



Shinhan

Shinhan Bank

Your trustworthy corporate partner
in Vietnam



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🌐 shinhan.com.vn

 **Shinhan Bank**



I. Account and Deposit

1. Demand Deposit Account

- ✦ Free registration and no monthly maintenance fee
- ✦ Wide range of currencies: VND, USD, EUR, JPY, AUD, CHF, GBP, CAD, SGD and NZD
- ✦ No minimum balance requirement
- ✦ Select lucky account number from Prosperity number list, customer preference, birthday, etc.
- ✦ Own account number as soon as Company receive the Business Registration Certificate (via the Investment and Planning Department of Ho Chi Minh City)

2. Time Deposit Account

- ✦ Wide range of currencies: VND, USD, EUR, JPY, AUD, GBP, CAD, SGD and NZD
- ✦ Tenor: 01 week – 60 months
- ✦ Attractive and competitive Interest rate
- ✦ Using Time Deposit account as collateral to get a loan with low interest or open corporate credit card

3. Escrow Account

- ✦ This is a deposit of the enterprise to ensure its fulfillment of financial obligations to the bank/relevant parties or meet requirements of Vietnamese laws applicable to some industries/business sectors
- ✦ Competitive interest rates and service fees

4. Dedicated Account

- ✦ For customer who are securities company to comply with securities laws
- ✦ Manage deposits used in securities trading of investors
- ✦ **No minimum balance requirement**
- ✦ Free registration and transaction fees



5. Offshore Account

- ✦ For customers that are entities established and operated outside of Vietnam
- ✦ **No minimum balance requirement**
- ✦ Free registration and no monthly maintenance fees
- ✦ Account currency: VND and USD

6. Capital Account

- ✦ Capital account is opened to perform transactions regarding the foreign investment in Vietnam
- ✦ Type of account: Direct investment account, In-direct investment account
- ✦ **Free registration and no monthly maintenance fee**
- ✦ **No minimum balance requirement**



7. Foreign Borrowing and Repayment Account (FBRA)

- ✦ A specialized demand deposit account for purposes related to foreign borrowing, repayment activities
- ✦ Wide range of currencies: VND, USD, EUR, JPY, KRW, CHF
- ✦ Free registration and no monthly maintenance fee
- ✦ No minimum balance requirement



II. Services

1. Virtual Code service

- ✦ A digital technology solution supporting for collection management based on a link between Customer's Parent Account and list of Virtual Codes. Each Virtual Code is defaulted with a Payer
- ✦ **Unlimited virtual code** linked to a parent account
- ✦ Auto tracking credit transactions from each partner/customer

2. IPD Account service

- ✦ A service providing customers with a reserve account number immediately after registering business information at the Investment and Planning Department of Ho Chi Minh City (IPD HCMC)
- ✦ Activate account at any SHBVN's Branches/T.Os
- ✦ No initial deposit or minimum balance requirement



3. Onsite cash collection

- Door-to-door cash collection service
- Safe and quick service to collect cash from various business locations
- Secured service with cash-in-transit insurance
- No service registration fees

4. Cash Sweeping service

- Gather idle funds from client accounts into a preferential interest-earning account resulting in greater yields
- Fast, convenient, and safe cash sweeping transactions
- Free service registration and no maintenance fees

5. Bulk Collection service

- Bulk collection of multiple payments from various payers at once
- Fast, convenient, and safe collection transactions
- Free service registration and no maintenance fees

6. Firm Banking

- The channel connecting customers' ERP system directly to Shinhan Bank's core banking system to make banking transactions quickly and exactly
- Auto real-time payment instructions sent to bank
- Work load reduction
- Error and risk minimization in banking payment transactions, etc.



7. Fax/Email Transaction Service

- ☛ Customers will enjoy the following benefits when registering transactions via Fax/Email with SHBVN:
- ◆ **Diversification:** Fax/Email are allowed to most of transaction
- ◆ **Quickness:** Transaction is implemented right after receiving documents via Fax/Email
- ◆ **Convenience:** Original documents are submitted after the transaction

We believe finance should be
+ More Friendly, More Secure, More Creative

