

Liên hệ

Bà Đinh Đoàn Sao Kim – Trưởng phòng Quan hệ Truyền thông

ĐT: (84-28) 3828 7900 – Ext: 266

Email: saokim@shinhan.comkimdinh.shb@gmail.com**PRESS RELEASE****SHINHAN BANK VIETNAM SIGNED A STRATEGIC PARTNERSHIP AGREEMENT WITH CIS LAO CAI TO OFFER THE TUITION AID PROGRAM FOR PARENTS WITH 0% INTEREST RATE**

Ho Chi Minh City, March 29th, 2023, Shinhan Bank Vietnam Ltd ("Shinhan Bank") has officially signed a strategic collaboration agreement with the Canadian International School Lao Cai ("CIS Lao Cai") to establish an exclusive tuition assistance program for Lao Cai students, thereby, encourage bright learning journey.

Specifically, while paying tuition fee through Shinhan Bank, parents of CIS Lao Cai will be able to pay annual tuition fees of up to VND 1 billion with 0% interest and installment period of 6 months to 12 months. This service, in particular, is absolutely free for financial transactions from now until April 30, 2024. With this promotion program, parents can be flexible in allocating tuition payments based on their family's financial capacity.

Furthermore, parents are entitled to the following benefits: exemption from all interest expenses (excluding late payment interest), card opening fee, transaction fee, installment conversion fee of 6-12 months since credit grant date to pay tuition fees; simple approval procedures, no collateral, no need to prove income with a limit of up to one billion dong and so on.

Within the framework of the partnership agreement, Shinhan Bank will coordinate to provide preferential banking services exclusively for CIS Lao Cai teachers and employees, such as credit cards and loan packages. Simultaneously, two partners will collaborate to implement marketing activities to promote this product/service. This signing event marks the beginning of a long-term fruitful journey and collaboration between Shinhan Bank and CIS Lao Cai, as well as a commitment to leverage both parties' available resources to bring practical values to parents through Canadian education to local students and outstanding financial products and services from Shinhan Bank.

Mr. Trinh Quang Khoi Nguyen, Deputy General Director of Khoi Nguyen Investment Holdings, stated, *"With this cooperation, parents in Lao Cai have more conditions to choose for their children to enjoy high quality education, Canadian standard. This event marks the beginning of a journey of long-term cooperation and mutual development between Shinhan Bank and CIS Lao Cai in the coming years, and both parties commit to*

leveraging their respective resources to achieve the goal of providing local studios young talents with an equal opportunity to become future global citizens and leaders".

Mr. Lee Han Byeol, Deputy General Director of Shinhan Bank Vietnam, stated, *"The results of the first three years of cooperation between Shinhan Bank and CIS Ho Chi Minh City have created a strong belief for us to continue accompanying the Khoi Nguyen Investment Holdings' Board of Directors on the journey of educational service, supporting parents to lay a solid foundation for the growing learning needs of the young generation, and contributing to the development of the non-public education sector in Vietnam. We will certainly continue this journey with confidence and full cooperation for the long-term development of Shinhan Bank and CIS Lao Cai in particular, and Khoi Nguyen Investment Holdings in general".*

ABOUT CIS LAO CAI

The Canadian International School - Lao Cai (CIS - Lao Cai) has been authorized by the Ministry of Education in Alberta (Canada) to teach the provinces' curriculum and joins the Alberta Accredited International School community as its 18th school in the world. The school's entire Canadian teaching faculty are teachers that has met Alberta's teaching standards. It is important to know that Alberta is the province that has the highest education quality in Canada. According to the 2018 PISA assessment, Alberta students' scores in Science, Math and Literacy ranks top 10 of the world. Alberta schools are particularly focused on teaching practical skills and critical thinking to students of all ages.

Located at the heart of Lao Cai city and sitting on an area of up to 100,000 m², CIS - Lao Cai will provide students with learning experiences in a modern educational environment, as according to educational standards set for a Canadian school.

CIS - Lao Cai will continue to inherit and develop the values and experiences of The Canadian International School System in Ho Chi Minh City, with its core values of Roots and Wings. Specifically, CIS - Lao Cai will always adhere to the top principles and standards in preserving the national identity for students, and at the same time effectively introducing the students to the values and new learning opportunities for them to discover the modern and humane world.

For more information about CIS Lao Cai, please visit:

Website: <https://cis-laocai.edu.vn/>

Facebook: <https://www.facebook.com/cislcvietnam>

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 2022” 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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