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INFORMATION

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SHINHAN BANK VIETNAM OFFERS “CONSUMER LOAN PACKAGE” FROM TO 4.5%/YEAR

Ho Chi Minh City, on 24th February 2025 – Shinhan Bank Vietnam Limited (“Shinhan Bank”) has recently launched a preferential program called "Consumer Loan Package" that offers interest rates as low as 4.5%/year for individual customers. Customers will benefit from a variety of interest rate incentives tailored to their specific financial circumstances, including mortgage loans and unsecured consumer loans.

As a result, customers with mortgage loan needs can proactively choose an initial fixed interest rate for 6 months starting at 4.5%/year; fixed for the first 6 months with 5.35%/year and 7.7%/year for the next 30 months; or fixed for the entire 36 months with an interest rate of 7.0%/year.

In particular, customers who work at local banks/foreign banks/digital banks will be given an extra 0.2%/year decrease throughout the fixed interest rate term. Furthermore, for loans with a good collateral ratio, customers will continue to receive a 0.1% annual decrease in the fixed interest rate. Besides, customers can have other interest rate discount up to 0.6% per annual. Customers may be certain that their goal of "dream home within reach" will be simply realized thanks to an advantageous interest rate policy of Shinhan Bank.

Shinhan Bank also offers unsecured consumer loans with preferential interest rates starting at 11.5%/year depending on the loan limits, with a maximum loan of up to VND 900 million.

This latest preferential interest rate program is one of Shinhan Bank's activities in responding to the Prime Minister's directive to implement credit packages for young customers, contributing to offering favorable conditions to stabilize social life, and thus promote Vietnam's socioeconomic development.

For more information about the "Consumer Loan Package" and other loan interest rates please kindly visit

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Shinhan Bank’s official website at <https://shinhan.com.vn/en/personal/housing-loan.html> or contact Contact Center at **1900 1577** or visit the nearest branch/transaction office nationwide.

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 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/>

Facebook: www.facebook.com/Shinhanbankvn/

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