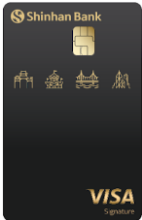


Shinhan Bank

FEES AND CHARGES

CONSUMER CREDIT CARD



		PWM Platinum	Shinhan Signature	Travel Platinum	Korean Air – Shinhan
Annual Fee (Primary Card)		Free	VND 2,500,000	VND 1,500,000	VND 1,100,000
Annual Fee (Supplementary Card)		Free	Free	VND 1,100,000	VND 700,000
Annual Fee exemption from 2nd year onward		Not applicable	Previous year spending on card reach at least VND 300 million	Previous year spending on card reach at least VND 110 million	Previous year spending on card reach at least VND 110 million
Yearly Normal Interest Rates		25.8%	24.99%	30.8%	
Overseas Transaction Fee		0.99%	1.99%	2.9%	
Notification Service Fee	SMS Channel	Free	❖ ≤ 30 Transaction notifications / statement cycle: VND 22,000 ❖ > 30 Transaction notifications / statement cycle: VND 22,000 + VND 770 /transaction notifications from 31 st onward		
	Multi-channel	Free	VND 10,000 / statement cycle		
Flexi-cash Application Fee		VND 400,000			
Flexi-cash Early Payment Fee		2% remaining balance (Min VND 200,000)			
Flexi-cash Yearly Interest		Tenor 12 months : 23% Tenor 24 months : 21% Tenor 36 months : 18%			
Cash Withdrawal Fee		Free			
+ At Shinhan’s ATM					
+ At other bank’s ATM		2.2% (Min VND 22,000)			
Cash Advance Fee		4% (Min VND 50,000 , Max VND 999,000)			
Late Payment Fee		4% (Min VND 250,000 , Max VND 999,000)			
Card Re-issuance Fee		VND 220,000			
Statement Copy Fee		VND 110,000			
Credit Limit Increase Fee		VND 100,000			
Dispute Investigation Fee (in case the fault belongs to Cardholder)		VND 110,000 / transaction			
PIN Re-issuance Fee		Free			
Exception Request Fee		VND 110,000			
Installment Repayment Yearly Interest		Tenor 3, 6, 9 months : 21.5% Tenor 12 months : 21% Tenor 18, 24, 36 months : 20.5%			
0% Installment - with conversion fee		Tenor 3 months : 2.5% Tenor 6 months : 4.5% Tenor 9 months : 6.5%			
Inactive Card Account Management Fee		VND 22,000 / month			
Cash Advance Limit		50% credit limit			
Purchase Limit		100% credit limit			

Shinhan Bank

FEES AND CHARGES

CONSUMER CREDIT CARD



		365 Cash-Back	Hi-Point & Cash-Back (Platinum)	Hi-Point & Cash-Back (Gold)	Hi-Point & Cash-Back (Classic)
Annual Fee (Primary Card)		VND 1,100,000	VND 1,100,000	VND 550,000	VND 350,000
Annual Fee (Supplementary Card)		VND 700,000	VND 700,000	VND 400,000	VND 250,000
Annual Fee exemption from 2nd year onward		Previous year spending on card reach at least VND 110 million	Previous year spending on card reach at least VND 110 million	Previous year spending on card reach at least VND 55 million	Previous year spending on card reach at least VND 35 million
Yearly Normal Interest Rates		30.8%	30.8%	33.8%	33.8%
Overseas Transaction Fee		2.0%	2.9%		
Notification Service Fee	SMS Channel	❖ ≤ 30 Transaction notifications / statement cycle: VND 22,000 ❖ > 30 Transaction notifications / statement cycle: VND 22,000 + VND 770 / transaction notifications from the 31 st onward			
	Multi-channel	VND 10,000 / statement cycle			
Flexi-cash Application Fee		VND 400,000			
Flexi-cash Early Payment Fee		2% remaining balance (Min VND 200,000)			
Flexi-cash Yearly Interest		Tenor 12 months : 23% Tenor 24 months : 21% Tenor 36 months : 18%			
Cash Withdrawal Fee		Free			
+ At Shinhan’s ATM					
+ At other bank’s ATM		2.2% (Min VND 22,000)			
Cash Advance Fee		4% (Min VND 50,000 , Max VND 999,000)			
Late Payment Fee		4% (Min VND 250,000 , Max VND 999,000)			
Card Re-issuance Fee		VND 220,000			
Statement Copy Fee		VND 110,000			
Credit Limit Increase Fee		VND 100,000			
Dispute Investigation Fee (in case the fault belongs to Cardholder)		VND 110,000 / transaction			
PIN Re-issuance Fee		Free			
Exception Request Fee		VND 110,000			
Installment Repayment Yearly Interest		Tenor 3, 6, 9 months : 21.5% Tenor 12 months : 21% Tenor 18, 24, 36 months : 20.5%			
0% Installment - with conversion fee		Tenor 3 months : 2.5% Tenor 6 months : 4.5% Tenor 9 months : 6.5%			
Inactive Card Account Management Fee		VND 22,000 / month			
Cash Advance Limit		50% credit limit			
Purchase Limit		100% credit limit			

