

USER GUIDE

CONVERT INSTALLMENT OF CREDIT CARD TRANSACTIONS “THE FIRST”

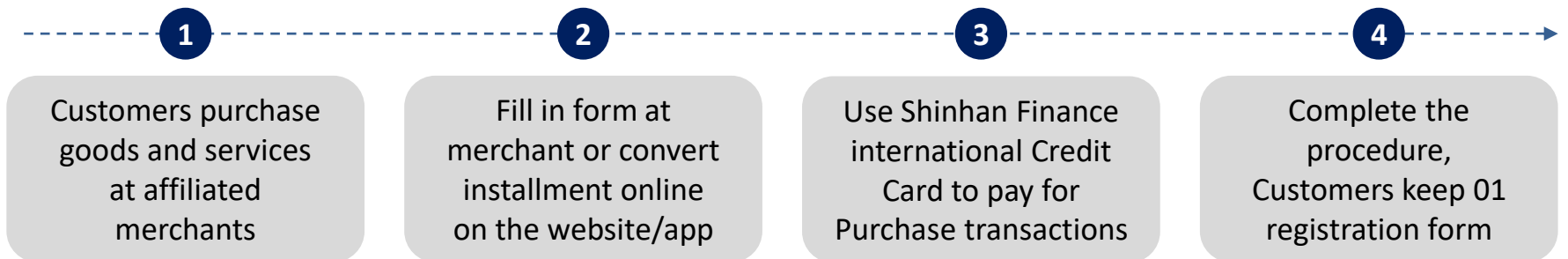


Customers register installment conversion with the following types of transactions:



I. 0% INTEREST INSTALLMENT AT AFFILIATED MERCHANT

Buy now what you dream with 0% interest installment service at Shinhan Finance affiliated merchants:



Example:

You use Shinhan Finance credit card to buy orders worth 12,000,000 VND at affiliated merchant, then you can choose to pay in installments over 3, 6, 9 or 12 months with the following calculation

Tenor	3 months	6 months	9 months	12 months
Interest	0%	0%	0%	0%
Equated monthly installment Amount (VND)	4.000.000	2.000.000	1.333.333	1.000.000

II. INSTALLMENT FOR PURCHASE TRANSACTIONS AT NON-AFFILIATED MERCHANTS/ ATM CASH WITHDRAW TRANSACTIONS

Customers, buy goods and services at any store or withdraw cash by Shinhan Finance credit card and actively convert to installments with the following forms



iShinhan Application

- 1 Contact Shinhan Finance hotline at 1900545449 and register for installment with staff
- 2 Shinhan Finance sends notification to Customer about successful installment information.



Customer Service Call Center

- 1 Log in to iShinhan app and select transaction to convert installment
- 2 Shinhan Finance sends notification to Customer about successful installment information.