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PRESS RELEASE

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SHINHAN BANK LAUNCHES PREFERENTIAL VINFAST CAR LOAN PROGRAM WITH INTEREST RATES STARTING FROM 5%

Ho Chi Minh City, March 27, 2026 – Shinhan Bank Vietnam Limited ("Shinhan Bank") continues its collaboration with VinFast to introduce preferential loan packages for VinFast electric vehicles, offering flexible financial solutions that enable individual customers to easily own modern vehicles amid continuously fluctuating fuel prices driven by global oil price movements, inflationary pressures, and rising energy costs.

In the context of increasingly unpredictable fuel expenses, the transition toward clean-energy vehicles is gradually becoming a preferred choice for many customers. Beyond aligning with sustainable consumption trends, electric vehicles also create opportunities for optimizing long-term financial planning when combined with suitable financing solutions. Through this partnership program, Shinhan Bank aims to make financial products more accessible and practical, empowering customers to make proactive purchasing decisions and manage their personal finances more effectively.

With sponsorship support from VinFast, customers financing electric vehicle purchases through Shinhan Bank will benefit from highly attractive effective interest rates. Specifically, for the premium models VF 8 and VF 9, the interest rate is offered at only 5% per annum, while other models are subject to a 7% per annum rate, fixed throughout the first three years. This stable interest rate policy allows customers to better forecast expenses and confidently establish long-term financial plans.

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In addition, to optimize solutions for different customer segments, Shinhan Bank provides flexible loan packages with tailored conditions. Notably, salaried customers may enjoy financing of up to 85% of the vehicle value with a record-long loan tenor of up to 10 years. At the same time, the Bank also expands financing options for individuals purchasing vehicles for business and service operations, helping diversify choices and optimize customers' cash flow. With simplified procedures and fast approval timelines, Shinhan Bank is committed to delivering a convenient and seamless financing experience.

For more information on preferential loan interest rates for VinFast electric vehicles, customers may contact the Customer Care Center hotline at 1900 1577 or visit the nearest Shinhan Bank branch/transaction office for consultation.

Through its partnership with VinFast, Shinhan Bank not only delivers effective financial solutions but also reaffirms its commitment to accompanying customers in enhancing quality of life, fostering sustainable relationships, and creating long-term value for 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.

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

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

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