

## **[IMPORTANT NOTICE] UPDATE ON SECURITIES TRADING ACCOUNT LINKAGE PURSUANT TO CIRCULAR 03/2025/TT-NHNN**

Dear Valued Customers,

Pursuant to Circular 03/2025/TT-NHNN issued by the State Bank of Vietnam (effective from June 16, 2025) and Circular 20/2025/TT-BTC (effective from June 20, 2025), Shinhan Securities Vietnam (SSV) would like to inform you of the following important changes regarding securities trading accounts for foreign investors:

### **1. REGULATIONS ON ACCOUNT TYPE BASED ON RESIDENT STATUS**

<b>Resident Status</b>	<b>Type of Account</b>
Resident Foreign Investor	Demand Deposit Account (DDA) (VND)
Non-Resident Foreign Investor	Indirect Investment Account (IIA) (VND)

(\*) Resident status is determined in accordance with Clause 2, Article 4 of the Ordinance on Foreign Exchange No. 28/2005/PL-UBTVQH11 (amended under Ordinance No. 06/2013/UBTVQH13).

According to these regulations:

- Resident foreign investors must use a DDA for securities trading.
- Non-resident foreign investors must use an IIA for securities trading.

**Note:** This regulation currently only affects foreign customers using a securities trading account linked to a DDA or a payment account at SHBVN. If you do not fall into this category, no action is required at this time.

To avoid any interruption in trading activities, SSV kindly requests customers to take appropriate action if your residency status changes.

### **2. IF YOUR STATUS IS CLASSIFIED AS “RESIDENT” OR CHANGES FROM “NON-RESIDENT” TO “RESIDENT”**

Please choose one of the following options:

#### **Option 1: Conversion from IIA to DDA Linkage**

- Step 1: Check your DDA on the SOL application: *Home* → *Accounts*.
  - If you do not have a DDA, please contact SHBVN directly for account opening assistance.

- Step 2: Convert the securities trading account linkage from IIA to DDA.
  - You are required to visit SHBVN or SSV directly to complete the conversion procedures and sign the required forms.

### **Option 2: Conversion to General Account (GA)**

- Method 1: Visit SSV directly to complete the conversion procedure.
- Method 2:
  - Download the "APPLICATION FOR USING/CHANGING SERVICES" form [\[here\]](#).
  - Sign and send the scanned form via email to **support@shinhan.com** and **cs\_ssv@shinhan.com** from the email address registered with SSV.
  - Your account will remain eligible for buy/sell transactions; however, the online withdrawal function will be temporarily locked until the original signed form is received.
  - Please send the original signed form to the designated address within one week.

*(General Account is an account opened by securities companies at commercial banks to manage clients' securities trading deposits, as regulated under Point b, Clause 4, Article 17 of Circular 121/2020/TT-BTC dated December 31, 2020.)*

For instructions on securities trading via General Account, please refer to: [\[here\]](#)

### **Important Notes**

- Using a General Account may create challenges in verifying the source of funds for future overseas investment remittances, potentially causing delays or restrictions.
- SSV will not be responsible for any delays or rejections of remittances due to the above-mentioned reasons.

### **3. IF YOUR STATUS CHANGES BACK TO “NON-RESIDENT”**

Please visit SHBVN or SSV to re-link your IIA and ensure uninterrupted trading activity.

### **4. IMPACT IF ACCOUNT CONVERSION IS NOT COMPLETED**

- **Buy transactions:** Not executable — SHBVN blocks fund transfers for buying securities.
- **Sell transactions:** Still executable — proceeds will be temporarily held in SSV's omnibus account.
- **Dividends:** Will be temporarily held for the same reason.
- **Cash advance services:** Will be restricted.

For Shinhan Bank IIA–DDA account conversions, once the conversion is completed, the held amount will be transferred to the customer's registered bank account linked to the securities account.

For General Account (GA) conversions, once the conversion is completed, the held amount will be transferred to the customer's securities account.

## **5. IF YOU ARE NOT CURRENTLY SUBJECT TO THESE CHANGES:**

No action is required at this time. However, SSV recommends you **keep your contact details updated** to receive timely regulatory notices.

