



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%	28.8%	
Overseas Transaction Fee		2.6%	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%			
Inactive Card Account Management Fee		VND 22,000 / month			
Cash Advance Limit		25% credit limit			
Purchase Limit		100% credit limit			



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<div> Shinhan Bank</div> <div>FEES AND CHARGES</div> <div>CONSUMER CREDIT CARD</div>		<div></div> <div>365 Cash-Back (PLATINUM)</div>	<div></div> <div>Hi-Point & Cash-Back (PLATINUM)</div>	<div></div> <div>Hi-Point & Cash-Back (GOLD)</div>	<div></div> <div>Hi-Point & Cash-Back (CLASSIC)</div>
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		28.8%	28.8%	31.8%	31.8%
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 + 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%			
Inactive Card Account Management Fee		VND 22,000 / month			
Cash Advance Limit		25% credit limit			
Purchase Limit		100% credit limit			



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		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		28.8%	31.8%	31.8%	31.8%
Overseas Transaction Fee		2.9%			
Notification Service Fee	SMS Channel (***)	<div>❖ ≤ 30 Transaction notifications / statement cycle: VND 22,000</div> <div>❖ > 30 Transaction notifications / statement cycle: VND 22,000 + VND 770 / transaction notifications from the 31st onward</div>			
	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%			
Inactive Card Account Management Fee		VND 22,000 / month			
Cash Advance Limit		25% credit limit			
Purchase Limit		100% credit limit			



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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		22%	22%	22%	26%
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%			
Inactive Card Account Management Fee		VND 22,000 / month			
Cash Advance Limit		25% credit limit			
Purchase Limit		100% credit limit			



Shinhan Bank

FEES AND CHARGES

CONSUMER DEBIT CARD

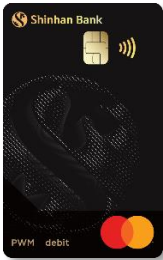
			
Visa PWM	Shinhan – Lotte Mart	Shinhan Visa Classic	Shinhan My SOL
Free	Free	Free	Free
Free	Free	Free	Free
2.86%	3.85%	3.85%	3.85%
Free	❖ ≤ 30 Transaction notifications / statement cycle: VND 22,000 ❖ > 30 Transaction notifications / statement cycle: VND 22,000 + VND 770 / transaction notifications from the 31st onward		
Free	VND 10,000 / statement cycle		
Free			
VND 2,200			
Free			
VND 110,000			
VND 110,000			
VND 110,000 / transaction			
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.
- (**) Exempted for cash withdrawal fee at other bank’s ATM in Vietnam for PWM customer, Premier Top Club customer and S-payroll customer.

 **Shinhan Bank**

FEES AND CHARGES
CORPORATE CREDIT CARD



	Shinhan Corporate World	Shinhan Corporate Gold		
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

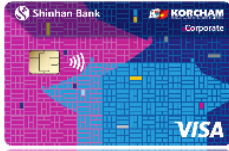
CORPORATE CREDIT CARD



Bizzi – Shinhan



Korean Air – Shinhan



Korcham – Shinhan

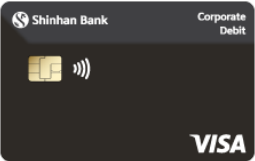


Kocham – Shinhan

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	+ Applied Normal Interest
+ From 3 rd month of delinquency	+ 150% Normal Interest

 **Shinhan Bank**

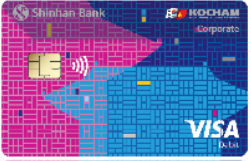
FEES AND CHARGES
CORPORATE CREDIT CARD



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.
- (***) Applied from 05/05/2025