



Empress Tower
138 – 142 Hai Ba Trung,
Đà Kao Ward, Dist.1, HCMC

Tel: (84-28) 3829 1581
Fax (84 – 28) 3829 1583
www.shinhan.com.vn

Contact:

Mrs. Đinh Đoan Sao Kim – Public Relations Manager

Tel: (84-28) 3828 7900 – Ext: 266

Email: saokim@shinhan.com

kimdinhsb@gmail.com

PRESS RELEASE

SHINHAN BANK VIETNAM SIGNS COOPERATION AGREEMENT WITH HO CHI MINH UNIVERSITY OF BANKING

Ho Chi Minh City, 31st of March 2023, Shinhan Bank Vietnam Ltd ("Shinhan Bank") has signed an agreement of collaboration with the Ho Chi Minh University of Banking ("HUB") in order to implement an attractive 0% interest tuition fee support program. The signing event took place in the HUB's Hall, No. 36 Ton That Dam, Nguyen Thai Binh Ward, District 1, HCMC.

According to the signed cooperation framework, Shinhan Bank and HUB will collaborate to provide a special tuition finance scheme for parents, with a 0% attractive interest rate. The aim of the special tuition funding program is to assist parents and students in making flexible financial allocations when paying university fees based on their family's financial ability.

The two parties will implement School Banking tuition payment service through HUB's account in Shinhan Bank. The bank is also committed to delivering practical financial values to the school's professors and employees by offering preferred financial products/services such as credit cards and teacher loan packages.

HUB will collaborate with the bank to arrange marketing activities/events to promote the bank's services/products to lecturers and employees, parents, and students.

Mr. Lee Jae Hyun, Head of Corporate Investment Banking Division of Shinhan Bank Vietnam, stated: *"By collaboration with prestigious partners in the field of education in Vietnam, especially with HUB, we hope to encourage the development of a sustainable and effective education environment. Specially, HUB is also one of the universities that has provided the most employees for our bank in Vietnam over 30 years. This event serves as a foundation for a long-term cooperation partnership for us, with the goal of boosting the growth of education in general and offering beneficial possibilities for students in training activities and development. Regarding the remarkable achievements of recent years, I am confident that HUB will soon become a comprehensive and interdisciplinary university in the country and region"*.

Assoc. Prof. Dr. Nguyen Duc Trung - Vice Principal of HUB, stated: *"With the goal of pioneering the application of digital technology in training, research, and solving integrative challenges, HUB and Shinhan Bank have great similarities in development direction. We appreciate the bank's plan to execute the preferential credit support package for our students and employees. And I believe both sides will make significant*

achievements toward sustainable growth because of our stature, capacity, and solid working relationship”.

ABOUT HO CHI MINH UNIVERSITY OF BANKING

Ho Chi Minh University of Banking (HUB) is a public university directly under the State Bank of Vietnam established on 16th December 1976.

HUB has more than 13,000 students studying at all from university, master and doctor levels with 07 industries, 18 training majors and 6 AUN - QA inspection programs.

HUB has 03 training facilities, including 02 facilities in the center of District 1, Ho Chi Minh City and 01 facility in Thu Duc District, with total area of more than 11 hectares, which is invested in spacious and modern construction.

HUB belongs to a group of 50 universities and is one of two universities of economics industry, which has the best international announcement in Vietnam (Scopus Data, DTU Research in 2019).

HUB has been granted domestic and international accreditation certificates, such as: Higher Education Accreditation Certificate according to the standard of Ministry of Education and Training of Vietnam (MOET); 02 training programs are granted International Accreditation Certification according to the Asean University Network – Quality Assurance (AUN – QA); Quality Management System Certificate according to ISO 9001:2015 standard of Afnor Foundation of the French Republic.

For more information about HUB, please kindly visit:

Website: <https://hub.edu.vn/>

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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