

INSTALLMENT POLICY

Conditions	Installment plan at affiliated partners	Installment plan at unaffiliated partners	Installment plan for Cash transactions
Transaction Amount	Minimum: VND 3.000.000/transaction Maximum: VND 60.000.000/transaction		Minimum: VND 15.000.000 Allowed to sum up cash transactions in one same billing cycle
Interest	0% interest	0% interest	From 18% - 38%/year Discount 2% interest in 2 months from card issuing date
Conversion Fee	Not applicable	3 months: 2,99% 6 months: 5,99% 9 months: 8,99% 12 months: 11,99%	Not applicable
Installment Tenor	3 months, 6 months, 9 months, 12 months		12 months, 24 months, 36 months, 48 months
Conversion Method	Fill out Registration Form at affiliated partners' store or choose installment plan at affiliated partners' website	By mobile application iShinhan or SVFC Hotline (1900545449)	
Conversion Time	Transactions must be converted to installments before the statement closing date (the 19th of every month)		