

**The Mett Building**

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# PRESS RELEASE

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## SHINHAN BANK VIETNAM LAUNCHES CREDIT CARDS FOR SMES AND BUSINESS OWNER WITH VARIOUS BENEFITS

*Ho Chi Minh City, on 25<sup>th</sup> April 2025* – Shinhan Bank Vietnam Limited (“Shinhan Bank”) has officially launched two new credit card lines: Shinhan SME and Shinhan Business Owner, specially designed for small and medium enterprises (SMEs), as well as business owners and private enterprises. Both Visa credit cards offer outstanding benefits, supporting customers in effectively managing their finances, optimizing spending, accumulating reward points and enjoying premium services.

The Shinhan SME credit card was launched to serve the financial needs of small and medium enterprises. Cardholders will be exempted the first year’s annual fee when activating the card within 60 days, and enjoy attractive reward programs, such as 5% reward points for spending in F&B and 2% reward points for the gasoline category.

Similarly, the Shinhan Business Owner credit card also offers outstanding incentives for business owners and private enterprises. When the card is activated within 60 days, the cardholder will not be charged the first year's annual fee. The card offers 5% reward points for dining and 2% reward points for advertising and online transactions.

The maximum total bonus points acquired for these two card is 500,000 points per business for each calendar month. In addition, both card lines enjoy a special offer of 0.5% reward points for the cardholder's Shinhan POS transaction turnover, as long as the total transaction turnover exceeds VND 100,000,000 each month. Furthermore, with valid spending, 0.1% extra points will be earned without a minimum spending limitation or a maximum accumulated point limit.

A special feature shared by both cards is the Fast Track program, which provides a premium pick-up and drop-off experience for VIP customers at airports nationwide. Cardholders will enjoy services such as priority lanes, personal assistants, security clearance assistance, immigration/exit assistance, baggage claim

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assistance, and guidance to the lounge or boarding gate. Cardholders will also be given 01 Fast Track if their total spending in the calendar year reaches VND 55,000,000 for Shinhan Business Owner cards and VND 105,000,000 for Shinhan SME cards.

In addition, Shinhan Business Owner credit cardholders also enjoy privileges such as exemption from financial proof when applying for a Korean tourist visa, International Travel Insurance up to VND 12 billion and shopping with 0% installment payment program at Shinhan partners - flexible installment payment period up to 12 months or preferential interest rates at any brand for card transactions from 3,000,000 VND or more, at the same time, enjoy incentives up to 50% at more than 200 partners at Shinhan Zone.

Mr. Kang GewWon – CEO and General Director of SHBVN, shared: *"Increasing support for SMEs, micro-enterprises, and business households is one of the important orientations of our bank in recent years. The launch of the two latest credit card lines is also part of the strategy to promote the development of comprehensive financial solutions for our SME customer segment, along with competitive interest rate loan products and POS payment services that have just been deployed recently. Thereby, providing SMEs with capital solutions to develop and expand their business effectively, as well as contributing to promoting convenient payment transactions and improving customer experience".*

Ms. Dang Tuyet Dung, Country Manager, Visa Vietnam and Laos, shared: *"At Visa, we understand the important role of SMEs in promoting Vietnam's economic growth. Visa is pleased to accompany Shinhan Bank to launch these two new credit cards. With benefits of reward points for major spending categories, the credit cards solve challenges and meet the specific financial needs in payment and receiving payments of SMEs, as well as businesses of various sizes. In addition, visa privileges and international travel insurance promise to support SMEs to increase trade, develop strongly and contribute more to the digital economy".*

Recently, Shinhan Bank was also officially certified with PCI-DSS version 4.0.1 - the highest level in the global payment card security standard system, assessed by Broadband Security (Korea). This is an important milestone, making Shinhan the first foreign bank in Vietnam to achieve this certificate, demonstrating a strong commitment to improving information security standards and protecting customer data, which is the foundation for the Bank to focus on developing card payment services.

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## **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 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

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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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