Shinhan Bank

FEES AND CHARGES

CONSUMER CREDIT CARD



		Tiki – Shinhan (Platinum)	Tiki – Shinhan (Classic)	Shinhan – Lotte Mart	BAEMIN - Shinhan
Annual Fee (Primary Card)		VND 1,100,000	VND 350,000	VND 550,000	VND 350,000
Annual Fee (Supplementary Card)		Not Applicable	Not Applicable	VND 400,000	VND 250,000
Annual Fee exemption from 2nd year onward		Previous year spending on card reach at least VND 110 million	Previous year spending on card reach at least VND 35 million	Previous year spending on card reach at least VND 55 million	Previous year spending on card reach at least VND 35 million
Yearly Normal Interest Rates		30.8%	33.8%	33.8%	33.8%
Overseas Transaction Fee		2.9%			
Notification Service Fee	SMS Channel	❖ ≤ 30 Transaction notifications / statement cycle: VND 22,000 ❖ > 30 Transaction notifications / statement cycle: VND 22,000 + VND 770 / transaction notifications from the 31 st onward			
	Multi-channel	VND 10,000 / statement cycle			
Flexi-cash Application Fee		VND 400,000			
Flexi-cash Early Payment Fee		2% remaining balance (Min VND 200,000)			
Flexi-cash Yearly Interest		Tenor 12 months : 23% Tenor 24 months : 21% Tenor 36 months : 18%			
Cash Withdrawal Fee + At Shinhan’s ATM		Free			
+ At other bank’s ATM		2.2% (Min VND 22,000)			
Cash Advance Fee		4% (Min VND 50,000 , Max VND 999,000)			
Late Payment Fee		4% (Min VND 250,000 , Max VND 999,000)			
Card Re-issuance Fee		VND 220,000			
Statement Copy Fee		VND 110,000			
Credit Limit Increase Fee		VND 100,000			
Dispute Investigation Fee (in case the fault belongs to Cardholder)		VND 110,000 / transaction			
PIN Re-issuance Fee		Free			
Exception Request Fee		VND 110,000			
Installment Repayment Yearly Interest		Tenor 3, 6, 9 months : 21.5% Tenor 12 months : 21% Tenor 18, 24, 36 months : 20.5%			
0% Installment - with conversion fee		Tenor 3 months : 2.5% Tenor 6 months : 4.5% Tenor 9 months : 6.5%			
Inactive Card Account Management Fee		VND 22,000 / month			
Cash Advance Limit		50% credit limit			
Purchase Limit		100% credit limit			

