

PAYMENT THROUGH AUTO-DEBIT COLLECTION SERVICE

Auto-Debit is a method of payment that your Auto-debit registered bank or E-wallet will deduct monthly from your account to pay your loan at Shinhan Finance.

Registration forms:

1. Register via Mobile Banking App or Bank Counter:
2. Register at Shinhan Finance office if you have Bank Account at:
3. Register via ZaloPay và ShopeePay E-wallet on iShinhan:

A – INSTRUCTIONS FOR REGISTRATION AND USE OF THE SERVICE:

- **Option 1** – Register via Mobile Banking App or Bank Counter if you have Bank Account at:
 - **Vietcombank – App VCB Digibank:**

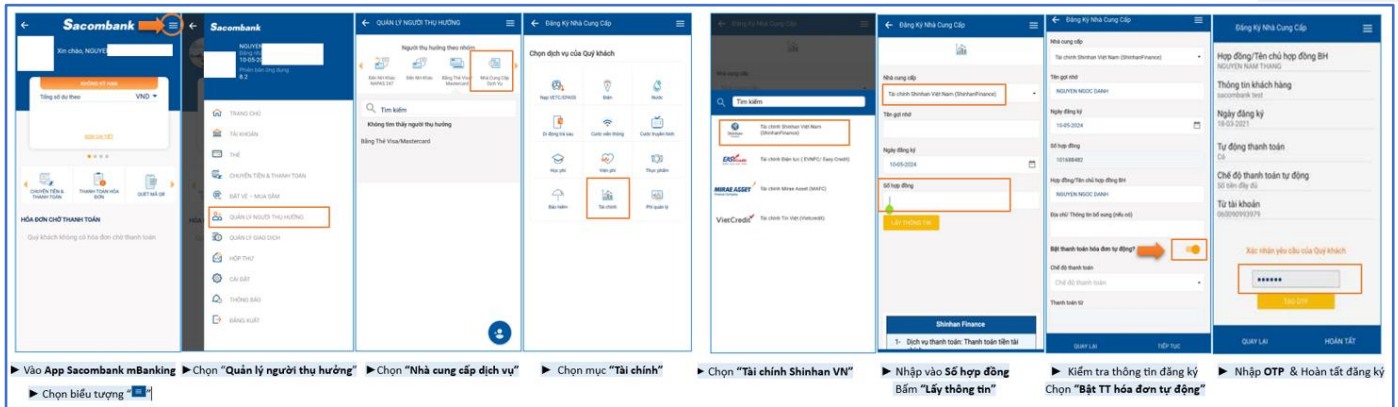
Vào mục **"Hóa đơn"** ➤ Bấm **"Thanh toán hóa đơn"** ➤ Bấm chọn **"Thêm danh bạ"** ➤ Vào mục **"Dịch vụ khác"** Chọn **"Thanh toán khoản vay tài chính"**

NCC: Chọn **"SHINHAN FINANCE"** Mã KH: **Nhập số BIDV/ Số TK Thẻ** Sau đó, Đặt tên gọi như **Bật tính năng "Đăng ký thanh toán tự động" & Xác nhận** ➤ Bấm **"Lưu danh bạ"** ➤ **Kiểm tra thông tin đăng ký** ➤ **Màn hình thông báo đăng ký thành công**

- **BIDV – App BIDV Smartbanking:**

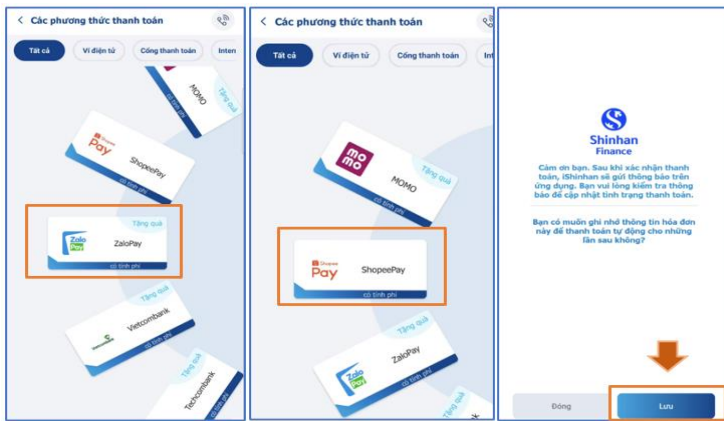
Menu **"Đăng ký dịch vụ"** ➤ Chọn **"Thanh toán định kỳ"** ➤ Nhà cung cấp: **"Shinhan Finance"** ➤ Dịch vụ: **"Shinhan Finance - Ủy nhiệm chi tự động Ủy nhiệm chi tự động"** ➤ Mã KH: **Nhập số hợp đồng** ➤ Bấm **"Tiếp tục"** ➤ Kiểm tra thông tin đăng ký ➤ Nhập OTP => Bấm **"Xác nhận"**

• **Sacombank – App Sacombank mBanking:**



➤ **Option 2 – Register at Shinhan Finance office:** Shinhan Finance staff will support registration for customers who have bank account at the following banks: **TECHCOMBANK**, **VietinBank**, **AGRIBANK**

➤ **Option 3 – Register via E-wallet on iShinhan:**



- After successfully paying for a transaction at **ZaloPay** or **ShopeePay** on iShinhan
- Click **“Lưu”** to have the invoice automatically paid next time
- Then, enter OTP and complete registration

B – IMPORTANT NOTES:

1. Auto Debit collection time:

- Be applied right from the first payment period after customer’s bank agreed the successful registration. In case of unsuccessful registration or the bank has not yet started to collect for this payment period, Shinhan Finance will send a notification message (SMS) for customer to use other payment channels timely.
- Be applied on working days (except holidays and public holidays as prescribed by banks and Shinhan Finance).

2. Notes on using the automatic debit service:

- Please ensure that customer’s bank account is enough balance to pay for customer’s loan at least one (01) business day before due date (excluding minimum balance to maintain this bank account as prescribed by each bank).
- Shinhan Finance will stop customer Auto-debit collection service if it is in 03 (three) consecutive months from the successful registration month, customer do not still ensure that customer’s bank account is enough balance to pay for customer’s loan at least one (01) business day before due date (excluding minimum balance to maintain this bank account as prescribed by each bank). After that, if customers want to use again this collection service, please contact Shinhan Finance as registration instruction.

Collection fee: Via ZaloPay: 12,000 VND, via ShopeePay: 16,000 VND and via Banks: Free.