

PAYMENT THROUGH AUTO-DEBIT COLLECTION SERVICE

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

- 1. Auto debit via ZaloPay Automatic debit via ZaloPay & ShopeePay on iShinhan application:** After the first time of successful payment via ZaloPay/ShopeePay on iShinhan application, you select "Save invoice" to be automatically debited via ZaloPay/ShopeePay on iShinhan app the second time onwards
- 2. Auto debit via Bank account:** You have a salary account or payment account opened at one of the banks such as: Agribank, BIDV, Sacombank, Techcombank, Vietcombank, Vietinbank.
- 3. Registration instructions:** please contact one of the options below:
 - Via Shinhan Finance's official Zalo page: <https://bit.ly/ShinhanFinance-Zalo-official>
 - At Shinhan Finance transaction offices
 - Hotline 1900 545449.
- 4. 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).
- 5. 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.