Shinhan Bank

FEES AND CHARGES

CONSUMER CREDIT CARD



		Shinhan MyLife	Shinhan Supreme	Shinhan Business Owner
Annual Fee (Primary Card)		VND 1,100,000	VND 550,000	VND 550,000
Annual Fee (Supplementary Card)		VND 700,000	VND 400,000	Not Applicable
Annual Fee exemption from 2nd year onward		Previous year spending on card reach at least VND 110 million	Previous year spending on card reach at least VND 55 million	Previous year spending on card reach at least VND 55 million
Yearly Normal Interest Rates		30.8%	33.8%	30.8%
Overseas Transaction Fee		2.9%		
Notification Service Fee	SMS Channel	❖ ≤ 30 Transaction notifications / statement cycle: VND 22,000		
		❖ > 30 Transaction notifications / statement cycle: VND 22,000 + VND 770 / transaction notifications from the 31 st onward		
	Multi-channel	VND 10,000 / statement cycle		
Flexi-cash Application Fee		VND 400,000		
Flexi-cash Early Payment Fee		2% remaining balance (Min VND 200,000)		
Flexi-cash Yearly Interest		Tenor 12 months : 23% Tenor 24 months : 21% Tenor 36 months : 18%		
Cash Withdrawal Fee		Free		
+ At Shinhan’s ATM				
+ At other bank’s ATM		2.2% (Min VND 22,000)		
Cash Advance Fee		4% (Min VND 50,000 , Max VND 999,000)		
Late Payment Fee		4% (Min VND 250,000 , Max VND 999,000)		
Card Re-issuance Fee		VND 220,000		
Statement Copy Fee		VND 110,000		
Credit Limit Increase Fee		VND 100,000		
Dispute Investigation Fee (in case the fault belongs to Cardholder)		VND 110,000 / transaction		
PIN Re-issuance Fee		Free		
Exception Request Fee		VND 110,000		
Installment Repayment Yearly Interest		Tenor 3, 6, 9 months : 21.5% Tenor 12 months : 21% Tenor 18, 24, 36 months : 20.5%		
0% Installment - with conversion fee		Tenor 3 months : 2.5% Tenor 6 months : 4.5% Tenor 9 months : 6.5%		
Inactive Card Account Management Fee		VND 22,000 / month		
Cash Advance Limit		50% credit limit		
Purchase Limit		100% credit limit		

