

PAYMENT VIA E-WALLET WITH COLLECTION FEE

Customers can make payment with the following steps:

- Step 1: Log in to Payoo, ZaloPay, ShopeePay, Viettel Money and MoMo E-Wallet / Application / Payment Website
- Step 2: Select "**Thanh toán vay tiêu dùng**"
- Step 3: Choose financial provider / company "**Shinhan Finance**"
- Step 4: Enter "**Mã hợp đồng**" and check the amount to be paid.
- Step 5: Enter the payment amount (it is recommended that customers pay correct and full amount in order to avoid overdue debts which affecting your credit history). Then, select "**Xác nhận**".
- Step 6: Select "**Xác nhận giao dịch**" to complete.

Customers can refer to the collection fee and payment instructions as below:

| E-wallet | Collection fee (including VAT) |
|-----------------|---|
| Viettel Money | 11,000 VND + 0,05% of the transaction value |
| Payoo | 12,000 VND |
| ZaloPay | 12,000 VND |
| ShopeePay | 16,000 VND |
| MoMo | 17,000 VND |