## **6. SUPPORT INFORMATION:**

- **Hotline:** (+84) 028 6299 8000 (Ext. 2)
- **Email:** support@shinhan.com
- **Zalo/Kakaotalk:** 0901 335 605
- **Zalo Official:** <https://zalo.me/871066958519461595>

We sincerely appreciate your attention and cooperation.

Thank you for your continued trust in Shinhan Securities Vietnam (SSV).

**Shinhan Securities Vietnam (SSV)**

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## **FAQs – [Regulations on Securities Trading Accounts for Foreign Investors Residing in Vietnam]**

### **1. Who is required to convert from an IIA to a DDA under the new regulations?**

Pursuant to Circular No. 03/2025/TT-NHNN effective from June 16, 2025, and Circular No. 20/2025/TT-BTC effective from June 20, 2025, foreign investors residing in Vietnam\* (For foreign individual investors: holding a valid visa or temporary residence card originally issued with a minimum validity of 12 months; For foreign institutional investors: including branches of foreign economic organizations in Vietnam, commercial presences of foreign parties engaging in investment activities under the Law on Investment, and representative offices of foreign contractors in Vietnam) must use a Demand Deposit Account (DDA) for securities transactions, replacing the previously used Indirect Investment Account (IIA).

**2. Do customers without a residence card or with a visa valid for less than 12 months need to convert their accounts?**

No. Foreign customers without a residence card or with a visa valid for less than 12 months are classified as non-residents. These customers are required to use an IIA for securities trading. However, the IICA will be renamed to IIA, and the usage mechanism remains unchanged.

**3. If a customer is classified as a resident but does not convert to a DDA/GA, what will happen to their securities trading?**

For foreign resident customers (i.e., those holding a valid visa or temporary residence card originally issued with a minimum validity of 12 months), if customer do not complete the account linkage conversion from IIA to DDA or General Account (GA), the following trading restrictions will apply:

- **Buy transactions:** Not executable — SHBVN blocks fund transfers for buying securities.
- **Sell transactions:** Still executable — proceeds will be temporarily held in SSV's omnibus account.
- **Dividends:** Will be temporarily held for the same reason.
- **Cash advance services:** Will be restricted.

For Shinhan Bank IIA–DDA account conversions, once the conversion is completed, the held amount will be transferred to the customer's registered bank account linked to the securities account.

For General Account (GA) conversions, once the conversion is completed, the held amount will be transferred to the customer's securities account.

**4. How to convert the linkage from an IIA to a DDA?**

**Step 1:** Check your DDA on the SOL app via: Homepage → Accounts. If you do not have a DDA, please contact Shinhan Bank Vietnam (SHBVN) for assistance in opening one.

**Step 2:** Visit SHBVN or Shinhan Securities Vietnam (SSV) directly to complete the conversion procedure.

**5. Are there other options besides a DDA to continue trading?**

If not using a DDA, customers may choose to trade through a General Account (GA)  
*However, customers should carefully consider and fully understand the regulations regarding fund remittance, profit repatriation, and other legal income after trading. SSV is not liable for any delays or refusals in fund transfers due to related issues.*

**6. What should I do if I don't have a DDA-VND?**

Please contact Shinhan Bank Vietnam (SHBVN) to open a DDA-VND. Kindly contact SHBVN branch or through SHBVN's online support channels for detailed guidance.

**7. Does converting to a DDA affect my current securities account?**

IIA to DDA conversion only changes the linked bank account used for securities transactions. It does not affect your current securities account at SSV.

**8. What should I note when depositing or withdrawing funds after converting to a DDA?**

**Deposits into DDA:** Customers can transfer from various sources.

**Withdrawals or overseas remittances from DDA:** In some cases, especially for remittances abroad, the bank may request documents to verify the income source (e.g., transaction statements, securities sale receipts, etc.).

Approval and specific requirements depend on bank regulations at the time of the transaction.

**9. Which SHBVN or SSV branch should I go to for the conversion?**

You can visit any branch of Shinhan Bank Vietnam (SHBVN) or Shinhan Securities Vietnam (SSV) to convert from IIA to DDA. Please bring your valid passport and visa or residence card when visiting.