 Shinhan Bank

FEES AND CHARGES

CONSUMER CREDIT CARD

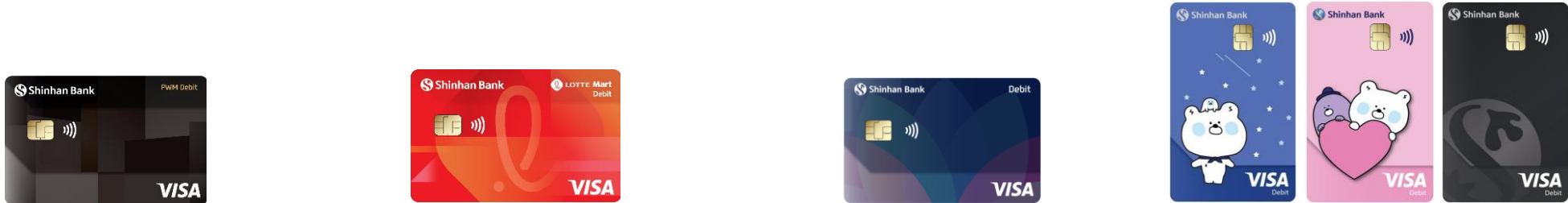


		Platinum	E-Card	Gold	Classic
Annual Fee (Primary Card)		VND 1,100,000	VND 429,000	VND 330,000	VND 110,000
Annual Fee (Supplementary Card)		VND 550,000	VND 220,000	VND 220,000	Not applicable
Annual Fee exemption from 2nd year onward		Previous year spending on card reach at least VND 110 million	Previous year spending on card reach at least VND 55 million	Previous year spending on card reach at least VND 55 million	Previous year spending on card reach at least VND 35 million
Yearly Normal Interest Rates		30.8%	33.8%	33.8%	33.8%
Overseas Transaction Fee		2.9%			
Notification Service Fee	SMS Channel	❖ ≤ 30 Transaction notifications / statement cycle: VND 22,000 ❖ > 30 Transaction notifications / statement cycle: VND 22,000 + VND 770 / transaction notifications from the 31st onward			
	Multi-channel	VND 10,000 / statement cycle			
Flexi-cash Application Fee		VND 400,000			
Flexi-cash Early Payment Fee		2% remaining balance (Min VND 200,000)			
Flexi-cash Yearly Interest		Tenor 12 months : 23% Tenor 24 months : 21% Tenor 36 months : 18%			
Cash Withdrawal Fee + At Shinhan’s ATM		Free			
+ At other bank’s ATM		2.2% (Min VND 22,000)			
Cash Advance Fee		4% (Min VND 50,000 , Max VND 999,000)			
Late Payment Fee		4% (Min VND 250,000 , Max VND 999,000)			
Card Re-issuance Fee		VND 220,000			
Statement Copy Fee		VND 110,000			
Credit Limit Increase Fee		VND 100,000			
Dispute Investigation Fee (in case the fault belongs to Cardholder)		VND 110,000 / transaction			
PIN Re-issuance Fee		Free			
Exception Request Fee		VND 110,000			
Installment Repayment Yearly Interest		Tenor 3, 6, 9 months : 21.5% Tenor 12 months : 21% Tenor 18, 24, 36 months : 20.5%			
0% Installment - with conversion fee		Tenor 3 months : 2.5% Tenor 6 months : 4.5% Tenor 9 months : 6.5%			
Inactive Card Account Management Fee		VND 22,000 / month			
Cash Advance Limit		50% credit limit			
Purchase Limit		100% credit limit			

Shinhan Bank

FEES AND CHARGES

CONSUMER DEBIT CARD

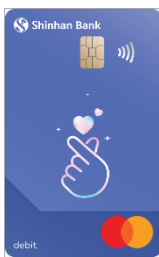


		Visa PWM	Shinhan – Lotte Mart	Shinhan Visa Classic	Shinhan My SOL
Annual Fee		Free	Free	Free	Free
PIN Re-issuance Fee		Free	Free	Free	Free
Overseas Transaction Fee		2.86%	3.85%	3.85%	3.85%
Notification Service Fee	SMS Channel	Free	❖ ≤ 30 Transaction notifications / statement cycle: VND 22,000 ❖ > 30 Transaction notifications / statement cycle: VND 22,000 + VND 770 / transaction notifications from the 31st onward		
	Multi-channel	Free	VND 10,000 / statement cycle		
Cash Withdrawal Fee		Free			
+ At Shinhan’s ATM					
+ At other bank’s ATM		VND 2,200			
Account Balance Inquiry Fee		Free			
Card Re-issuance Fee		VND 110,000			
Statement Copy Fee		VND 110,000			
Dispute Investigation Fee (in case the fault belongs to Cardholder)		VND 110,000 / transaction			
Exception Request Fee		VND 110,000			

Shinhan Bank

FEES AND CHARGES

CONSUMER DEBIT CARD

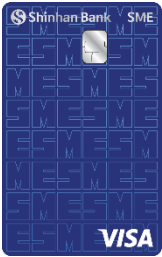


		Shinhan PWM Mastercard	Shinhan SOL Travel	Shinhan Be-SAFE	Hutech - Shinhan
Annual Fee		Free	Free	Free	Free
PIN Re-issuance Fee		Free	Free	Free	Free
Overseas Transaction Fee		2.86%	0.99%	3.85%	3.85%
Notification Service Fee	SMS Channel	Free	❖ ≤ 30 Transaction notifications / statement cycle: VND 22,000 ❖ > 30 Transaction notifications / statement cycle: VND 22,000 + VND 770 / transaction notifications from the 31st onward		Free
	Multi - Channel	Free	VND 10,000 / statement cycle		Free
Cash Withdrawal Fee + At Shinhan’s ATM		Free	Free	Free	Free
+ At other bank’s ATM		VND 2,200 (*)	VND 2,200 (*)	VND 2,200 (*)	VND 2,200
Account Balance Inquiry Fee		Free	Free	Free	Free
Card Re-issuance Fee		VND 110,000	VND 110,000	VND 110,000	VND 110,000
Statement Copy Fee		VND 110,000	VND 110.000	VND 110,000	VND 110,000
Dispute Investigation Fee (in case the fault belongs to Cardholder)		VND 110,000 / transaction	VND 110,000 / transaction	VND 110,000 / transaction	VND 110,000 / transaction
Exception Request Fee		VND 110,000	VND 110,000	VND 110,000	VND 110,000

