand their international payment network and centrally manage cross-border transactions.

Mr. Kang Gewwon – General Director of Shinhan Bank Vietnam shared: "*The launching of GTPP is not only a stride in the digital service development strategy of Shinhan Bank, but also is a critical milestone*

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affirming our pioneering role in promoting international payments of Vietnam. Through GTPP, Shinhan Bank expects to contribute to enhancing competitive capability of Vietnamese enterprises, assisting them to access a modern, transparent and more secure global payment ecosystem. We believe that the application of digital financial solutions like GTPP will be a critical lever to promote international economic integration process of Vietnam, simultaneously perform long-term commitment of Shinhan Bank in the journey of accompanying the sustainable development of Vietnamese enterprise community".

Ms. Dang Tuyet Dung – Director of Visa Vietnam and Laos, stated: *"In the context of increasingly diversified global trade, strengthening Vietnam's connection with international supply chains and supplier networks is a strategic priority for Visa and its partner banks. The introduction of Global Trade Payment Platform (GTPP) marked a long-term vision of Visa in supporting enterprises to approach seamless and synchronous international payment standards. GTPP is not only a payment tool, but also served as a platform that helps enterprises to safely collaborate with global partners, simultaneously approach capital resource quickly, and enhance proactivity and reliability in each transaction".*

For more information about GTPP, please kindly visit: https://gtpp.co.kr/buyer.

Previously, at the Customer Conference within the framework of the 30th anniversary event series of Visa in Vietnam, Shinhan Bank was honored to receive the "First-Mover Leadership in B2B Commerce for SMEs 2025" award. Shinhan Bank has been highly recognized by Visa for its outstanding achievements in driving growth and fostering innovation for small and medium-sized enterprise (SME) customers.

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 30 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.

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 91 billion to social activities from 2007 up to now.

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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/

ABOUT VISA

VISA is the leading e-payment technology company in the world and is currently handling payment transactions between consumers, enterprises, financial institutions and Government agencies in more than 200 countries and territories. Our mission is to connect the world through a creative, secure and trusted payment network, thereby promoting business operation of individuals, enterprises as well as shared development of entire economy. We believe that all economies need participation of all people from everywhere in the world, promoting development of each individual no matter where they come from, as well as recognizing that financial access capacity is a solid foundation for the future of currency mobility. For more information, please kindly visit Visa.com.