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Q1/2022 LOAN PACKAGE INFORMATION

SHINHAN BANK VIETNAM SUPPORTS CUSTOMERS BY OFFERING PREFERENTIAL LOAN PACKAGES

Ho Chi Minh City, January 18, 2022 – Shinhan Bank Vietnam Ltd. ("Shinhan Bank Vietnam"), has announced first quarter 2022 interest rates for individual customer home loans and car loans. The highlight of these loan packages are the low interest rates and loan terms that are adjusted to better suit client demands and capacities, effectively addressing their diverse financial needs.

Customers can choose from three interest rate packages when applying for a home loan. The packages are 3.9% fixed for 6 months, 7.6% fixed for 36 months, or 7.9% fixed for 60 months. Customers may finance up to 70% of the collateral value used in the home loan package, and the loan term can be up to 30 years.

Shinhan Bank Vietnam made several changes to the car loan packages. Customers can choose from the following two packages: 6.0%/year fixed for 01 year or 7.5%/year fixed throughout the loan term. Customers may finance up to 80% of the new car's value. They also receive a 0.1% annual discount if they purchase THACO cars, or a 0.3% annual discount if they purchase electric or hybrid cars.

Loan customers will receive an additional 0.2% discount if they use other Shinhan Bank products and services.

Customers interested in the loan packages and other products and services of Shinhan Bank Vietnam should contact the nearest Shinhan Bank branch, call our Contact Center at 19001577, or visit our website at https://shinhan.com.vn/vi/shinhan_personal_category/tin-dung-2.html/ for more information.

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 Foreign Bank in Vietnam 2021", and the "Best Company To Work For In Asia" for three consecutive years by HR Asia publication.

For more information about Shinhan Bank Vietnam, please visit

Website: https://shinhan.com.vn/

Facebook: www.facebook.com/Shinhanbankvn/