- (*) Exempted for cash withdrawal fee at other bank’s ATM in Vietnam for PWM customer, Premier Top Club customer, S-payroll customer, Shinhan Package and My SOL Package customer.

 Shinhan Bank

FEES AND CHARGES
CORPORATE CREDIT CARD

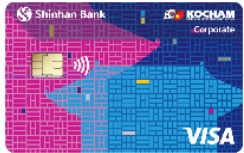
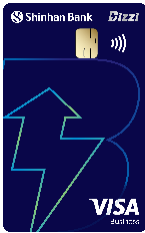


	Shinhan Corporate World	Shinhan Corporate Gold	Shinhan SME
Annual Fee	VND 220,000		
Annual Fee exemption from 2nd year onward	Previous year spending on card reach at least VND 105 million		
Yearly Normal Interest Rate	22%		
Overseas Transaction Fee	2.6%		
Late Payment Fee	4% (Min VND 50,000 – Max VND 1,000,000)		
Card Re-issuance Fee	VND 220,000		
Credit Limit Increase Fee	VND 100,000		
SMS Service Fee	Free		
Statement Copy Fee	VND 110,000		
Dispute Investigation Fee (in case the fault belongs to Cardholder)	VND 110,000 / transaction		
Delinquency Interest			
+ 1 st & 2 nd month of delinquency	+ Applied Normal Interest		
+ From 3 rd month of delinquency	+ 150% Normal Interest		

Shinhan Bank

FEES AND CHARGES

CORPORATE CREDIT CARD



	Bizzi – Shinhan	Korean Air – Shinhan	Korcham – Shinhan	Kocham – Shinhan
Annual Fee	VND 220,000			
Annual Fee exemption from 2nd year onward	Previous year spending on card reach at least VND 105 million			
Yearly Normal Interest Rate	22%			
Overseas Transaction Fee	2.6%			
Late Payment Fee	4% (Min VND 50,000 – Max VND 1,000,000)			
Card Re-issuance Fee	VND 220,000			
Credit Limit Increase Fee	VND 100,000			
SMS Service Fee	Free			
Statement Copy Fee	VND 110,000			
Dispute Investigation Fee (in case the fault belongs to Cardholder)	VND 110,000 / transaction			
Delinquency Interest + 1 st & 2 nd month of delinquency + From 3 rd month of delinquency	+ Applied Normal Interest + 150% Normal Interest			

Shinhan Bank

FEES AND CHARGES

CORPORATE DEBIT CARD



	Shinhan Corporate Classic	Korcham – Shinhan	Kocham – Shinhan
Annual Fee	Free		
Annual Fee exemption from 2nd year onward	Not Applicable		
Yearly Normal Interest Rate	Not Applicable		
Overseas Transaction Fee	2.86%		
Late Payment Fee	Not Applicable		
Card Re-issuance Fee	VND 110,000		
Credit Limit Increase Fee	Not Applicable		
SMS Service Fee	Free		
Statement Copy Fee	VND 110,000		
Dispute Investigation Fee (in case the fault belongs to Cardholder)	VND 110,000 / transaction		
Delinquency Interest + 1 st & 2 nd month of delinquency + From 3 rd month of delinquency	Not Applicable		

NOTICE: - All fees and charges are inclusive Value Added Tax (VAT)
 - Please note that the Annual Fee shall be charged annually after the Credit Card is activated.