



SHINHAN BANK'S OPTIONS FOR LOAN AND CREDIT CARD PAYMENTS

1/ CARD: PAYMENT CHANNELS INCLUDE:

- Sacombank:

Customers can make payments by deposit without any bank charges at all Sacombank branches/TOs in business hours. Please provide following information when making deposit:

- (1) **Beneficiary name:** Cardholder name as in ID/Passport
- (2) **Beneficiary account:** Card number, i.e. 16 digits printed on card surface
- (3) **Payment amount:** Amount that you want to make payment
- (4) **Description:** Payment for Shinhan credit card

** Please make payment earlier 15:00 on due date. All payment made after 15:00 will be recorded on Shinhan system on the next working day.*

- Shinhan Internet Banking

Customers who registered Shinhan Internet Banking can make payment online. You can log in and make payment to your credit card by bank transfer. Please make transfer from 8:00 to 16:00 in any working days so your payment is updated within the day. All payment made after this timeline will be updated on the next working day.

- Transfer from other banks:

When making transfer order, please provide these following information:

- (1) **Beneficiary name:** Primary cardholder name as in ID/Passport
- (2) **Beneficiary account:** Card number, i.e.16 digits printed on card surface
- (3) **Beneficiary bank:** Shinhan Bank Vietnam
- (4) **Payment amount:** Amount that you want to make payment
- (5) **Description:** Payment for Shinhan credit card



** If any of your input information is incorrect, payment transaction will be unsuccessful and your payment will be refunded.*

*** To ensure payment timely, please make transfer before due date at least 02 (two) working days.*

**** In case you use Interbank Fund Transfer to your card number, transferred amount will be credited into Demand Deposit account connected with your Card (if any). To make advance payment for your credit card, please call Contact Center at 1900 – 1577 in working hours to make payment request. If receive no request from you, Shinhan Bank will have auto debit on your Demand Deposit account on Due Date at the payment rate you registered.*

- Auto debit:

Auto debit service is applied to Customers who has Demand Deposit account at Shinhan Bank and already registered for auto debit service. Shinhan will have auto debit for your payment amount at payment rate you registered from your account on Due Date. Please keep your account balance equal or bigger than your registered payment rate on Due Date.

** If you have not registered, please contact the nearest Shinhan Bank branches/TOs for registration of auto debit service.*

***For ANZ credit cards which are already registered auto debit service previously, your service is still available at Shinhan Bank.*

****In case your balance is not sufficient to clear Minimum Payment Amount before 16:30 on Due Date, Late Payment status will be recorded for your card. After Due Date, Shinhan Bank will continue to debit your minimum payment amount from your Demand Deposit Account.*

- Shinhan Bank Branches/TOs:

Customers can make deposit at counters of Shinhan Bank branches/TOs in working hours.

** Please make payment before 16:30 on due date.*

- Drop box: *This payment option is only available at some Shinhan Branches/TOs*

Customer can make payments by following steps:

Step 1: Fill in following information on payment envelope:

- (1) Cardholder Name as in ID/Passport
- (2) Credit card number, including **16 digits printed on card surface**

- (3) Payment amount (max VND 30,000,000/envelope; VND 100,000,000/day)
- (4) ID Number and contact number
- (5) Information of payment instructor (if any)

Step 2: Put money into envelope, seal and put it in Drop box at Shinhan Bank Branches/TOs before 16:30 on due date.

** Please keep one slip (carbon copy version) as payment slip.*

*** In case of any difference between the amount indicated on envelope and the actual amount received, the actual amount received by Shinhan Bank will be final amount.*

- Contact Customer Service at 1900 1577:

Customers can call Contact Center at 1900-1577 from 08:00 – 17:00, Monday to Friday (except for holiday) to request Contact Center staff to make payment for your credit card from your Demand Deposit account at Shinhan Bank.

- Payoo (website, app, Payoo affiliated merchant network):

+ Payment for card outstanding balance and card limit will be updated in 10 minutes after transaction by customers

+ Information provided to make payment via Payoo channels include member code (this information is informed in statement email or SMS credit card loan notification)

+ Timeline for card limit update after payment transaction:

- Weekday: From 8h to 17h30
- Weekend, holidays: On the next working day

**Customers can make payment for credit card without any fees via Payoo by depositing cash/ATM cards (of the banks that cooperated with Payoo) at offline merchants affiliated with Payoo.*

2/ LOAN: PAYMENT CHANNELS INCLUDE:

- Shinhan Branches/TOs: At working hours (from Monday to Friday, from 08:30 to 16:30)

- Transfer from other banks: Make transfer to Demand Deposit account (linked to loan account) opened at Shinhan Bank Vietnam.

- Payoo (website, app, Payoo affiliated merchant network):

- + Making deposit to customer's demand deposit account opened at Shinhan Bank. Loan amount will be offset by debiting customer's demand deposit account on monthly due date.
- + For customer having past due loan at Shinhan Bank, Payoo payment service is not available for them.
- + Deposit transaction into customer's demand deposit account will also not be allowed through Payoo if customer makes deposit after 5:00 pm on due date
- + Money will be credited into demand deposit account immediately.

**Customers can make payment for loan without any fees via Payoo by depositing cash/ATM cards (of the banks that cooperated with Payoo) at offline merchants affiliated with Payoo.*