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 OFFERS PREFERENTIAL VINFAST ELECTRONIC CAR LOAN FROM ONLY 4.8%/YEAR

Ho Chi Minh City, on 23rd September 2025 – After implementing the preferential loan package from 6.9%/year, applied to all electronic car brands officially distributed in Vietnam, Shinhan Bank Vietnam Limited ("Shinhan Bank") has continued to strengthen supports for the needs to switch to electronic vehicles of individual customers by launching the preferential loan package exclusively for VinFast electronic cars.

Accordingly, when applying for VinFast electronic car loans at Shinhan Bank, customers will be offered a preferential interest rate of only 4.8%/year, fixed in the first 3 years, after applying 2% interest rate support policy from VinFast. With a loan limit of up to 80% of car value, along with simple procedures and fast appraisal process, Shinhan Bank offers customers opportunities to own quality VinFast electronic cars in a more convenient, with flexibility in borrowing and repayment methods.

The cooperation with VinFast in the Green Transformation program demonstrates Shinhan Bank's strong commitment in accompanying customers on the journey of greening transportation, while affirming efforts of the Bank in providing flexible, sustainable financial solutions, suiting for new consumption trends in Vietnam.

Shinhan Bank expects to contribute to strengthening the process of popularizing electronic vehicles in Vietnam, supporting people to access modern and environmentally friendly means of transport, thereby positively contributing to the target of the national green and sustainable development.

For detailed advice and support on preferential loan package for VinFast electronic cars, kindly contact the Contact Center at 1900 1577 or directly visit the nearest branches/transaction offices of Shinhan Bank nationwide.

(*) Terms and conditions applied.

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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, 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/

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