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PRESS RELEASE

SHINHAN BANK OFFERS THE BAEMIN - SHINHAN CREDIT CARD WITH A BAEMIN GIFT PACKAGE VALUES OF UP TO VND 6,900,000

Ho Chi Minh City, November 22, 2022 - Shinhan Bank Vietnam Limited ("Shinhan Bank") has collaborated with BAEMIN Vietnam Application ("BAEMIN") to launch the BAEMIN - Shinhan Credit card, which has a limit of up to VND 100 million and an appealing BAEMIN gift package with a value up to VND 6,900,000.

Cardholders who own a BAEMIN - Shinhan Credit card will receive first year annual fee exemption, as well as great benefits from two BAEMIN gift packages for Gourmet Members, including the BAEMIN Welcome Package worth up to VND 900,000 and the BAEMIN Special Package worth up to VND 6,000,000.

With the BAEMIN Welcome Package, customer will receive 30 free meals from BAEMIN with VND 30,000 discount vouchers, bringing the total value of the gift package to VND 900,000.

With the BAEMIN Special Package, cardholders will receive a 25% coupon discount, up to VND 50,000/time, up to 120 uses per year, equivalent to a total gift package value of up to VND 6,000,000.

Two BAEMIN gift packages will be activated on the main cardholder's valid BAEMIN account. Discount coupons in BAEMIN gift packages are used in conjunction with multitier discount promotions or restaurant discounts on the BAEMIN app.

Customers can open a BAEMIN - Shinhan credit card by registering on Shinhan Bank's Mobile Banking SOL application, or by visiting directly to the nearest branch/transaction office for details.

BAEMIN - Shinhan Credit cardholders benefit from the unlimited accumulation of 0.3% Shinhan points for valid card spending at merchants other than the BAEMIN application, with a conversion rate of 1 point = 1 dong.

Simultaneously, BAEMIN - Shinhan Credit cardholders can manage their finances more easily with an 18-month payment plan with a preferential interest rate at any favorite brand for card transactions of VND 3,000,000 or more, with free conversion. At the same time, enjoy discounts of up to 50% at more than 200 Shinhan Zone partners in diverse industries such as cuisine, travel, beauty, and health care.

Mr. Kang GewWon, Shinhan Bank's CEO, stated: "In order to bring customers a financial platform that is "More Friendly - More Secure – More Creative", Shinhan Bank always makes constant efforts to expand its extensive network of cooperation with prestigious partners in many different fields, with the goal of building a modern and convenient digital financial ecosystem.

BAEMIN, one of the most popular and preferred meal delivery apps, is also one of Shinhan Bank's dependable partners. The launch of the BAEMIN - Shinhan credit card product seeks to provide customers with more convenient experiences when utilizing the services of the BAEMIN ecosystem, as well as the ability to accumulate and redeem infinite reward points. We hope to increase the value of our customers' lives by introducing a multi-utility payment option."

ABOUT BAEMIN

BAEMIN is an online food delivery application operated by Woowa Brothers Vietnam, which is one of thirteen joint venture members between Woowa Brothers – the leading food delivery company in Korea established in 2010 and Delivery Hero – the leading food delivery technology corporation, providing service at more than 50 countries.

Woowa Brothers Vietnam introduces BAEMIN application to local users in May 2019 with ambition to become the leading food technology company, where nurturing and creating a Vietnamese culinary ecosystem.

ABOUT SHINHAN BANK VIETNAM

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. Over the history of over 29 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.

Shinhan Bank was awarded the "Best Retail Foreign Bank in Vietnam 2020", the "Best International Bank in Vietnam 2021 and 2022" by International Business Magazine; the "Best Foreign Digital Bank in Vietnam 2021 and 2002" by World Economic Magazine and the "Best Company To Work For In Asia" for four consecutive years (2019-2022) by HR Asia Publication.

For more information about Shinhan Bank Vietnam, please visit

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

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