

TERMS AND CONDITIONS OF SOHO BIZ PACKAGE

Article 1. SOHO Biz Package

SOHO Biz Package is the special solutions package for SOHO customers to provide optimal benefits when experience services related to SOHO MMDA demand account and Internet Banking.

Article 2. Eligible customers.

Including new customers and existing customers, who are individual¹, organizations², household and private enterprise classified:

1. Open and/ or using SOHO MMDA demand account and Internet Banking/ Mobile Banking SOL according to policies of Shinhan Bank Vietnam Limited (hereinafter called “The Bank”) OR
2. Having SOHO Loan³ or Corp Car Loan

Article 3. Conditions of benefits.

3.1 The eligible customers prescribed in Article 2 of these Terms & Conditions could enjoy benefits automatically; the applied term will be from the date customers become the eligible customer until the Bank notify the end of the program if customer meet conditions as below:

A. Normal customer:

- SOHO MMDA account should in normal operation status

B. Customer is having SOHO Loan or Corp Car Loan:

- Customer does not need to have SOHO MMDA account to enjoy the benefits during the loan period. Once the loan ends, customer must open new or activate SOHO MMDA account to continue enjoying the SOHO Biz Package benefits.
- The rule of checking conditions and applying benefits is as below details:

Condition Checking Period	Period of applying benefit
Banking’s system automatically check real time	Banking’s system automatically extend benefits at checking period and notify the eligible customers through PUSH notification as prescribed in Article 5 of these Terms and Conditions.

¹ Individual/Vietnamese & Korean who is owner of Households and/or Private Enterprises OR having Business Income

Korean who is having Business Income

² Corporate whom Charter Capital equals or less than 5 billion VND OR having SOHO Loan or Corp Car Loan

³ SOHO Loan including: SOHO Operation/ Facility Loan with/without collateral, Operation Loan/ Facility Loan with Supplier’s Guarantee, SOHO Prime Operation/ Facility Loan.

Article 4. Detailed benefits of SOHO Biz Package

Detailed benefits of SOHO Biz Package are as below table (not including VAT).

Products & Services		Standard Fee/Rate (*)	SOHO Biz Package (**)
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/ USD 2	Non-required
	Lucky account service: Mobile number account and Birthday	VND330,000	Free
	Account Certificate/ Statement issuance	VND110.000/per request	Free
	Account statement (For Individual, Household/ Private Enterprise)	VND 11,000/ statement month	Free
	Non-Term Account Interest Rate (/year)	0.1%`	1/ For SOHO MMDA account (**): Corresponding Interest rate for each period according to tier of Day-end Balance of SOHO MMDA product, which customer register SOHO Biz Package 0.2% - 0.5%
		(Balance >= VND 10 Mio)	2/ For normal non-term account: Apply standard non-term interest rate for each period (Balance of SOHO MMDA account ≥ VND 15 Mio)
SMS service fee (For Individual, Household/ Private Enterprise)	VND9,090/month	Free	
Internet Banking	Express domestic transfer Domestic transfer Money transfer by contact	VND1,500~10,909/ transaction	Free
	Top up traffic account function fee	0.3% (Min: VND3.000 – Max: VND30.000)/ transaction	Free
	Online A-OTP annual fee (For Individual, Household/ Private Enterprise)	VND55,000/ year	Free

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

(**) These fees are applicable at the time of publication of these Terms and Conditions. The Bank reserves the right to adjust the fee policy of the SOHO Biz Package in accordance with the notification method in Article 5 of these Terms and Conditions.

(***) Deposit interest rates refer to the Terms and Conditions of the SOHO MMDA Product at the time of application. Customers should proactively update or monitor the Bank's notices on adjustments in the SOHO MMDA Product.

Non-Term Interest Amount = Σ Interest of each day

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

$$\text{Interest Amount of each day} = \frac{\Sigma \text{ Tier of Day-end Balance} \times \text{Corresponding Interest rate according to Tier of Day-end Balance}}{365}$$

Corresponding Interest rate according to Tier of Day-end Balance not exceed maximum interest rate regulated by SBV from time to time as follow:

No	Tier of Day-end Balance (X)	Corresponding Interest rate according to tier of Day-end Balance (%/year)
1	$X \leq \text{VND } 30 \text{ million}$ (****)	0,2%
2	$\text{VND } 30 \text{ million} < X \leq \text{VND } 60 \text{ million}$	0,3%
3	$\text{VND } 60 \text{ million} < X \leq \text{VND } 100 \text{ million}$	0,4%
4	$X > \text{VND } 100 \text{ million}$	0,5%

(****) $X < \text{VND } 15 \text{ million} = 0\%$ and Minium Day-end Balance to earn interest is from VND 15 milliion and upwards

At the time customer qualifies SOHO Biz Package, the Interest Amount will be calculated from day (T).

Article 5. Other Terms and Conditions

5.1 Customers who do not meet the conditions of SOHO MMDA account in normal operating status during the promotional period, 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. Benefit will be re-activated when customers meet the Conditions of SOHO MMDA account in normal operating status.
- 5.2 In case the customer is the member of Tops Club qualifies SOHO Biz Package, benefit of SOHO Biz Package and other benefits of Tops Club will be applied same time.
 - 5.3 Benefit related to interest rate in SOHO Biz Package will be applied to the balance of account linked to SOHO MMDA account and Internet Banking that meet the Conditions of SOHO Biz Package.
 - 5.4 In case the customer qualifies SOHO Biz Package, customer would receive PUSH notification via app SOL from the Bank informing that the customer is being offered benefits of SOHO Biz Package.
 - 5.5 In case SOHO Biz Package's benefit is temporarily terminated due to customer don't have SOHO MMDA account or customer closes/ terminates SOHO MMDA account or SOHO MMDA account in dormant status, customer would receive PUSH notification about the period of temporarily terminated benefit of SOHO Biz Package.
 - 5.6 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.
 - 5.7 The Bank may, as its sole discretion, terminate or amend SOHO Biz 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.
 - 5.8 Any decisions of the Bank on complaints, claims, dispute relating to these Terms & Conditions of SOHO Biz Package are final, conclusive and binding.
 - 5.9 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.
 - 5.10 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.