

PAYMENT OVER THE COUNTER WITH COLLECTION FEE

1. At the bank counter: with 2 options as below:

Option 1: Request the loan repayment to "Shinhan Finance", provide the loan number or the repayment amount and check the information before confirming the payment.

Option 2: Deposit the repayment amount to one of Shinhan Finance's accounts below as instructed:

+ **Beneficiary Name:** "CONG TY TAI CHINH TNHH MTV SHINHAN VIET NAM"

+ **Explanation:** "HD SO <contract number> – HO TEN CHU HOP DONG"

+ **Bank information:**

Name of bank	Branch	Account No.
Asia Commercial Joint Stock Bank (ACB)	Ho Chi Minh	92248559
Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)	Ho Chi Minh	0071004468898
Vietnam Technological and Commercial Joint Stock Bank (Techcombank)	Ha Noi Headquarter	10120482878028
Vietnam Bank for Agriculture and Rural Development (Agribank)	Ho Chi Minh	1700201199427

Collection fee: based on the tariffs of each bank at each specified time.

2. At the counter of Non-Bank partners: VNpost (Code 1304), Payoo, Viettel & VNPT Epay:

Request the loan repayment to "Shinhan Finance", provide the loan number or the repayment amount and check the information before confirming the payment.

Repayment channels:

- Payoo:** All Repayment points cooperated with Payoo: Circle K, Ministop, B's mart, VinMart+, FamilyMart, GS25, FPT Shop, Mediamart, Nguyen Kim. Collection fee: 12,000 vnd.
- VNPT Epay:** All repayment points of Mobile World (TGDD), Bach Hoa Xanh & Dien May Xanh. Collection fee 10,000 vnd.
- Viettel:** All Repayment points, Direct stores, Viettel stores, Agents of Viettel. Collection fee 11,000 vnd + 0.05% * transaction amount.
- VNPost nationwide (Code 1304):** All Post Offices in VietNam from 7:00 am - 7:00 pm, Monday to Saturday (Central Post Offices in Ho Chi Minh City and Hanoi work from Monday to Sunday). Collection fee 15,000 vnd.