TERM OF USE FOR MAXIMIZE FEATURE

Effective date: 04 Sep 2026

I. GENERAL DEFINITION:

1. **The Bank (Shinhan):** Shinhan Bank Vietnam Ltd

2. **The customer:** includes Residents Vietnamese; from 15-year-old above and Foreigner; or Non-Resident Foreigner who are allowed to live in Vietnam with period of 06 (six) months and above, or Households and Private Enterprises that owning demand account at the Bank as mentioned Article 4 and have activated or registered for the Maximize feature.

3. **Account Currency:** Vietnamese Dong (VND)

4. **Demand Account:** Refers to the Customer's payment account (*) opened with Shinhan, which the Customer has chosen to register for participation in the Maximize Feature and to receive corresponding earnings through the SOL application from time to time.

   **Eligible accounts belong to the following Demand account group with no register Overdraft Loan product as below:*

NO	PRODUCT NAME
1	Demand Deposit
2	U-Dream Demand Deposit
3	Payroll Account
4	PWM Account
5	4E Student Account
6	S-PayRoll Account
7	Online Demand Deposit Account
8	SOHO MMDA Account

5. **Maximize Feature**: This feature automatically helps Customers optimize returns on the idle balance in customer's registered Demand Account. Upon activation, Customers set a Registered Threshold – the minimum balance to maintain in the account. Any balance exceeding this Threshold (but within the permitted value) will be automatically transferred and managed under the Maximize Account to earn higher returns following this Term & Conditions.

6. **Maximize Account**: This is a ledger-style account that centrally manages the portion of balance automatically transferred from the Demand Account (*) once it exceeds the Registered Threshold, as displayed in the SOL application. Each exceeding portion is recorded and accrues returns **on a monthly basis** from the date it is captured by the system, enabling Customers enhance their experience with automation and flexibly maximize the value on their existing balances.

7. **Registered Threshold (Demand Account Balance Threshold):** Refers to the minimum balance registered by Customer on the Demand Account when participating in the Maximize Feature, in accordance with Shinhan's regulations as announced from time to time. (*)

   (*) Current registered threshold options are as follow:

No	Registered Threshold
1	10,000,000 Dong
2	30,000,000 Dong
3	50,000,000 Dong
4	100,000,000 Dong

8. **Permitted Value (Maximum Holding Limit):** Refers to the maximum value that the Maximize Account may hold, corresponding to each registered threshold, as prescribed by Shinhan from time to time. (**)

   (**) Current maximum owning limits are as follows:

No	Registered Threshold	Maximum owning limits
1	10,000,000 Dong	100,000,000 Dong
2	30,000,000 Dong	200,000,000 Dong
3	50,000,000 Dong	300,000,000 Dong
4	100,000,000 Dong	500,000,000 Dong

9. **Available Limit:** Refers to the total balance across the Demand Account and Maximize Account that can be used for debit or transfer transactions at any time.

10. **Business Day:** Means any day other than Saturday, Sunday, or public holidays as stipulated by the laws of Vietnam and Shinhan's operational calendar.

11. **Withdrawal Method (Partial Withdrawal) Maximize Account:** The system will automatically identify and prioritize withdrawing the most **recent exceeding portions** from

the Maximize Account to help maintain the earning potential of the remaining balance for the appropriate duration.

12. **Deactivation:** Refers to the termination of participation in the Maximize Feature linked to the Customer's Demand Account. Upon deactivation, all exceeding portions and any interest withdrawn before the appropriate duration in the Maximize Account will be automatically transferred back (debited) to the Demand Account.

II. INTEREST

- The applicable rate may be subject to change from time to time at the sole discretion of the Bank

$$Earning\ amount = \frac{Each\ exceeding\ portion\ \text{x}\ Actual\ maintenance\ days\ \times\ Applicable\ rate}{365}$$

In which:

- **Actual maintenance days** refer to the number of days each exceeding portion is maintained, counted from (and including) the date on which the system automatically transfers (debit) to the Maximize Account, and excluding the date of payout or the date of early balance adjustment.

- **Applicable rate** means the rate corresponding to the Customer's registered threshold under the Maximize Feature, calculated on an annual basis using a 365-day year. The rate is determined by Shinhan and published periodically on the SOL application and Shinhan's official website (***)

(***) Current interest is as follows:

No	Tenor	Registered Threshold	Interest
1	1 month	10,000,000 Dong	**4.1%**
2		30,000,000 Dong	**4.2%**
3		50,000,000 Dong	**4.3%**
4		100,000,000 Dong	**4.5%**

- **Interest payment cycle:** Monthly and credited to the registered Customer's Payment Account.

III. TERM OF USE/REGISTER MAXIMIZE FEATURE:

By successfully registering or confirming participation in the Maximize Feature on the SOL application, the Customer agrees to use the Maximize Feature under the following terms and conditions:

1. The Maximize Feature is considered successfully registered once the Customer has completed the activation process and accepted these Terms and Conditions through the authentication method provided by Shinhan for eligible customer in accordance with applicable laws on the SOL application. These Terms and Conditions form an integral part of the Account Opening and Service Registration Terms and Conditions applicable to both individual and corporate customers; Application for registration for Demand product; The Terms and Conditions for online term deposits posted on the website www.shinhan.com.vn and (each) successful periodic debit order as specified in Article 5 of this Section constitute 01 Agreement to open and use Maximize Account.

2. Each customer may register the Maximize Feature for only one (01) Demand Account. If the Customer want to close the Demand Account (****) linked to this feature, the Customer must deactivate the Maximize Feature first.

