

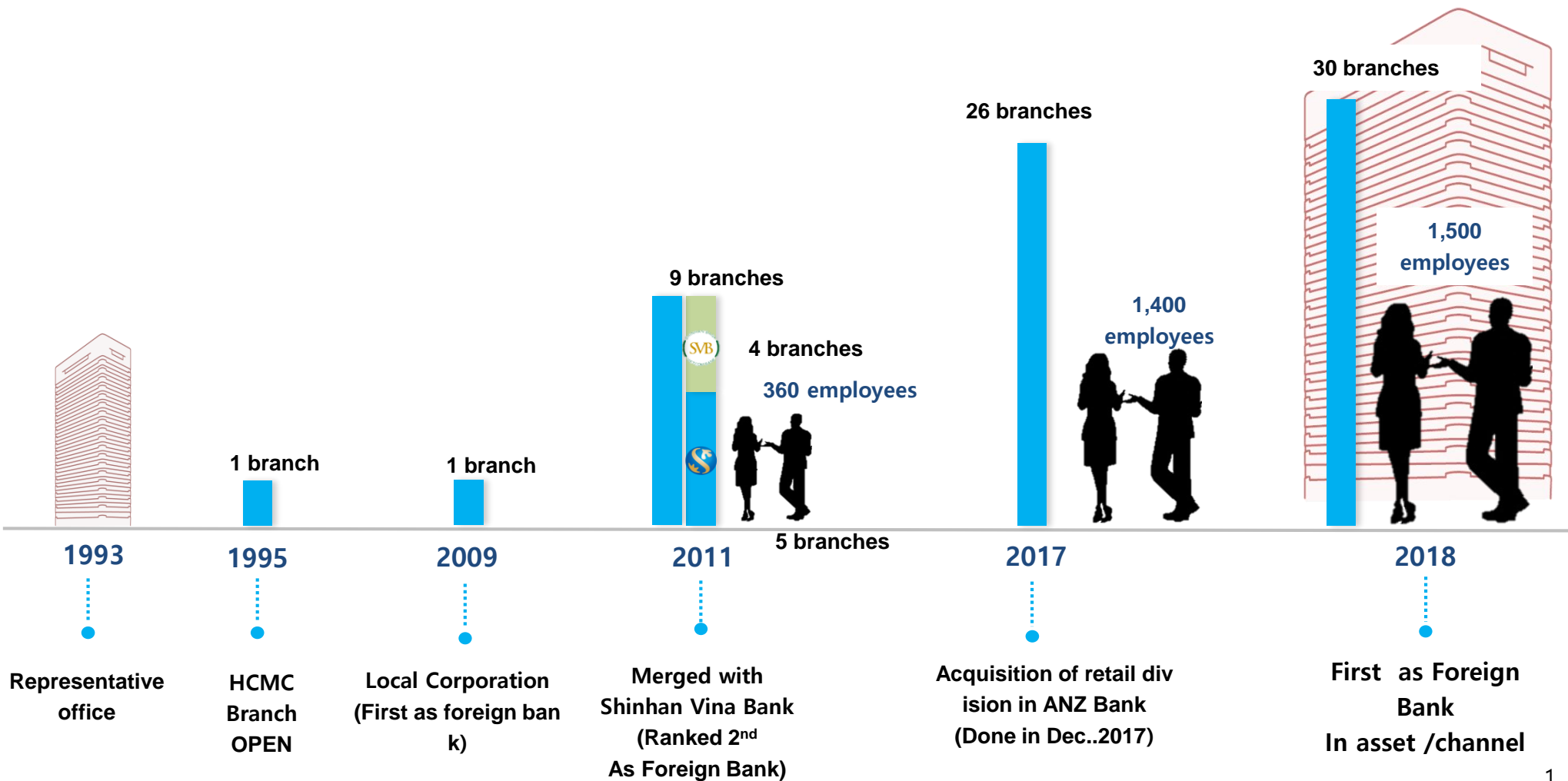
Shinhan Bank Vietnam Affiliated Marketing Proposal

**Shinhan Bank Vietnam
Card Business Division**

1. Introduction of Shinhan Bank Vietnam

History

Established in HCMC as the first Korean Bank since 1993,
We have been providing advanced financial services of Korea and
seen outstanding growth both in Korean and local companies.



