



Shinhan

Shinhan Bank

Your trustworthy corporate partner
in Vietnam



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 **Shinhan Bank**



1. New Win-Win Operation Loan

- ▣ Eligibility Customers: Qualified for all conditions for granting USD loan at SHBVN
- ▣ Loan type: Operation loan – supplement working capital
- ▣ Loan currency: USD
- ▣ Loan tenor: Maximum **06** months
- ▣ Competitive Interest rate and fixed for entire loan tenors

2. Special VND Operation Loan

- ▣ Eligibility Customers: Qualified SHBVN's credit rating
- ▣ Loan type: Operation loan – supplement working capital
- ▣ Loan currency: VND
- ▣ Loan tenor: Maximum **06** months
- ▣ Apply fixed interest rate: Minimum **6.7% p.a**

3. Priority Operation Loan

Eligibility Customers:

- ◆ Qualified SHBVN's credit rating and;
- ◆ Only applied for new, extension and renew application (not applied for amended application)

Loan type: Operation Loan – supplement working capital

Loan currency: VND

Apply Interest rate: Fixed 4.5% p.a

Prioritized Areas:

- ◆ Agriculture
- ◆ Auxiliary
- ◆ Export
- ◆ SME
- ◆ Hi-tech

Addition conditions:

- ◆ Borrowing dependency ratio $\leq 50\%$
- ◆ No overdue history at SHBVN in last 01 year from the application date
- ◆ No bad debt in from group 2 to group 5 in last 02 years from the application date



4. Money Market (MM) Loan from 01 – 03 months

Eligibility Customers:

- ◆ Qualified SHBVN's credit rating or;
- ◆ Loan fully secured by Stand-by L/C or Time Deposit

Loan type: Operation Loan – supplement working capital

Loan currency: VND



- Loan tenor: 01 – 03 months
- Competitive interest rate and Fixed for entire loan tenor

5. Loan Backed by Deposit

- Eligibility Customer: Corporate Customer which are secured by USD Deposit collateral at SHBVN
- Loan type: Operation Loan – supplement working capital
- Loan currency: VND
- Loan limit: Maximum 85% of outstanding balance of pledged deposit in USD
- Loan tenor: Up to 12 months
- Apply interest rate: From 5.0% p.a

6. Green Credit

- Target Customers:
 - ◆ Qualified SHBVN's credit rating or;
 - ◆ Investing in project belong to Green credit fields
- Loan type: Facility loan – fixed assets investment capital
- Loan currency: VND
- Loan tenor: Maximum 10 years
- Competitive interest rate



7. Facility Loan VND 4,000 Bio Promotion

- Target Customers: Qualified SHBVN's credit rating
- Loan type: Facility Loan – fixed assets investment capital
- Loan currency: VND
- Loan tenor: Maximum 10 years
- Competitive Interest rate

8. Account Receivable Loan

- Target Customers:
 - Buyers: Resident Customers qualified SHBVN's credit rating
 - Sellers: Partner of Buyer that SHBVN sign co-operate contract (borrower)
- Digital platform where connect between Buyer, Sellers and Bank
- Loan currency: VND & USD
- Competitive Interest rate:
 - VND: From 6.5% p.a
 - USD: From 5.0% p.a
- No collateral required



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