   (****) The criteria and the number of Demand Accounts eligible for this feature are subject to Shinhan's prevailing policies and regulations.

3. The Customer agrees that the linked Demand Account registered under the Maximize Feature shall also serve as the account to receive monthly returns and earnings generated from the managed balance under the Maximize Account.

4. During the usage period, the Customer is not permitted to change or adjust the registered Threshold amount for the Maximize Account unless the feature is deactivated.

5. The Customer authorizes Shinhan to perform a daily review (on Business Days) and automatically transfer (debit) once per day any funds exceeding the registered Threshold from the linked Demand Account to the Maximize Account between 08:30 AM – 08:45 AM. The transferred amount must be at least VND 100,000 (One Hundred Thousand Vietnamese Dong).

6. In case of the linked Demand Account balance falls below the registered Threshold, Shinhan will automatically withdraw (partial withdrawal) from the Maximize Account to the linked Demand Account between 4:00 PM – 4:30 PM on Business Days, ensuring that the Threshold amount is maintained. Each transfer amount shall be at least VND 100,000 (One Hundred Thousand Vietnamese Dong).

7. To assist the Customer in fulfilling their loan and/or credit card payment obligations at Shinhan, the Customer agrees and irrevocably and unconditionally authorizes Shinhan to perform the following:

   a) The system will check daily to identify the Customer's loans and/or credit cards that are due for payment. On the due date, Shinhan **will not automatically debit the amount exceeding the registered threshold** from the linked Demand Account to the Maximize Account as stipulated in Article 5 of this Section, in order to prioritize maintaining funds for debt payment.

b) **On the due date (working day)**, from **4:00 PM – 4:30 PM**, if the available balance in the Current Account is insufficient to pay the loan and/or credit card balance due at Shinhan, the Customer agrees to allow Shinhan to automatically withdraw (partial withdrawal) from Maximize Account and credit the linked DDA with **the amount corresponding to the remaining balance of the debt to be collected on that day.**

c) The loan and/or credit card payment support function will only be performed **once (01)** during the time frame from **4:00 PM – 4:30 PM on the payment due date** (Working Day). After this time, Shinhan **will not continue** to check or make additional credits from the Maximize Account to the Demand Account, even if the Demand Account balance becomes insufficient after the processing time.

d) In case the available balance (excluding unpaid interest) on the Maximize Account is insufficient to pay the entire outstanding amount, Shinhan will credit the entire available balance at the time of processing. The Customer is responsible for proactively ensuring sufficient balance in the Payment Account to fulfill the loan and/or credit card payment obligation as stipulated by Shinhan.

e) The Customer understands and agrees that the payment support function under these Terms is only intended to assist the Customer in fulfilling their payment obligations. Customers are responsible for proactively ensuring sufficient available balances in their Payment Account and/or Maximize Account to fulfill their payment obligations under credit agreements, credit card issuance and usage agreements, and related terms and conditions. Maximize Account's payment support function under these Terms does not alter the Customer's obligation to make full and timely payments under the aforementioned agreements and terms and conditions.

8. Automatic transfers (debit) and automatic withdraws (partial withdrawal) between the linked Demand Account and the Maximize Account shall cease to be effective once the Customer deactivates the Maximize Feature or the Demand Account registered for this feature is closed or customer receives notification from Shinhan about updating and supplementing the validity of identity documents, whichever occurs first.

9. In case the Customer requests to withdraw (partial withdrawal) from the Maximize Account back to the linked Demand Account before the interest payment due date to meet their transactional needs, the applicable earnings on such amount shall be calculated based on Shinhan's lowest Demand deposit interest rate announced at the time of transfer, and applied for the actual period during which the funds were held in the system.

10. At any given time and within a specific time frame, Shinhan's system may process multiple transactions such as payments, transfers, direct debits, and other automated transactions, including those executed via the Maximize Account. The Customer acknowledges and agrees that the processing order of such transactions shall follow Shinhan's automated system rules applicable from time to time, and Shinhan shall not be held liable in the event

the linked Demand Account has insufficient funds to process a transaction at the time it is executed.

11. Customers may view their Maximize Account details — including transaction history, withdrawals, credited earnings, and estimated returns — directly on the SOL application or via other inquiry methods provided by Shinhan from time to time.

12. Shinhan shall not be liable for any delay or failure in automatically processing fund transfers or withdrawals due to system upgrades, maintenance, technical issues, or other unforeseen events to maintain the Threshold amount. In such cases, Shinhan may retry the automatic transaction within the same day during the designated time under Shinhan's prevailing policy until successful completion.

13. Shinhan reserves the right to adjust, amend, or change these Terms and Conditions — including but not limited to suspension, modification, termination, product renaming, interface adjustments, or other related matters concerning the Maximize Feature. When such changes occur, Shinhan will notify customers via the official website, media channels, email, SOL push notification, phone call, or electronic banking platform. All changes take effect from the date specified in the notice. If the Customer disagrees with any amendment, they may deactivate the feature and settle any related fees (if applicable) under Shinhan's prevailing policy. Benefits related to deposit balances transferred to the Maximize Account will continue to be monitored and paid as committed.

14. These Terms and Conditions for the Maximize Feature shall take effect from the date stated at the beginning of this document.

15. The Customer confirms that they have read, understood, and fully agreed to be bound by the above Terms and Conditions, and shall bear full responsibility for their compliance.

16. These Maximize Feature Terms of Use are prepared in English and Vietnamese. In the event of any inconsistency between the English and Vietnamese versions, the Vietnamese version shall prevail.