Number 1 Bank In Vietnam Localization



- Almost 90% of whole customers are Vietnamese people
- Awarded as "Great Company" which is given by prime minister in 2015
- Awarded as "the Greatest CSR Company" in 2012, 2015
- Awarded as 「Excellent Performance Award」 in 2013
- Awarded as "Great labor company", "Great financial institute" given by central bank in 2013~2017
- Awarded as 'Vietnam economy times 「Golden Dragon Prize」 in 2013~2017

Differentiated Product and SVC



- Foreign Exchange product for investment companies which has lots of export/import business
- Providing convenient transaction SVC such as Corporate CMS, Internet Banking, Mobile Banking, e-Tax, Instant Transfer, School Banking beyond local bank
- Open First in Credit card Business as Korean Bank
 - Number 1 in VISA Annual Leadership Awards in 2018 (Credit card transaction, E-commerce, Corporate Card)
 - Providing Preference Svc issuing Korea visa to Vietnamese who own Platinum card

Corporate Responsibility Management



- Awarded as "the Greatest CSR Company in 2012, 2015"
 - Awarded as Vietnam investment planning minister / Vietnam Preferential friendship Medal
- Currently, doing various CSR activities more than 15 cases.
 - Donations / Sponsorship / CSR activities
 - Contribution Fund business / CSR / Partnership activities
- Plan to contribute to local society in the name of education as maintainable project.

1. Introduction of Shinhan Bank Vietnam

Market Status

VNR Top 50 (Only in Foreign Bank) / Asean Banker Top 100 bank

As of Dec 2017

Top 50 Vietnam The Best

03/01/2017

CHUYÊN MỤC: 15977 0

Bảng xếp hạng Top 50 Doanh nghiệp Việt Nam Xuất sắc năm 2016
(Top 50 Vietnam The Best)

TÊN DOANH NGHIỆP	Mã số thuế
TẬP ĐOÀN DẦU KHÍ VIỆT NAM	0100681592
NGÂN HÀNG TNHH MTV SHINHAN VIỆT NAM	0309103635
CÔNG TY CP THƯƠNG MẠI XUẤT NHẬP KHẨU THIÊN NAM	0301172041

The Banker
GLOBAL FINANCIAL INTELLIGENCE SINCE 1928

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2017년
TOP 10 RETURN ON ASSETS

BANKER DATA / BANKER RANKINGS

Top 100 Asean banks ranking 2016: Vietnam on the rise

Matthew Karwacki | 1/04/2016 9:00 am

2016년
TOP 10 ASSETS GROWTH

Rank	Asean rank	Bank	Country	Assets (% change)
1	94	Vietnam Prosperity Bank	Vietnam	35.02
2	70	Saigon Commercial Bank (SCB)	Vietnam	34.22
3	95	Shinhan Bank Vietnam	Vietnam	33.32
4	96	East West Banking Corp	Philippines	30.70
5	88	Acheta Bank	Cambodia	30.40
6	98	Limiet Post Bank	Vietnam	27.03
7	82	HSBC Bank Vietnam	Vietnam	26.84
8	10	Bank Rakyat Indonesia	Indonesia	25.49
9	34	Vietcombank	Vietnam	23.40
10	41	Land Bank Philippines	Philippines	23.21

