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Q4/2021 INTEREST PACKAGES INFORMATION

SHINHAN BANK VIETNAM ACCOMPANIES CUSTOMERS BY OFFERING PREFERENTIAL LOAN PACKAGES

Ho Chi Minh City, October 25, 2021 – Shinhan Bank Vietnam Ltd. (“Shinhan Bank Vietnam”) has announced the latest preferential interest rate packages for individual customers in order to assist them in achieving their financial goals, particularly in the aftermath of a shock as severe as the fourth wave of COVID-19 outbreak and under "the new normal."

Faced with the pandemic's negative effects on socioeconomic well-being in general, and personal household incomes in particular, Shinhan Bank understands customers' struggles to save enough for a down payment on their dream home. As a result, the bank has included some incentives in home loan packages for individual customers. Customers will specifically benefit from an ideal interest rate of 5.49% per year for the first year and a fixed rate of 7.8% per year from the second to the fifth year, with a loan term of up to 25 years. Thanks to the newly announced interest rate, Shinhan Bank is now regarded as the credit institution with the most appealing lending rates in the market.

At the same time, Shinhan Bank's car loan packages are very appealing: a stable and competitive rate of 6% per year fixed for the first year or 7.5% per year fixed for the entire loan period, up to 80% of the car's value, and a term of up to 8 years. Customers can also get a 0.1% annual discount if they buy Thaco cars, or a 0.3% annual discount if they buy electric or hybrid vehicles. Customers will also receive an additional 0.2% discount when using other Shinhan Bank products.

Furthermore, in appreciation for the medical force's efforts in combating the Covid-19 pandemic, Shinhan Bank offers a specialized financial solution for the "white blouse appreciation"— an unsecured loan program with a preferential interest rate of 8% per year only for doctors, nurses, and office medical staff, from October 13, 2021 to the end of December 31, 2021.

Sharing about these preferential personal loan policies, Mr. Trinh Bang Vu - Head of Retail Lending Division, Shinhan Bank Vietnam said, "Being ‘customer-centric’,

Shinhan Bank Vietnam always prioritizes customer satisfaction and tends to focus on solving their problems. Therefore, we strive to adjust and deploy our lending policies to promptly meet the financial needs of customers in all circumstances, especially during these difficult times. With the new interest rate packages for individual customers, Shinhan Bank Vietnam wishes to provide effective support and help customers pursue their financial goals.”

Customers interested in the aforementioned loan programs and/or products and services of Shinhan Bank Vietnam should contact the nearest Shinhan Bank branch, call the Contact Center at 19001577, or visit our website at <https://shinhan.com.vn/> for more information.

ABOUT SHINHAN BANK

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 28 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 Foreign Bank in Vietnam 2021”, and the “Best Company To Work For In Asia” for three consecutive years by HR Asia publication.

For more information about Shinhan Bank Vietnam, please visit

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

Facebook: www.facebook.com/Shinhanbankvn/