

DIRECT PAYMENT VIA E-WALLET WITH COLLECTION FEE:

Customer makes a direct payment from Website of Shinhan Finance that is directly linked with MoMo & ZaloPay e-wallet.

Step 1: Visit the Website www.shinhanfinance.com.vn of Shinhan Finance

Step 2: Choose "**Paynow**", enter Nation ID number & loan number at Shinhan Finance, then enter OTP code sent to customer's phone number

Step 3: Customers check the loan information and the amount to be paid, choose "**MoMo e-wallet**" or "**ZaloPay e-wallet**", then select "**Continue**"

Step 4: Customers open the chosen e-wallet and scan the QR code displayed on Website

Step 5: On e-wallet, customer selects "**Xác nhận giao dịch**", enter "**Password**" to confirm completion of payment

Notes:

- Customer must have an account at MoMo e-wallet or ZaloPay e-wallet to make payment by this channel
- Free of charge when paying via ZaloPay e-wallet
- Collection fee via MoMo e-wallet: VND 17,000 / successful transaction (VAT included)
- Customer checks accurate information before confirming to pay on e-wallet
- Customer pays exactly with payment amount displayed on Shinhan Finance Website