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PRESS RELEASE

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SHINHAN GLOBAL X-CHANGE 2025 - VIETNAM STARGATE: VIETNAM – THE GATEWAY FOR KOREAN STARTUPS TO REACH SOUTHEAST ASIA

Ho Chi Minh City, September 19, 2025 – From September 16 to 19, 2025, the program *"Shinhan Global X-Change 2025"* under the theme *"Vietnam Stargate"* officially took place. The program was jointly organized by Shinhan Future's Lab Vietnam and Shinhan Future's Lab Korea, under the sponsorship of Shinhan Financial Group, the Korea Federation of Banks, and the Korea Fintech Support Center. It was also honored to receive guidance from the Financial Services Commission of Korea (FSC) and the State Bank of Vietnam (SBV), along with support from the Consulate General of Korea in Ho Chi Minh City, the Korea SMEs and Startups Agency (KOSME), and the National IT Industry Promotion Agency (NIPA).

With the mission of connecting and fostering business growth for promising startups, *Shinhan Global X-Change 2025* was held in Vietnam for the first time, affirming the country's role as the gateway for Korean startups to expand into Southeast Asia. Over four days, the program brought 10 outstanding Korean startups to Ho Chi Minh City to participate in business networking and explore opportunities for strategic collaboration.

The program kicked off on September 16, 2025, with startups learning about Shinhan's financial ecosystem in Vietnam and the orientation of the program.

On September 17, 2025, the *Business Tour* introduced startups to the National IT Industry Promotion Agency (NIPA) and the Korea SMEs and Startups Agency (KOSME), as well as a seminar on international fundraising (Overseas IR). The highlight of the day was *Business Matching* sessions, where 10 Korean startups met with over 20 partners from Shinhan Financial Group, as well as companies across diverse sectors such as retail, services, technology, and manufacturing to explore strategic partnerships.

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On September 18, 2025, the flagship *Demo Day* event was held at the headquarters of Shinhan Bank Vietnam, attended by Mr. Vo Minh Tuan – Director of SBV Ho Chi Minh City Branch II, Mr. Kim Dong Hwan – Director of Digital Finance Policy, FSC Korea, and nearly 200 guests including representatives from Shinhan Financial Group (SFG), multi-sector enterprises, investment funds, and innovation organizations.

At Demo Day, 10 Korean startups showcased breakthrough solutions in fintech, insurtech, edtech, AI, and creative technology. The event also witnessed the signing of MOUs between startups and partners in Vietnam:

- **Team Zerocode** and **Creatory**: Team Zerocode's AI translation solution *Aness* was officially introduced in Vietnam at the *Vietnam Web Summit* hosted by Creatory.
- **YesFuture** and **Global Job Center**: a partnership to build a legal support system to facilitate study abroad and job opportunities for Vietnamese students.

Networking sessions also created an open space for Shinhan leaders, regulators, investors, and the startup community to connect. The event not only expanded startup networks but also laid the foundation for long-term cooperation, contributing to innovation and digital economy development in Vietnam and the region.

Mr. Koh Seogheon, Deputy General Director & Chief Strategy Officer, Shinhan Financial Group, stated:
"Shinhan Global X-Change 2025 is a gateway to new opportunities for Korean and Vietnamese startups in their journey of connection, collaboration, and sustainable growth. We expect the program to serve as a catalyst for fintech companies and startups to expand their networks, access investors, and engage with diverse partners. Shinhan Financial Group is committed to being a trusted companion, helping startups turn today's small ideas into tomorrow's great achievements."

Mr. Cho Yong Byung, Chairman of the Korea Youth Startup Foundation (D.CAMP), shared:
"Shinhan Future's Lab and D.CAMP have been working side by side with startups, supporting the growth of the startup ecosystem. I believe your innovative ideas can change the world. Though there will be times of difficulty or failure, never give up – because it is in that journey you will grow stronger and shine brighter as entrepreneurs."

Mr. Kim Dong Hwan, Director of Digital Finance Policy, FSC Korea, said:
"This year, the Korean government has oriented fintech policy toward global scale-up, and private sector cooperation with this direction is highly significant. With a young population and a high level of digital adoption, Vietnam is a market full of potential for strong fintech growth. I believe that collaboration between the Korean and Vietnamese fintech ecosystems will become a driving force for global finance. Through today's event, we hope businesses, financial institutions, and regulators from both countries will continue to work together to create international success stories."

