

TERMS AND CONDITIONS OF HELLO SHINHAN TIME DEPOSIT ACCOUNT

Before using service of Hello Shinhan Time Deposit Account (“Hello Shinhan Account”), Customer please carefully read below separated Terms and Conditions. This separated Terms and Conditions together with: (i) Information of Customer and Shinhan Bank Vietnam Limited (“The Bank”) in the Application for Registration of Information, Opening accounts and Banking services for Individual of Customer; (ii) Time Deposit/ Time Saving account opening request; (iii) General Terms and Conditions of Shinhan Bank Vietnam Limited (“The Bank”) will form the Time Deposit contract between The Bank and Customer, manage the opening, operation and closing of Hello Shinhan Account.

1. **Eligible Customer:**

Individual customer has to meet all conditions as follows:

- 1.1 Is (i) Vietnamese individual; or (ii) Resident Foreigner; or (iii) Non-resident who is permitted to reside in Vietnam for at least 6 months;
- 1.2 Registers Internet Banking/ Mobile Banking SOL;
- 1.3 Has never opened any Saving Account/ Term Deposit Account/ Installment Account group at the Bank before.

2. **Tenor:**

Applied tenors: 6M, 12M

Hello Shinhan Account’s tenor is selected by customer when opening Hello Shinhan Account and shall not exceed the remaining valid period of VISA/ Resident Card of individual foreign customer.

3. **Transferring and receiving money:**

- 3.1 All transaction of transferring and receiving principal, interest shall be processed via Demand Deposit Account VND at The Bank which is registered as link account by customers. The link account must be maintained and allowed to credit during the account’s tenor which is registered by customers.
In case registered link account is closed or registered as dormant account or credit blocked, customer has to register new link account at The Bank.
- 3.2 Before new link account is registered, the amount (principal and/or interest) shall be retained in Hello Shinhan Account. At this time, Hello Shinhan Account shall be maintained instead of auto-renewal/auto-close. Applied interest rate from The Deposit Account’s maturity date in this case is the lowest interest rate of Demand Deposit of The Bank from time to time.

4. Interest:

The interest shall be calculated on basis of the actual number of days elapsed, a year of 365 days with the Interest Rate as mentioned in Article 5 below.

5. Interest Rate:

The Internet rate shall be applied automatically as same as the announced interest rate and updated from time to time of product Hello Shinhan on website shinhan.com.vn when customer opens Hello Shinhan Account.

6. Renewal method:

When opening Hello Shinhan Account, customer can only choose non-renewal type. On the maturity date, the account will be automatically closed and transferred principal and/or interest to link account.

7. Hello Shinhan Account's Closure and partial withdrawal:

7.1 Premature withdrawal is allowed. Hello Shinhan Account to be premature withdrawal will be paid the lowest interest rate of Demand Deposit and in accordance with the actual length of time from the date customer deposits money until the date of withdrawal.

7.2 Hello Shinhan Account is allowed to partial withdrawal at any time with any amount before maturity date but the total partial withdrawal amount shall not exceed the remaining balance of Hello Shinhan Account. The partial withdrawal amount will be paid the lowest interest rate of Non-Term Account of the Bank at the day of partial withdrawal. The remaining amount will maintain the basic interest rate and favor interest rate (if qualify condition) until the maturity date.

8. Other Conditions

8.1 By participating in this product, Customers confirm to read, understand and agree with General Terms and Conditions, any other Terms and Conditions of related Products/ Services and these Terms and Conditions;

8.2 Any decisions of the Bank on complaints, claims, dispute relating to this Hello Shinhan Time Deposit Account are final and conclusive.

8.3 The Bank may, as its sole discretion, terminate or change the product upon 5-day prior notice at any Branches/ Transaction Offices and/or on the website.

- 8.4 Others contents which is not stipulated by this Terms and Conditions, shall be applied by General Terms and Conditions of The Bank and/ or any other Terms and Condition of related Products/ Services.
- 8.5 These Terms and Conditions are written in both English and Vietnamese, all of which shall be of equal validity. In case of any inconsistency and/or discrepancies between English and Vietnamese version, the Vietnamese version shall prevail.
- 8.6 For Hello Shinhan Account opened before 23 Oct 2023, if customer chose auto-renewal of principal only or auto-renewal of principal and interest, the favor Interest Rate which applied since the opening date would be maintained until the maturity date. On the renewal date, the basic rate (not include the favor interest rate) of Hello Shinhan Account would be continued.
- 8.7 This product is not applied for SHBVN staffs.