The Mett Building
15 Tran Bach Dang St., Thu Thiem Ward,
Thu Duc City, HCMC
Tel: (84-28) 3829 1581
Fax: (84-28) 3829 1583

PRESS RELEASE

Contact Information
Shinhan Bank Vietnam
Ms. Dinh Doan Sao Kim
Phone: (84) 28 3828 7900 – Ext 266
Email: saokim@shinhan.com
kimdinh.shb@gmail.com

SHINHAN BANK LAUNCHES MERCHANT MANAGEMENT FEATURE ON SHINHAN SOL VIETNAM APPLICATION

Ho Chi Minh City, October 06, 2025 – Shinhan Bank Vietnam Limited ("Shinhan Bank") officially launches the "Merchant Management" feature on the Shinhan SOL Vietnam app ("SOL App"), offering a comprehensive business management solution for individual business owners and private enterprises. This new feature enables customers to easily monitor cash flow, automatically track revenues, and manage business operations transparently and conveniently.

With the "Merchant Management" function, individual customers, business households, and private enterprises holding Shinhan Bank's SOHO MMDA account can create a personalized and lucky "TAILOC" virtual code (also known as a "TÀI LỘC" account) for each store. Each customer can register up to 20 TAILOC virtual codes for 20 stores directly on the SOL App or at any Shinhan Bank branches or transaction offices nationwide. Each virtual code begins with "TAILOC," symbolizing luck and prosperity, and is designed to be simple, memorable, and easily recognizable.

When customers make purchases and payments, the system automatically generates a unique QR code linked to each TAILOC virtual code. Buyers simply scan the QR code to complete payment as usual. The revenue is then recorded and categorized according to each TAILOC virtual code, allowing store owners to track the performance of each store separately while still centralizing all cash flows into a single main SOHO MMDA account. This helps business owners manage income sources more clearly, transparently, and efficiently than ever before.

In addition, business owners are entitled to free Voice OTT balance notification service on the SOL App. With this feature, every transaction is instantly announced through the phone's speaker in real-time, allowing business owners to monitor cash inflows immediately without opening the app.

The Mett Building
15 Tran Bach Dang St., Thu Thiem Ward,
Thu Duc City, HCMC
Tel: (84-28) 3829 1581
Fax: (84-28) 3829 1583

Earlier, in August 2024, Shinhan Bank launched the SOHO MMDA Account, a tiered-interest deposit account designed specifically for SMEs, business households, private enterprises, micro-businesses, and merchants. With a minimum balance of VND 15 million, customers earn daily interest based on the tiered end-of-day balance, with rates of up to 0.5% per annum *(subject to change)*. The accumulated interest is credited on the third Saturday of each month.

Customers can use their entire available balance anytime for business spending without restrictions, ensuring liquidity and flexibility while still earning returns on idle short-term funds.

Along with this, Shinhan Bank has been running the program "Open a SOHO MMDA Account – Experience the Free Ting Ting Speaker" from June 10, 2025, to December 31, 2025, for both new and existing SOHO MMDA account holders. The Ting Ting Speaker is a smart audio device that automatically announces successful transactions via voice, helping store staff easily track payments without constantly checking their phones or asking customers for transaction screenshots. This device helps save time, reduce errors, and minimize fraud risks in bank transfers.

Furthermore, Shinhan Bank offers preferential loan packages for business households, private enterprises, and micro-businesses, including working capital loans starting at 4.75% p.a. (*) and business investment loans starting at 5.9% p.a. (*). These credit solutions provide customers with easier access to short-, medium-, and long-term capital, supporting business expansion and improving operational efficiency.

By integrating solutions such as preferential loan packages, SOHO MMDA accounts, the Ting Ting Speaker, and the Store Management feature on the SOL App, Shinhan Bank is building a comprehensive financial ecosystem tailored to individual business owners and private enterprises. This is not only a toolkit for efficient management and operation but also a powerful lever to help businesses optimize cash flow, strengthen competitiveness, and pursue sustainable growth.
Through these efforts, Shinhan Bank reaffirms its long-term commitment to accompany and become a trusted partner in the success journey of the Vietnamese business community.

(*) Terms and conditions apply.

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

The Mett Building
15 Tran Bach Dang St., Thu Thiem Ward,
Thu Duc City, HCMC
Tel: (84-28) 3829 1581
Fax: (84-28) 3829 1583

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 81 billion to social activities from 2007 until the end of 2023. Particularly in 2023, the Bank contributed the amount of over VND 4.8 billion, with 492 hours for social activities and 5,563 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/