

## TERMS AND CONDITIONS OF MY SOL PACKAGE

### 1. My SOL Package

My SOL Package is the special promotional package for individual customers to provide optimal benefits when experience services related to Demand Deposit Account, Shinhan Be-Safe Debit Card and Internet Banking.

### 2. Eligible customers.

Individual customers who are eligible to open and/ or using demand account, Internet Banking/ Mobile Banking SOL, and/or Be-Safe Debit Card according to policies of Shinhan Bank Vietnam Limited (hereinafter called “The Bank”) as follows:

- **New customer:**

Customer opens Demand Deposit Account group (Demand Deposit Account/ S-Payroll/ 4E/ PWM Account/ K-Study Account/ Online Demand Deposit Account); registers Internet Banking/ Mobile Banking SOL, and registers Shinhan Be-Safe Debit Card.

- **Existing customer:**

- Customer has Demand Deposit Account;
- Re-activate Internet Banking (customer used to register Internet Banking but unused ID over one year); or
- Customer used to open International Debit Card at The Bank and open new Shinhan Be-Safe Debit Card.

### 3. Conditions of benefits.

- Experience period: after the launching date of My SOL Package, the eligible customers (including new and existing customer) could enjoy benefits without any conditions; the applied term will be from the date customers become the eligible customer to the first date of the third month.

(Example: On 10<sup>th</sup> July, My SOL Package is officially launching. The eligible customer has account, Internet Banking and Shinhan Be-safe Debit Card on 15<sup>th</sup> July, customer will be automatically offered benefit during experience period from 16<sup>th</sup> July to 01<sup>st</sup> September.

- After experience period: start from 2<sup>nd</sup> day of the 3<sup>rd</sup> month to the 1<sup>st</sup> day of the 4<sup>th</sup> month, eligible customer can only enjoy benefits as mentioned in Article 4 if customer meets one of two below usage conditions in the previous month:
  - ✓ Using Shinhan Be-Safe Debit Card: at least three (3) transaction monthly; or
  - ✓ Using Internet Banking: at least three (3) transfer transaction via Internet Banking/ Mobile Banking SOL monthly (excluding auto transfer).

(Ex: if the experience period is ended on 01<sup>st</sup> September, customer has to meet one of two above conditions in August; customer will be continue receiving benefits from 02<sup>nd</sup> September to 01<sup>st</sup> October).
- The rule of checking conditions and applying benefits is as below details:

Condition Checking Period	Period of applying benefit
Monthly, from the first day to the last day of the month.	Monthly, from the second day of the month after checking period month to the first day of the next month.

#### 4. Detailed benefits of My SOL Package

Detailed benefits of My SOL Package are as below table (Fees and charges are not included VAT)

Products & Services		Standard Fee/Rate (*)	My SOL Package
Fee Name			
Account	Monthly Account Management Fee	VND10,000/month	Free
	Monthly Average Balance Requirement	VND1,000,000/USD50	Non - required
	Account minimum Holding balance	VND50,000/USD2	Non - required
	Lucky account service: - Mobile number account; - Birthday	VND330,000	Free

	Non-Term Account Interest rate (p.a.)(**)	0.10% (Balance>= VND10mio)	<b>Demand Deposit IR + 0.2%</b> (Balance>=VND20mio)
	SMS Service Fee	VND9,090/month	<b>Free</b>
<b>Digital Banking</b>	Express domestic transfer	VND1,500 ~	<b>Free</b>
	Domestic transfer	10,909/transaction	<b>Free</b>
	Top up traffic account function fee	0.3% (Min: VND3,000 – Max:VND30,000)/transaction	<b>Free</b>
<b>Shinhan Be-safe Debit Card</b>	Membership fee	Free	<b>Free</b>
	SMS service fee	VND10,000/month	<b>Free</b>
	Internal ATM Cash Withdrawal Fee	Free	<b>Free</b>
	External ATM Cash Withdrawal Fee	VND2,000/transaction	<b>Free</b>
	Shinhan Point Program	0.10%	<b>Up to 1% (Max 400,000points/month)</b>

(\*) Standard Fee/Rate mentioned in this guideline are for reference only, the specific fee/interest rates will be according to the Bank's fee at the time of application.

(\*\*) Non-Term Interest Amount = Total Interest Amount of each day.

In which, the Interest Amount of each day will be calculated as follows:

$$\text{Interest Amount of each day} = \frac{\text{Ending balance of each day} \times \text{Applied Interest rate}}{365}$$

At the time customer qualifies My SOL Package (T day), the Interest Amount will be calculated from day (T+1).

## 5. Other Terms and Conditions

- After experience period, for customers who are not qualified for Conditions, benefit will be temporarily terminated. The applicable fee for disruption period will subject to current individual tariff of the Bank posted at website [www.shinhan.com.vn](http://www.shinhan.com.vn). Benefit will be re-activated when customers meet the Conditions of benefit at Article 1, Chapter 2.

- In case the customer is the member of Tops Club or S-Payroll account holder qualifies My SOL Package, benefit of My SOL Package and other benefits of Tops Club/S-Payroll will be applied same time.
- Benefit related to Interest rate in My SOL Package will be applied to the balance of account linked to Shinhan Be-Safe Debit Card and Internet Banking that meet the Conditions of My SOL Package; the maximum rate is not exceed 0.3% pa.
- In case customer registers Shinhan Package (S-Advance) and qualifies My SOL Package, the total points for Shinhan Points program of this customer is not exceed 400,000 points.
- In case the customer qualifies My SOL Package conditions, customer would receive PUSH notification via app SOL from the Bank informing that the customer is being offered benefits of My SOL Package.
- In case My SOL Package's benefit is temporarily terminated due to customer closes/ terminates one of three products, services (Account/ Internet Banking/ Shinhan Be-Safe Debit Card) or the monthly usage of Shinhan Be-Safe Debit Card/ Internet Banking is not qualified as mentioned in Article 3, customer would receive PUSH notification about the period of temporarily terminated benefit of My SOL Package.
- Others contents which is not stipulated herein, shall be applied by General Terms and Conditions of the Bank and/or any other Terms and Conditions of related products and services on the Bank's website at [www.shinhan.com.vn](http://www.shinhan.com.vn).
- The Bank may, as its sole discretion, terminate or amend My SOL Package at any time upon 5-days prior notice at any branches/ transaction office and/or on the Bank's website at [www.shinhan.com.vn](http://www.shinhan.com.vn).
- Any decisions of the Bank on complaints, claims, dispute relating to these Terms & Conditions of My SOL Package are final, conclusive and binding.
- Customer confirms to read, understand and agree with these Terms & Conditions, General Terms and Conditions of the Bank and/ or specified Terms & Condition of related products and services on the Bank's website at [www.shinhan.com.vn](http://www.shinhan.com.vn).

- 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.