2016년
TOP 10 RETURN ON ASSETS

Rank	Asean rank	Bank	Country	Return on assets (%)
1	10	Bank Rakyat Indonesia	Indonesia	3.85
2	13	Bank Central Asia (BCA)	Indonesia	3.75
3	57	Bank BTPN	Indonesia	3.36
4	88	Acheta Bank	Cambodia	3.25
5	16	Bank Negara Indonesia (BNI)	Indonesia	3.25
6	91	ANZ Bank Indonesia	Indonesia	3.06
7	8	Bank Mandiri	Indonesia	3.04
8	65	Citibank Thailand	Thailand	2.86
9	9	Kasikornbank	Thailand	2.64
10	95	Shinhan Bank Vietnam	Vietnam	2.56

2016년
TOP 10 COST-TO-INCOME RATIO

Rank	Asean rank	Bank	Country	Cost income ratio (%)
1	37	Cagamas Berhad	Malaysia	14.92
2	51	Malaysia Building Society	Malaysia	19.99
3	74	Export Import Bank of Thailand	Thailand	20.05
4	77	Wicahy Bank Indonesia	Indonesia	22.27
5	19	Bank Rakyat	Malaysia	22.41
6	6	Public Bank	Malaysia	28.21
7	27	Wicahy Bank Thailand	Thailand	29.02
8	55	Bank Islam Brunei Darussalam	Brunei	32.59
9	62	Military Bank	Vietnam	34.22
10	95	Shinhan Bank Vietnam	Vietnam	34.26

Rank	Asean rank	Bank	Country	Return on assets (%)
1	11	Bank Central Asia (BCA)	Indonesia	3.81
2	10	Bank Rakyat Indonesia	Indonesia	3.70
3	71	Acheta Bank	Cambodia	3.41
4	15	Bank BTPN	Indonesia	3.00
5	7	Bank Mandiri	Indonesia	2.90
6	42	Shinhan Bank Vietnam	Vietnam	2.80
7	75	Wicahy Bank Indonesia	Indonesia	2.61
8	94	Canada Bank	Cambodia	2.42
9	14	Bank Negara Indonesia (BNI)	Indonesia	2.25
10	49	Citibank Thailand	Thailand	2.24

2. Introduction of Shinhan Card Vietnam

Product Portfolio

Issuing 8 Credit Cards and 2 Check Cards,
We provide the best benefits in Vietnam ranging over Point/Cash back/Mileage etc

< Point / Cash Back Product >

Shinhan 『Hi-Point』 Card

Classic



• Annual Fee: VND 350K

Gold



• Annual Fee: VND 350K

Platinum



• Annual Fee : VND 1,100K

- **Special Point I** : 5% Point(max 400k) in affiliated merchants
- **Special Point II** : 1~2% Point(max 200k) upon kind of Merchants (Classic/Gold: 1%, Platinum: 2%)
 - Classic: Grocery/Supermarket
 - Gold: Grocery/Supermarket/Dining
 - Platinum: Grocery/Supermarket/Dining/Overseas (Using At least VND 3million above during statement period)
- **0.3%(Classic/Gold) or 0.4%(Platinum) in other merchants**

Shinhan 『Cash Back』 Card

Classic



• Annual Fee: VND 350K

Gold



• Annual Fee: VND 350K

Platinum



• Annual Fee : VND 1,100K

- **5% of cash back svc when eating out on weekends**
 - C: max VND 100K - G: max VND 200K - P: max VND 300K
 - Using At least VND 10million above during statement period
- **0.3%(Classic/Gold) or 0.4%(Platinum) in other merchants**

< Mileage Accumulation Product >

Shinhan 『Travel Platinum』 Card



- 1 shinhan mile cumulation per 25K VND
- 2,000 shinhan mile being given at first
- using on weekend abroad 3 times cumulation
- using in Agoda.com 5 times cumulation
- Annual fee: VND1,500,000
- **DragonPass lounge service**

[Specialized on VIP Customer]

Shinhan 『PVM Platinum』 Card



- Customer on VND1bil ↑ in deposit accounts
- 0.5% Cash back (Basic SVC)
- Annual Fee exemption
- 5% Cash back in eating out on weekend (max 300k)
- **Dragon Pass Lounge Service**

