



LOYAL CUSTOMERS PROGRAM

Tops Club is the loyalty program of Shinhan Bank Vietnam offering special benefits and privileges to our valued customers.



Shinhan Bank

TOPS CLUB BENEFITS

Type		Premier	Ace	Best	Classic
Account management	USD cash withdrawal fee	Exemption	Discount 50%	Discount 30%	-
	SMS fee	Exemption	Exemption	-	-
	All kinds of account management fee	Exemption	Exemption	Exemption	Exemption
Remittance	Overseas inward fee	Exemption	Discount 50%	Discount 30%	Discount 30%
	Overseas outward fee	Exemption	Discount 50%	Discount 30%	-
	Domestic outward fee	Exemption	Discount 50%	Discount 30%	-
Credit/ Debit card	Annual fee	Exemption	Exemption	-	-
	SMS fee	Exemption	Exemption	-	-
ATM card	Cash withdrawal at other banks' ATMs fee	Exemption	-	-	-

TOPS CLUB GRADE CLASSIFICATION

Customer grade	Tops Club points
Premier	Tops point \geq 2000 points
Ace	Tops point \geq 1200 points
Best	Tops point \geq 1000 points
Classic	Tops point \geq 500 points

TOPS CLUB SCHEME



When is Tops Club grade classified?

Applied date	Performance period	Applied period
15/01	October ~ December of the previous year	15/01 - 14/04
15/04	January ~ March	15/04 - 14/07
15/07	April ~ June	15/07 - 14/10
15/10	July ~ September	15/10 - 14/01



How is the scheme of Tops Club?

Field		Unit of performance	Point per unit
Deposit	3-month average balance of Demand Deposit	VND 500,000	05
	3-month average balance of Installment/Term Deposit	VND 500,000	03
Loan	3-month average balance of loan for personal	VND 5,000,000	10
Credit Card	Total payment amount for credit card (POS transaction only) in 3 months	VND 500,000	01
Remittance	Number of outward overseas remittance transaction in 3 months	By item	10
F/X	Total amount of foreign exchange transaction in 3 months	By USD 500	02
Others	Period of relationship with the bank	By 01 year	10 (max: 100 points)

* Terms and conditions apply

Tops Club



Shinhan Bank

SHINHAN BANK VIETNAM LTD.

Empress Tower, 138 - 142 Hai Ba Trung, Dakao Ward, District 1, HCMC

☎ 1900 1577

🌐 shinhan.com.vn



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