

YOUR BEST CREDIT PARTNER
Seoul Guarantee Insurance Hanoi :
At a Glance

As a strategic business partner for both individuals and enterprises over the past forty-six years, SGI has provided various guarantee services and grown in parallel with the economic development.

SGI Hanoi Branch would like to become the best partner supporting Vietnamese clients' economic activities through business solutions of guarantee insurance.



Seoul Guarantee Insurance Company Hanoi Branch
 Unit 901 East Tower, Lotte Center Hanoi, 54 Lieu Giai Street, Cong Vi Ward, Ba Dinh District, Ha Noi, Vietnam
 Tel_ [+84] 04-3946-0322,0323 Fax_ [+84] 04-3946-0324
 website_www.sjic.co.kr

Seoul Guarantee Insurance(SGI)

Incorporated in 1969, SGI has been providing guarantee services in various contracts for corporates and individuals for more than 46 years and ranks top 4 in the global guarantee market in terms of written premium

- As of December 2014, SGI has provided guarantees worth a total exposure of USD209billion and has a total shareholder's equity of over USD3.2billion
- SGI has been affirmed by international credit agencies for its strong and sound financial capabilities
 >>> **Fitch Ratings AA-(Stable), S&P A(Stable)**

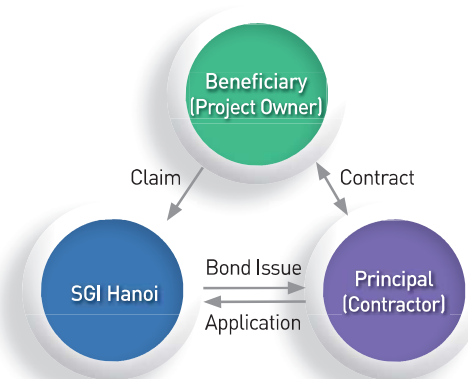
SGI Hanoi Branch

As the sole guarantee insurer established in Vietnam, SGI Hanoi Branch has been providing local guarantee insurance services since 2014. SGI Hanoi Branch's capital is approximately VND600billion

Guarantee Insurance

Guarantee Insurance is a security to indemnify the Beneficiary(Project Owner) for the obligations of the Principal(Contractor) under the contract

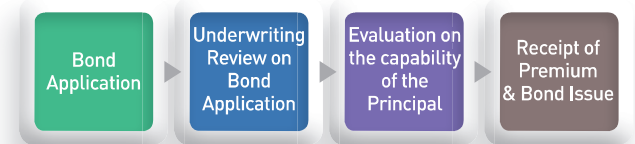
Structure of Guarantee Insurance



Coverage by Types of Bonds(Products)

Type	Coverage
Bid Bond	The loss that occurs when the successful bidder does not enter into a contract or when the bidder withdraws the bid during the period of bid validity
Performance Bond	The loss that occurs when a contractor has not fully performed its contract obligations as stipulated in the contract
Advance Payment Bond	The loss that occurs when a contractor fails to repay the advance payment or pay for or return the materials received in advance as stipulated in the contract
Maintenance Bond	The loss that occurs when the contractor has not fully performed maintenance or repair during the maintenance period

Bond Application process



- Principal submits Application form and other required documents to the Branch Office
- Underwriter reviews the submitted application
- Underwriter evaluates and performs analysis on the Principal's ability to perform the liability under the contract
- Upon payment of premium, the bond certificate is issued to the Principal

- Required information for Bond Application: Contract copy, Company Profiles(incl. Certificate of Investment, Article of Association), Financial Statements, Contract Order Books, and others

▶ For further queries on products and services, please call Hanoi Branch for more