

An introduction of 2023 SHINHAN BANK CORPORATE CARD



Shinhan Bank Corporate Credit Card

- ❖ Corporate Card's Benefits at a glance
- ❖ Corporate Card's Added services
- ❖ Card Member Eligibility
- ❖ Appendix

Corporate credit card's benefits at a glance



1. Manage Business Expense



- Manage cash flow of your business more efficiently by taking advantage of the working capital from the credit limit granted by Shinhan Bank **up to 45 days of no interest.**
- Control business expense with greater transparency via SMS and monthly card statement.
- Streamline the expenditure administration as process, save time and reduce associated cost as well as human resource.

2. Simple payment solution



- Conveniently making payment for product/services at stores or online without the need of carrying cash or making request for business cash advance.
- Easily settling monthly service bill for your business with Bill payment service (electricity, water, telephone, etc.)
- Global payment acceptance at over 30 million Visa merchants all over the world.



Shinhan Corporate Credit Card

- Pay later with free interest up to 45 days
- Reward 0.1% point per each spending



Korean Air – Shinhan Corporate Credit Card

- Pay later with free interest up to 45 days
- Reward 01 SKYPASS mile per VND 25,000 each spending



Kocham - Shinhan Corporate Credit Card (for Southern)

- Pay later with free interest up to 45 days
- Reward 0.1% point per each spending
- Enjoy Kocham/Korcham privilege program



Korcham - Shinhan Corporate Credit Card (for Northern)

Korean Air – Shinhan Corporate Credit Card

Special Benefits



Korean Air – Shinhan credit card brings you wonderful flight experience with SKYPASS mileage accumulation reward and premium privileges.

- Accumulate SKYPASS Miles for card spending
1 SKYPASS Mile = VND 25,000 spending
(* Maximum 30,000 miles/card user/calendar year)

Crediting SKYPASS Mile into Primary Cardholder's SKYPASS Membership account is executed by Korean Air within 10 days from statement date.

Kocham/Korcham – Shinhan Corporate Credit Card

Special Benefits



Optimize your corporate expense execution and management with special privileges from KOCHAM/KORCHAM.

- Unlimited reward 0.1% point per each spending
- Enjoy KOCHAM/KORCHAM privileges programs

Shinhan Corporate Credit Card

Special Benefits



The better way to manage your business expense for cost efficiency, greater control and exclusive privileges.

- Unlimited reward 0.1% point per each spending

Kocham/Korcham Membership Merchants (Following Kocham/Korcham list update)

- Get discount up on payment with Kocham-Shinhan Corporate card and Korcham-Shinhan Corporate Card

Hotel	SOMERSET	20%	Rest- aurant	EDO JAPANESE	20%	Golf	DAO SEN GOLF	15%
	LOTTE LEGEND	10%		HILTON OPERA	15%		TAM DAO GOLF	Special rate
	LE MERIDIEN	10%		DAE BAK	10%		VIETNAM GOLF	Special rate
	NIKKO	10%		GANGNAM BULGOGI	10%		HUYNDAI GOLF	Special rate
	GRAND HO TRAM	10%		L'USINE	10%		ZONE GOLF	10%

* Subject to Kocham/Korcham Terms and conditions. For further details, please visit www.kocham.kr

Manage card account



Manage your Shinhan Card account anytime with

- Internet Banking/Mobile banking
- SMS service

Bill Payment via Credit Card



For a variety of monthly service bills by

- Single bill payment service
- Auto bill payment service

Shinhan Point



Get 0.1% Shinhan Point accumulation on every of your corporate card spending. More spending, more earning!

Samsung Pay



Integrate Shinhan Corporate card into Samsung Pay App and make convenient payment just by tapping mobile phones at store's POS

Card Member Eligibility



1. Unsecured card

- A corporate entity with good financial status, possess good credit standing.
- Government, local authorities and government funded non-profit organizations (including medical institution).
- National elementary, middle, high educational institutions.

Credit Rating

- Conduct credit inspection for the corporate.
- Waving credit rating for small member limit (USD 3,000 or less).

Credit Limit

- A Corporate has a Credit level from AAA ~ B- will be granted a credit limit from VND 400mil to VND 3,6bil or higher as approval authority decision.

2. Secured card

- A corporate set up a Deposit as the collateral at Shinhan Bank.
- Time Deposit Account in VND, USD, EUR.

Credit Rating

- Secured Corporate cards shall be exempted corporate credit rating and issued again terms deposit at SHBVN.

Credit limit

- Maximum 90% of the collateral value.
- Minimum credit limit: VND 30mil.



Requirement document for new member

(A) Origin Corporate card application

(B) Corporate legal entity document proof

- Legal entity proof (Investment License/Business License/Business Registration/Or any other accepted legal documents
- Tax Code Registration Certificate
- The registration certificate of Corporate stamp
- Company Charter (if applicable)
- Documents (Decision/Resolution) of competent authority (Board of Director/Board of Management/Board of Member/Chairman, etc...) approved credit card line at SHBVN

(ID numbers that can be used for corporate members: Tax Code/ Business registration number)

(C) Verified documents of Legal representatives and any other authorized persons

ID Card or Passport of Legal Representatives

Other authorities persons: ID card or Passport, Effective letter of attorney and employment evidence

(D) Other documents

- Tax declaration statement of the last 3 months or the latest quarter
- Financial statement of the recent three (3) years (waived for secured cards or unsecured card member limit not exceeding USD3,000)
- Other documents required for Corporate card rating as Loan policy

E) Designed Employee for cardholder

- ID/ Passport of Designed Employee and Evidence document that prove his/ her employment at the Corporate

Credit card Fee & Charges (* include VAT)

Fees & charges	Fee rate & Amount
Annual Fee	VND 220,000/card
Normal Interest	22%/ year (customer will not pay interest if completing card payment on Payment due date)
Overseas transaction fee	2.6% per transaction amount
Late payment fee	4% per late payment amount (Min VND 50,000 ~ Max VND 1,000,000)
Card reissuance fee	VND 220,000/card
Credit limit increasing fee	VND 100,000/card
Dispute investigation fee	VND 110,000/card
Sales slip request fee	VND 110,000/transaction
SMS service fee	VND 11,000/month
Delinquency interest	22%/ year (1 st and 2 nd month delinquency) 150% normal interest rate (from 3 rd month delinquency)



Thank you