

TERMS AND CONDITIONS OF SHINHAN PACKAGE

1. Eligible customers.

Individual customers who are eligible to open and/ or using demand account, Internet Banking/ SOL Mobile Banking, ATM card and/ or Visa debit card according to policies of Shinhan Bank Vietnam Limited (hereinafter called “The Bank”).

2. Service Details.

2.1. Shinhan Package.

- Eligible customers may choose one of two packages as follows:
 - S-Basic Package includes: Demand Account, Internet Banking/ SOL Mobile Banking and ATM card.
 - S-Advance Package includes: Demand Account, Internet Banking/ SOL Mobile Banking and Visa debit card.
- Products and services of each package are compulsory for customers to apply.
- Channel of registration and cancellation: The Bank’s counters & Internet Banking/ SOL Mobile Banking.

2.2. Shinhan Package offers.

Shinhan Package offers in details as follows (Fees and charges are not included VAT)

SHINHAN PACKAGE		S-Basic	S-Advance
Payroll Account			
Account	Minimum balance requirement	VND 50,000/ USD 2	VND 50,000/ USD 2
	Monthly average balance requirement	Non-required	Non-required
	Monthly account management fee	Free	Free
	Account certificate/ statement issuance	Free	Free
	SMS service	Free	Free
Online money transfer	Normal domestic money transfer	Free	Free
	Express money transfer	Free	Free
	Money transfer by contact	Free	Free
Card	Card type	Napas ATM card	Visa Classic debit card
	Card issuance	Free	Free
	Shinhan ATMs cash withdrawal	Free	Free
	External ATMs cash withdrawal	Free	VND 2,000/ transaction
	Membership fee (Free for 1 st year)	Free	50% off
	Cash-back program	Non-applied	1% (unlimited)
Special offers	Unsecured loan favor interest rate	1% off	1% off
	Mobile numbers account opening	Free	Free
Non – Payroll Account			
Account	Minimum balance requirement	VND 50,000/ USD 2	VND 50,000/ USD 2
	Monthly average balance requirement	VND 1,000,000/ USD 50	VND 1,000,000/ USD 50
	Monthly account management fee	VND 15,000	VND 20,000
	Account certificate/ statement issuance	Free	Free
	SMS service	Free	Free
Online money transfer	Normal domestic money transfer	Free	Free
	Express money transfer	Free	Free
	Money transfer by contact	Free	Free
Card	Card type	Napas ATM card	Visa Classic debit card
	Card issuance	Free	Free
	Shinhan ATMs cash withdrawal	Free	Free
	External ATMs cash withdrawal	Free	VND 2,000/ transaction
	Membership fee (Free for 1 st year)	Free	25% off
	Cash-back program	Non-applied	1% (unlimited)
Special offers	Unsecured loan favor interest rate	0.2% off	0.2% off
	Mobile numbers account opening	Free	Free

- Payroll Account means the account that customers receive monthly salary by money transfer from VND 5,000,000 or USD 250 and above.
- Minimum balance is the minimum amount that the account holder must maintain at all times. The customer can not use the minimum balance. The specific minimum balance for each type of account is in The Bank's tariff from time to time published at The Bank's branches, transaction offices and/ or at www.shinhan.com.vn.
- Monthly average balance is the minimum average balance that the account holder must maintain on the account each month. The monthly average balance is performed as follows:

$$\text{Monthly Average Balance} = \frac{\text{Total closing balance of all days in a month}}{\text{No. of days in a month}}$$

In which, the days in a month means from the first date to the end date of the month.

- Monthly account management fee is charged on every 10th of a month and it will be waived if monthly average balance meets the requirement.
- Membership fee is the fee that customers must pay per annum to register S-Advance Package. For the 1st year, membership fee will be free. From the 2nd year and later, the membership fee shall be charged on 10th of the month of registering S-Advance Package.
- The favor interest rate of unsecured loan is applied after 06 months from the date of package registration.

3. Other terms and conditions.

- The Bank may, as its sole discretion, charge monthly account management fee on account in case monthly account average balance is under requirement.
- In case the account balance is insufficient to charge the fee, the accumulation of fee will be charged when the account balance is sufficient.
- In case the account is insufficient to charge the fee in 02 months in a row, Shinhan Package offers will be canceled automatically.

- In case the customer is the member of Tops Club/ SOL Club Loyalty Program or S-Payroll Account holder, the benefit of Shinhan Package will be prioritized to apply.
- Shinhan Package are applied based on the account level, products and services linked with the account registered the package.
- A customer is allowed to register one package with one account and/ or one card.
- The Bank is entitled to change these terms and conditions of Shinhan Package any time and publish at any branches, transaction offices and/ or on The Bank's website at www.shinhan.com.vn.
- Any decisions of The Bank on complaints, claims, dispute relating to these terms & conditions of Shinhan Package are final, conclusive and binding without any notification to the customers.
- These terms and conditions are written in English and Vietnamese, all of which shall be of equal validity. In case of any inconsistency and/ or discrepancies, the Vietnamese version shall prevail.
- The Bank may, as its sole discretion, terminate these Shinhan Package upon 5-days prior notice at Head Office/ any branches/ transaction offices and/ or on The Bank's website at www.shinhan.com.vn.
- Others contents which is not stipulated herein, shall be applied by General Terms and Conditions of The Bank and/or any other terms and condition of related products and services.
- By registering Shinhan Package, customers confirm to read, understand and agree with these terms & conditions and/ or specified terms & condition of related products and services.