[Debit Card]

Shinhan 『Debit』 Card



• 0.1% Point

[Corporate card]

Shinhan 『Corporate』 Card



• 0.1% Point

2. Introduction of Shinhan Card Vietnam

250,000
Credit cards

PLATINUM

18%



Limit: 50mil - ∞
Income: from 20mil

CLASSIC

48%



Limit: 10 – 100 mil
Income: from 6 mil

GOLD

34%



Limit: 30ml - ∞
Income: from 12 mil

2. Introduction of Shinhan Card Vietnam

Marketing PGM

200 affiliated discount merchants『Shinhan Zone』, 57 merchants of free interest installment『Shinhan Installment』, Free Movie tickets & Coffee to Loyal customers etc, various types of Shinhan Promotion being continued.

SHINHAN ZONE

Food & Beverage



96

- Crystal Jade Palace, Novotel - Fancy Restaurant 30% discount

Health Care & Beauty



34

- Lotte Hotel Spa, Sheraton Fitness - Maximum 50% discount

Shopping



23

- K-Mart, Guess, Nautica - Maximum 15% discount

Travel & Accommodation



36

- Sheraton, Lotte Hotel - Maximum 30% discount

Education & Others



11

- International School AIS), Art hall, exhibition place - Maximum 30% discount

SHINHAN Installment



- Lotte.vn, Samsung, Nguyen Kim - Affiliated with big merchants
- Co-Marketing such as Free interest installment PGM

SHINHAN Promotion

Buy 1 get 1 movie ticket
CGV or LOTTE CINEMA

- CGV/Lotte Cinema - Buy1/Get1 Free Ticket



- Coffe Bean: 20% discount
- Paris Baguette: 15% discount
- Tous Les Jours: 15% discount
- V-Presso: 15% discount

2. Introduction of Shinhan Card Vietnam

SHINHAN ZONE *Shinhan Zone is a special privilege program offered to Shinhan Bank Vietnam VISA card members*

- Discount for Shinhan Cardholder when making payment with Shinhan Cards:
- 1. **Discount on products/ services:** discount for Shinhan Cardholders
 - 2. **Exclusive package offer:** exclusive higher discount on short term for Shinhan Cardholders
 - 3. **Complimentary products/ services/ coupons**
- ➡ *Open options are applied*

✓ **More than 200 partners**



2. Introduction of Shinhan Card Vietnam

INSTALLMENT 0% INTEREST AT SHINHAN PARTNERS

Installment up to 12 months with 0% interest at a wide variety of Shinhan Bank partners nationwide.



INSTALLMENT PROGRAM

Offer Shinhan Credit Cardholder to convert the purchasing transaction to Installment payment with 0% interest up to 12 months term:

- 1. Eligible Cardholder:** Credit Cardholder
- 2. Tenors:** 06, 09 and 12 months
- 3. Minimum transaction:** VND 3,000,000
- 4. Process:** after payment, Cardholders will register form at merchant → merchant will collect information and send to Shinhan for installment conversion.
- 5. Installment fee:**


Partner pays for Shinhan

☞ The details can be provided as your requested, fee is charged one time on next month

Reference

MARKETING CHANNEL

WEBSITE




HOMEABOUT USPWM (SPB)PERSONALCORPORATECARDREMITTANCEFINANCIAL INSTITUTIONS

Home > Card > Shinhan Zone > Food & Beverage


Food & Beverage

FOOD & BEVERAGEHEALTH CARE & BEAUTYSHOPPINGTRAVEL & ACCOMMODATIONOTHERS


CITY / PROVINCEALLDISTRICTALLSEARCH BY KEYWORDSALL




Rooftop Bar - Novotel Suites Hanoi
Discount 30% for Shinhan cardholders
Validity: Until 15/11/2019
[View more](#)