**10. Can I convert from IIA to DDA online, or must I visit in person?**

Currently, the conversion must be done in person at SHBVN or SSV as per regulations. Please bring your valid passport and visa/residence card for assistance.

**11. What is the procedure to convert to a GA?**

- **Method 1:** Visit SSV directly to complete the conversion procedure.
- **Method 2:** Visit SSV directly to complete the conversion procedure
- Download and sign the APPLICATION FOR USING/CHANGING SERVICES Form [here](#).
- Send the signed form via email to **support@shinhan.com** and **cs\_ssv@shinhan.com** from the email registered at SSV. **Your securities account will be restricted from online withdrawal until SSV receives the original signed form.** Please send the original signed form within one week to the address SSV indicated in the signature below.

*(General Account is an account opened by securities companies at commercial banks to manage clients' securities trading deposits as regulated under Point b, Clause 4, Article 17 of Circular 121/2020/TT-BTC dated December 31, 2020.)*

For instructions on securities trading via General account, please refer to: [here](#)

**IMPORTANT NOTICE:** While the General Account (GA) transaction method offers convenience, it may lead to difficulties in verifying the source of funds when remitting investment capital abroad in the future. This could result in potential restrictions or delays in overseas remittance.

*SSV is NOT responsible for any delays or rejections in remittances arising from such issues.*

## [2025 년 제 03 호 중앙은행 공문에 따른 증권거래 계좌 전환 관련 FAQ]

### 1. 어떤 경우에 IIA 계좌를 DDA 계좌로 반드시 전환해야 하나요?

2025 년 6 월 16 일부터 시행되는 베트남 중앙은행(SBV)의 규정 제 03/2025/TT-NHNN 호 및 2025 년 6 월 20 일부터 시행되는 재무부 규정 제 20/2025/TT-BTC 호에 따라, 베트남에 거주하는 외국인 개인 투자자는 (발급일로부터 취소 12 개월의 유효기간 있으며 현재 유효한 비자 또는 거주증을 소지자) 거주자(Resident)로 분류됩니다. 해당 투자자는 간접투자계좌(IIA) 연계 계좌를 직접 결제계좌(DDA)로 전환하여야 증권 거래를 계속할 수 있습니다.

### 2. 체류 카드가 없거나 비자 유효기간이 12 개월 미만인 경우에도 전환해야 하나요?

아닙니다. 거주증이 없거나 비자 유효기간이 12 개월 미만인 투자자는 비거주자(Non-resident)로 분류되며, 규정에 따라 IIA 계좌로만 거래해야 합니다. 다만, IICA 는 명칭이 IIA 로 변경되며 사용 방식에는 차이가 없습니다.

### 3. 거주자에 해당하지만 DDA/GA 계좌로 전환하지 않았을 경우 주식 거래는 어떻게 되나요?

발급일로부터 취소 12 개월의 유효기간 있으며 현재 유효한 비자 또는 거주증을 소지자가 IIA→DDA 또는 GA 계좌 전환을 완료하지 않으면 아래와 같이 거래가 제한됩니다:

- **매수 거래:** 실행 불가.
- **매도 거래:** 실행 가능하나, 매도 대금은 SSV 의 증권연계계좌(Securities Account)에 보류되며, 위의 두 가지 전환 절차 중 하나를 완료한 이후에만 출금이 가능합니다.
- **배당금:** 동일한 사유로 인해 일시적으로 보류됩니다.
- **예수금 담보대출 서비스:** 실행 불가.

신한은행 IIA-DDA 계좌 전환의 경우, 전환 완료 후 보류 금액은 증권 계좌와 연계된 고객님의 등록된 은행 계좌로 이체됩니다.

일반 계좌(GA) 전환의 경우, 전환 완료 후 보류 금액은 고객님의 증권 계좌로 이체됩니다.

