

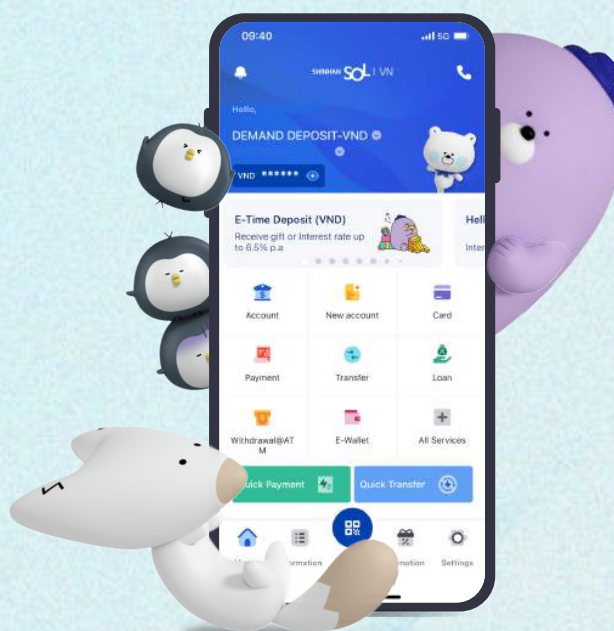


Shinhan

GUIDELINE

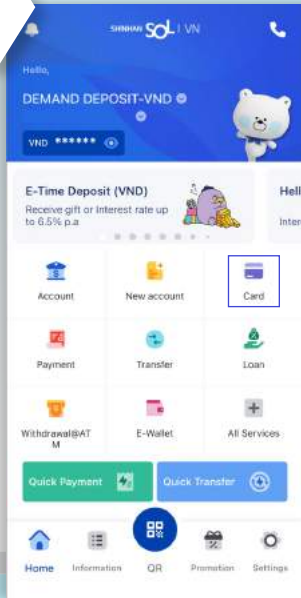
REGISTER FOR FLEXIBLE INSTALLMENT PLAN
WITH PREFERENTIAL INTEREST VIA

MOBILE BANKING SOL APP



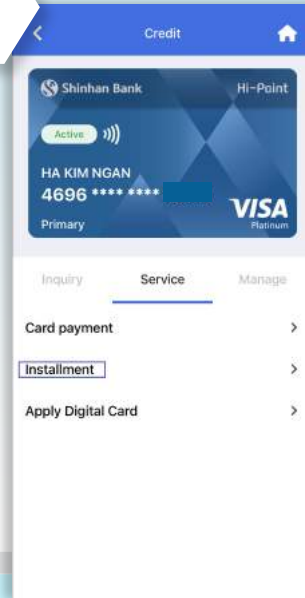
After logging in, select **Card** on the main screen

01



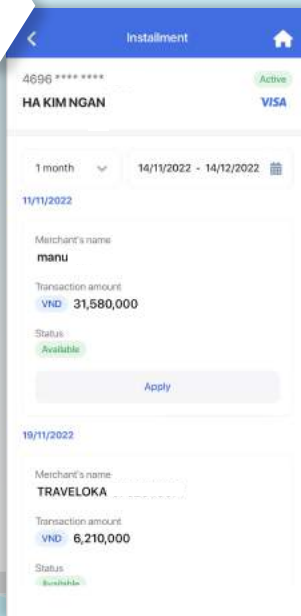
Select a credit card with transactions need to be converted installment > Select **Installment**

02



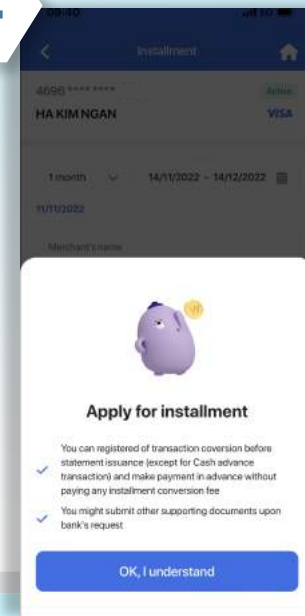
Select the transaction to convert installment > Select **Apply**

03



Select **OK, I understand** to continue

04



Select **Installment tenor**
> Select **Continue**

05

Installment application

Transaction date
11/11/2022

Merchant's name
manu

Transaction amount
VND 31,580,000

Country/City
Vietnam, HO CHI MINH

Auth code
528

Installment tenor
12 MONTH

Installment interest
21%

The first date of payment
14/12/2022

Continue

Confirm to agree with terms and conditions > Select **Submit**

06

Terms & Conditions

SHINHAN BANK

Terms and Conditions Installment plan at Shinhan Bank

Before you apply for the Installment Plan / Overdraft Plan / Loan at Shinhan Bank Vietnam please read the Terms and Conditions of the Installment Plan and Overdraft Plan carefully and agree to comply with the Installment Plan and Overdraft Plan and its conditions and terms and shall be bound by them.

1. Eligible

- 1.1 It applies to the Installment Plan, the Overdraft Plan and shall be used by Shinhan Bank Vietnam. The Installment Plan is not applicable to card self-pay, online charge, transfer charge, and installment purchase for online shop and online self-payments for web banking and mobile app services and for the transactions in other financial institutions.
- 1.2 Interest rate in the Installment Plan cannot shall be determined in Vietnam (VND).
- 1.3 The interest rate in the Installment Plan is 21% (per year rate).
- 1.4 The Installment Plan shall not be used later in time of:

 - a. The amount of transaction made by Shinhan Bank Vietnam exceeded under the Installment Plan and Overdraft Plan Vietnam agreed transaction card transaction.
 - b. The credit limit is exceeded status.
 - c. The person is reported to its credit history.

- 1.5 The position already applied for different type Installment Plan.
- 1.6 All fees are non-refundable and shall not be included plan or Installment services or products in all cases in any cases under the Installment Plan. It shall not be used as a substitute for the loan.

2. Cases

- 2.1 The Installment Plan applies to all Shinhan Bank Vietnam customer credit cards. Shinhan Bank Vietnam customer credit card in use eligible to use Installment program.
- 2.2 Any person cannot be Installment Plan eligible for getting credit limit of Shinhan Bank.

Issued by Shinhan Bank Vietnam Ltd.

I have carefully read, understood and agree to comply with above Terms & Conditions.

Submit

Check again installment information
> Select **Confirm**

07

Confirmation

Merchant's name
manu

Transaction amount
VND 31,580,000

Country/City
Vietnam, HO CHI MINH

Auth code
528

Installment tenor
12 MONTH

The first date of payment
14/12/2022

Installment interest
21%

Confirm

Enter your PIN to complete

08

M-OTP

Enter your PIN to continue

Auto authenticate

● ● ● ● ● ● ● ●

1	2	3	4
	5		6
7	8	9	0

OK