

TARIFF FOR ACCOUNT SERVICE

ACCOUNT				
Charge code	No.	SERVICES	CHARGE RATES	
			ACCOUNT IN VND	ACCOUNT IN FOREIGN CURRENCY
	I	Open the account	Free of charge	
A001	1	Minimum balance	According to regulations on account open & use of VCB	
	II	Account management		
A002	1	Ordinary account	20.000 VND/month/Acc.	1 USD/month/Acc.
A003	2	Co-owner account	According to agreements 20.000 VND/ month/Acc. in minimum	According to agreements 2 USD/ month/Acc. in minimum
A004	3	Account with special management (such as: management by limits, groups, etc... and other typical demands of the Account holder and supply ability from VCB)	According to agreements 50.000 VND/ month/Acc. in minimum	According to agreements 3 USD/ month/Acc. in minimum
	III	Close the account (at client's request)		
A005	1	- within 12 months as from the date of its opening	100.000 VND/Acc./time	5 USD/ Acc./time
A006	2	- above 12 months as from the date of its opening	Free of charge	
	IV	Account blockade/temporary closing (a part/whole of balance on the account at VCB)		
A007	1	According to requirements of VCB or regulations of the Law	Free of charge	
A008	2	At client's request	50.000 VND/time/Acc.	3 USD/time/Acc.
	V	Account statement (inclusive of borrowing account)		
	1	Supply the Account statement at VCB		
	1.1	Print the Account statement periodically		
A009	1.1.1	- Print the Account statement periodically once a month	Free of charge	
A010	1.1.2	- Print the Account statement periodically – more than once a month	5.000 VND/page or according to agreements 20.000VND/time in minimum	0,5 USD/ page or according to agreements 1,5 USD/time in minimum
	1.2	Print the Account statement suddenly at client's request		

A011	1.2.1	- Transaction statement arisen within 12 months from the date requested	5.000VND/ page or according to agreements 30.000VND/time in minimum	0,5 USD/ page or according to agreements 2 USD/time in minimum
A012	1.2.2	- Transaction statement arisen more than 12 months from the date requested	5.000VND/ page or according to agreements 50.000VND/time in minimum	0,5 USD/ page or according to agreements 5 USD/time in minimum
	2	Account statement according to Swift telegraph		
	2.1	Periodically at client's request (exclusive of fee telegraph)		
A013	2.1.1	- Monthly (≤ 04 time/month)	100.000 VND/time/Acc.	5 USD/time/Acc.
A014	2.1.2	- Weekly (≤ 05 time/week)	50.000 VND/time/Acc.	3 USD/time/Acc.
A015	2.1.3	- Daily	30.000 VND/ time/Acc.	2 USD/time/Acc.
A016	2.2	Suddenly at client's request	Fee for account statement at the Section 1.2 + telegraph fee	
A017	3	Send statement of the Subsidiary ledger via Post office (at client's request)	20.000 VND + postal fee	
	VI	Confirm the balance & account (inclusive of borrowing sum)		
A018	1	Confirm balance/account in writing at client's request or answer the auditor's letter (in Vietnamese or English)	50.000 VND/document (in Vietnamese or English) 100.000 VND/document (in both Vietnamese and English)	
A019	2	Supplementary printing from 2 nd document upwards	20.000 VND/document	
	VII	Pay ready money to the account		
	1	Pay ready money in VND to VND account		
A020	1.1	- at branch where account is opened and/or at branch of the same province/city with the branch where account is opened – of the same locality	Free of charge in case customer is account holder	
A021	1.2	- at branch differently from province/city with branch where account is opened – different locality	0,03% 20.000 VND in minimum 2.000.000 VND in maximum	
A022	2	Pay ready money in foreign currencies to VND account	Free of charge in case customer is account holder	
	3	Pay ready money in foreign currencies to foreign currency account		
	3.1	USD:		
A023	3.1.1	- Face value of kind from 50 USD upwards		0,2%, in minimum: 2

				USD
A024	3.1.2	- Face value of kinds from 2 USD to 20 USD		0,4%, in minimum: 2 USD
A025	3.1.3	- Face value of kind: 1 USD		0,5%, in minimum: 3 USD
A026	3.2	Other foreign currencies		0,5%, in minimum: 3 USD
	VIII	Withdraw ready money from account		
	1	VND account		
A027	1.1	Withdraw money at the branch where account is opened and/or at branch of the same province/city with the branch where account is opened – of the same locality	Free of charge	
A028	1.2	Withdraw money at the branch differently from province/city with branch where account is opened – different locality	0,03% 20.000 VND in minimum 2.000.000 VND in maximum	
A029	1.3	The account holder withdraws and/or uses money within 02 days from the date of paying money to account	0,03% 20.000 VND in minimum 2.000.000 VND in maximum	
	2	Foreign currency account		
A030	2.1	USD		0,2%, 2 USD in minimum
A031	2.2	Other foreign currencies		0,4%, 3 USD in minimum
A032	3	Withdraw VND from foreign currency account	Free of charge	
	IX	Other services (at client's request)		
A033	1	Confirm payments through bank	100.000 VND/time	100.000 VND/time
A034	2	Supply photocopies of documents	5.000 VND/page or according to agreements 50.000 VND/time in minimum	
	3	Supply photocopies of registered papers		
A035	3.1	Supply photocopies of registered papers on demand	30.000 VND/doc.	30.000 VND/doc.
A036	3.2	Supply photocopies of registered papers with attestation of the Notary Public and/or certification of the People's Committee at competent ranks (exclusive of Notary fee)	100.000 VND/set	100.000 VND/set
A037	4	Fee for changing assets as a security	300.000 VND/time	
	5	Transaction of valuable papers issued by VCB		
A038	5.1	Inform of loss of valuable papers (exclusive of cheque)	20.000 VND/sheet	
A039	5.2	Transfer the ownership of valuable papers	30.000 VND/sheet/time	

A040	5.3	Assessment and attestation for valuable papers	30.000 VND/sheet
A 041	6	Other services	According to agreements 50.000 VND in minimum
A 042	X	SWIFT telegraph	5 USD/telegraph

Notes:

- Charge tariff as above mentioned is applied to clients acting as organization and/or enterprise.
- Charge rates as above mentioned exclude the Value-added tax (VAT) (except for specific cases). VCB will impose VAT on charge items under objects of value-added taxable as regulated by the Law.
- Charge is calculated in VND or foreign currencies which are equivalent to their exchange rates published by VCB at the time of charge collection.
- Transactions in relation to the use of foreign currencies must comply well with current regulations on foreign exchange management of the Government.
- Other actual fees such as: tax, fee of another bank associated in service, postal rates, telegraph fee (Swift, Telex, Fax...) will be additionally collected on a basis of actual expenditure or according to the Charge tariff, unless otherwise regulated herein.
- In case that Client asks to cancel transactions or transactions fails to be implemented due to errors and/or mistakes out of VCB's faults, VCB shall not reimburse the Service charge and other fees collected by VCB.
- This Charge Tariff may change without any prior notices from VCB unless there are any other agreements made by the bank and clients.
- Other contents are regulated in accordance with instructions of VCB at each of the stages.