

# INSTALLMENT POLICY

Conditions	Installment plan at affiliated partners	Installment plan at unaffiliated partners	Installment plan for Cash transactions
<b>Transaction Amount</b>	Minimum: VND 3.000.000/transaction		Minimum: VND 10.000.000 Allowed to sum up cash transactions in one same billing cycle
<b>Interest</b>	0% interest	0% interest	From 18% - 40%/year
<b>Conversion Fee</b>	Not applicable	3 months: 4,25% 6 months: 9,25% 9 months: 14,25% 12 months: 18,25%	Not applicable
<b>Installment Tenor</b>	3 months, 6 months, 9 months, 12 months		12 months, 24 months, 36 months, 48 months
<b>Conversion Method</b>	Fill out Registration Form at affiliated partners' store or choose installment plan at affiliated partners' website	By mobile application iShinhan or SVFC Hotline (1900545449)	
<b>Conversion Time</b>	Transactions must be converted to installments <b>before the statement closing date (the 19th of every month)</b>		