Mr. Vo Minh Tuan, Director of SBV Ho Chi Minh City Region 2, affirmed:
"The Shinhan Global X-Change 2025 program under the theme Vietnam Stargate marks an important milestone, opening a gateway to connect Vietnam with the world in finance and technology. We highly

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appreciate Shinhan's initiative and are committed to continuing to accompany and create a safe, sustainable environment for the growth of the financial innovation ecosystem."

The program concluded on September 19, 2025, as startups connected with the local tech community at the *Vietnam Web Summit*, opening up valuable future collaboration opportunities.

With its theme *"Vietnam Stargate"*, *Shinhan Global X-Change 2025* affirmed that Vietnam is not just a destination, but a gateway for Korean startups to conquer the Southeast Asian market.

The 10 outstanding startups selected to participate in Shinhan Global X-Change 2025 in Vietnam include:

- **ANESS**: An AI-powered real-time translation device and platform enabling seamless multilingual communication in business, education, and healthcare.
- **276 HOLDINGS**: A fintech company providing advance payment and trade finance services for cross-border transactions, supporting Vietnamese exporters and Korean SMEs.
- **P2ACH AI**: An AI-powered out-of-home (OOH) advertising and digital signage platform using real-time computer vision to measure views, engagement, and optimize marketing campaigns.
- **SEIZE DATA**: A fintech and big data startup offering AI-based alternative credit scoring, expanding financial access for customers with limited credit history.
- **YESFUTURE (VIVISA)**: An EdTech & Immigration Tech platform supporting international students in visa management, university applications, and student administration via SaaS.
- **PINZLE**: A global art agency delivering immersive art experiences through exhibitions, pop-up events, and creative projects to enhance customer engagement.
- **STARZIP**: A Web3 platform issuing tokens backed by offline store sales data, enabling small businesses to raise capital and investors to trade with verified trust.
- **SMALL TICKET**: An insurtech company developing niche insurance products and risk management solutions using data analytics and brokerage expertise.
- **SKYAND & FINFLOW**: A joint venture providing microloans before arrival, Shinhan account setup, and Korean language training for foreigners entering Korea.
- **STEPPAY**: A subscription-based payment software allowing businesses to deploy and manage recurring payments quickly without major IT investment.

ABOUT SHINHAN FUTURE'S LAB

Shinhan Future's Lab (SFL), under Shinhan Financial Group (SFG), is one of the pioneering and most successful fintech startup accelerators in Korea. With a mission to drive innovation, SFL helps promising startups connect with a wide network of businesses, investors, and experts across various fields, while expanding growth opportunities into international markets.

Launched in Vietnam in 2016, Shinhan Future's Lab Vietnam (SFL-V) is the organization's first overseas branch. Initially focused on fintech, SFL-V has since expanded its support to startups in multiple industries such as insurtech, edtech, big data, artificial intelligence, and creative technology. Participating startups receive direct mentorship from financial, technical, legal, and business experts within Shinhan's ecosystem as well as from other reputable organizations.

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Building on this foundation, Shinhan Global X-Change is organized annually by SFL-V, alternating between Korea and Vietnam, to serve as a strategic bridge for startups in both countries. The program not only connects startups with Shinhan Group member companies but also with partners across and beyond the financial sector, helping young businesses validate their models, expand into new markets, and build international brands.

With its comprehensive startup ecosystem and consistent support, Shinhan Future's Lab Vietnam affirms its role as a launchpad for innovative ideas to reach the global stage, while contributing to the overall growth of the regional startup economy.

For more details, please visit: https://futureslab.com.vn/

ABOUT SHINHAN BANK VIETNAM

Shinhan Bank Vietnam Limited ("Shinhan Bank") is a subsidiary of Shinhan Bank Korea, a member of Shinhan Financial Group (SFG). SFG is a leading financial group in South Korea, founded on the foundation of Shinhan Bank Korea, Shinhan Investment Corporation, and Shinhan Asset Management. SFG is listed on both the Korea Exchange (KRX) and the New York Stock Exchange (NYSE). SFG and Shinhan Bank Korea are among the top 10 Domestic Systemically Important Banks (D-SIBs) in the South Korean banking system.

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/

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