Pool Bar - Novotel Suites Hanoi
Discount 30% for Shinhan cardholders
Validity: Until 15/11/2019
[View more](#)




Gourmet Bar
Discount 30% for Shinhan cardholders
Validity: Until 15/11/2019
[View more](#)



Food Exchange Restaurant - Novotel Suites Hanoi
Discount 30% on total bill
Validity: Until 15/11/2019
[View more](#)



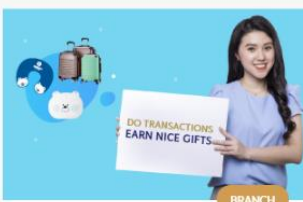
Hemisphere Restaurant - Sheraton Hanoi
Discount 25% on total food bill
Validity: 17/12/2019
[View more](#)



Crystal Jade Palace
Discount 10% on total bill for Shinhan Cardholders
Validity: 30/10/2020
[View more](#)


Search by keywords

ALL OFFERS




BRANCH

Do transactions, earn nice gifts at District 10 Transaction office
Promotion period: From now to 31.12.2019
[View more](#)




CARD

Crystal Jade Palace
Discount 10% for Shinhan Cardholders
[View more](#)



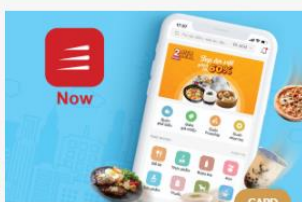
CARD

Let's go shopping at Lazada with Shinhan Credit Cards
Discount VND 150,000 on total bill at Lazada.vn for Shinhan Credit Cardholders
[View more](#)




CARD

OPEN SHINHAN CREDIT CARD
GET VOUCHER LAZADA VND 1,000,000
[View more](#)



CARD

Eat all the food and Get special offer with Shinhan Credit Card at Now
Discount 15% on total bill at Now.vn for Shinhan Credit Cardholders



CARD

20% DISCOUNT
On weekdays from Monday to Friday
Get discount 20% at The Coffee Bean & Tea Leaf with Shinhan Credit Card
Discount 20% on total bill for Shinhan Credit Cardholders

EDM



Eat MORE,
SPEND less,
Save MORE



10%

Tuk Tuk Thai Bistro
Discount 10% on total bill for Shinhan Cardholders



15%

Botanica Restaurant
Discount 15% on total bill for Shinhan Cardholders



10%

Kampong Chicken House
Discount 10% on total food bill for dinner from Monday to Thursday for Shinhan Cardholders

Enjoy many promotions
FOR SHINHAN CARDHOLDERS



10%

Crystal Jade Palace
Discount 10% on total bill for A La Carte menu & beverage



10%

Meet Fresh
Discount 10% on total bill for Shinhan Cardholders



15%

L'usine Cafe
Discount 15% on total bill for Shinhan Cardholders


Let's enjoy a wide range of
AFFILIATE MERCHANTS




**SHINHAN
ZONE**
CLICK HERE

☎ 1900 1577 🌐 shinhan.com.vn









INSTALLMENT WITH 0% INTEREST
AND 0 CONVERSION FEE
BY SHINHAN CREDIT CARDS


Enjoy shopping for you and your beloved one with 0% interest installment program up to 12 month tenor at Shinhan's partners.




NGUYEN KIM
* 0% interest up to 12 month tenor




THIEN HOA
* 0% interest up to 12 month tenor




CELLPHONES
* 0% interest up to 12 month tenor




HOANG HA MOBILE
* 0% interest up to 6 month tenor




FPT
* 0% interest up to 6 month tenor




ACCOR PLUS
* 0% interest up to 6 month tenor




TIKI
* 0% interest up to 12 month tenor



SHOPEE.VN
* 0% interest up to 12 month tenor



ADAYROI
* 0% interest up to 12 month tenor



LOTTE.VN
* 0% interest up to 12 month tenor



THANK YOU