The Mett Building
15 Tran Bach Dang St., An Khanh Ward, 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 VIETNAM HONORED WITH DUAL AWARDS FROM VISA – AFFIRMING ITS LEADERSHIP IN SME DEVELOPMENT

Ho Chi Minh City, October 16th 2025 – Shinhan Bank Vietnam Limited ("Shinhan Bank") is proud to receive two prestigious awards from Visa, the world's leading payment technology company "First-Mover Leadership in B2B Commerce for SMEs 2025" and "Leadership in Authorization 2025". These recognitions reaffirm Shinhan Bank's continuous efforts in developing high-quality card products and services while enhancing its operational excellence in line with global standards.

With the "First-Mover Leadership in B2B Commerce for SMEs 2025" award, Visa recognized Shinhan Bank's remarkable achievements in driving growth and innovation for SMEs. In April 2025, the bank launched its dual credit card products, Shinhan Business Owner and Shinhan SMEs, designed exclusively for business owners, private enterprises, and SMEs. These products offer flexible credit limits, unlimited reward points and cashback on business spending, as well as exclusive privileges from Visa and more than 200 Shinhan Zones partner merchants across various sectors such as travel, shopping, dining, education, healthcare, and beauty.

The "Leadership in Authorization 2025" award highlights Shinhan Bank's ability to maintain outstanding operational efficiency in card transaction authorization processing. This achievement reflects the bank's professional operations, robust risk management framework, and strong commitment to delivering safe, seamless, and reliable payment experiences for customers.

Beyond card products, Shinhan Bank continues to implement a comprehensive suite of financial solutions tailored for SMEs, aiming to support customers in accessing capital, optimizing cash flow management, and expanding their business scale. Currently, the bank offers two attractive loan packages: SOHO Operation Loan with preferential interest rates starting from 4.75% per year, and SOHO Facility Loan from

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5.9% per year. Additionally, Shinhan Bank has introduced the SOHO MMDA account, which provides automatic tiered interest earnings based on daily balances, along with innovative features such as free Ting Ting voice transaction notifications, advanced store management tools, and Voice OTT balance notifications via the SOL App.

With its customer-centric philosophy, Shinhan Bank will continue to strengthen strategic partnerships with international payment organizations, including Visa, to further diversify its card product portfolio with superior features and deliver modern, safe, and convenient payment solutions. These efforts aim to maximize customer satisfaction, enhance competitiveness, and create sustainable growth opportunities for both individual and business customers.

(*) Terms and conditions applied.

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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Facebook: www.facebook.com/Shinhanbankvn/

Instagram: https://www.instagram.com/nganhangshinhan/

ABOUT VISA

Visa Inc. is the world's leading company in modern electronic payment methods. Visa's mission is to connect the world through its advanced, secure, and reliable payment network, fostering sustainable growth opportunities for individuals, businesses, and economies. Visa's cutting-edge processing network -VisaNet, provides secure and reliable payment transactions with the capability to process over 65,000 transaction messages per second. Visa continually focuses on innovation, driving the rapid development of digital commerce across electronic devices for everyone, everywhere. Amid the transition from analog to digital, Visa has enhanced its brand, product portfolio, workforce, network, and operational scope to shape the future of commerce.

For more information, please visit:

Website: https://www.visa.com.vn/en_VN