#### 4. IIA 계좌를 DDA 로 전환하려면 어떻게 해야 하나요?

- 1 단계: SOL 어플리케이션 접속    홈화면 → DDA 계좌 확인(DDA 계좌가 없을 경우 신한베트남은행(SHBVN) 연락하여 계좌 개설 지원 요청)
- 2 단계: SHBVN 또는 신한증권베트남(SSV) 지점 방문하여 전환 절차 진행

#### 5. DDA 외에 다른 옵션으로 거래할 수 있나요?

DDA 를 사용하지 않는 경우, 일반계좌(GA)를 통해 거래하실 수 있습니다.

단, 해외 송금 및 수익금 송금 시 송금 경로 증빙 및 승인이 필요할 수 있으며, 지연 또는 거부될 가능성이 있습니다. SSV 는 이와 관련된 지연이나 거부에 대해 책임을 지지 않습니다.

#### 6. DDA 전환이 기존 증권 계좌에 영향이 있나요?

IIA 에서 DDA 로의 전환은 증권 거래에 연동된 은행계좌만 변경되는 것이며, 신한투자증권(SSV)의 기존 증권계좌에는 영향을 주지 않습니다.

#### 7. DDA 계좌 전환 후 입출금 시 주의사항은 무엇인가요?

- **입금**: 고객님의 다양한 출처에서 자금을 이체하실 수 있으며, 반적으로 입금 시 자금 출처에 대한 증빙은 요구되지 않습니다.
- **출금/해외 송금**: 일부 경우, 특히 해외송금 시에는 소득 또는 자금 출처를 확인하기 위한 서류(예: 거래 내역서, 주식 매도 내역 등)를 은행에서 요청할 수 있습니다.

#### 8. 어느 지점에서 IIA → DDA 전환이 가능한가요?

IIA 에서 DDA 로 전환하시려면 신한베트남은행(SHBVN) 또는 신한투자증권(SSV) 지점을 방문해 주시기 바랍니다. 방문 시 유효한 여권과 비자 또는 거주증을 지참해 주시기 바랍니다.

## 9. IIA → DDA 전환을 온라인으로 할 수 있나요?

현재 규정에 따라 IIA 에서 DDA 로의 전환은 신한베트남은행(SHBVN) 또는 신한투자증권(SSV)을 직접 방문하여 진행하셔야 합니다. 전환 처리를 위해 유효한 여권 및 비자 또는 거주증을 지참해 주시기 바랍니다..

## 10. GA 계좌로 전환하려면 어떻게 해야 하나요?

- **방법 1 (방문신청):** 신한투자증권베트남(SSV)을 직접 방문하여 전환신청.
- **방법 2 (비대면 이메일 신청):**
  - ①. 신한투자증권베트남(SSV)의 「계좌정보변경신청서」 다운로드 후 서명 [여기 클릭](#).
  - ②. 전환 요청 메일을 신한투자증권베트남(SSV)에 등록된 이메일 주소를 사용하여, 아래 메일 양식에 따라 담당 수신처\*로 서명이 완료된 신청서 스캔본을 첨부하여 발송 (1 주일 이내)

**GA 전환의 경우, 신청서 원본을 SSV 에서 수신하기 전까지는 해당 계좌의 온라인 출금이 제한됩니다.**  
**신청서 원본은 하단 서명란에 명시된 주소로 우편을 통해 송부해 주시기 바랍니다.**

- ※ **일반계좌(General Account) :** 증권사가 상업은행에 개설하여 고객의 증권거래 예탁금을 관리하기 위한 계좌 (2020 년 12 월 31 일 자 「재무부령 제 121/2020/TT-BTC 호, 제 17 조 제 4 항 b 목)
- ※ **일반계좌를 통한 증권거래 방법에 대한 자세한 안내는 아래 링크를 참고해 주시기 바랍니다:** [여기 클릭](#)

### [중요 안내]:

일반계좌(GA)는 거래 편의성을 제공하지만, 향후 투자자금 해외송금 시 자금 출처 확인이 어려워질 수 있음에 따라 송금 지연 또는 제한이 발생할 가능성이 있습니다.

이로 인한 해외송금의 지연 또는 거절에 대해 SSV 는 책임을 지지 않으므로, 사전에 유의해주시기 바랍니다.