

A. DEPOSIT SERVICES

I. CURRENT ACCOUNTS

a. TRANSACTIONS ON CURRENT ACCOUNTS IN VND

Fee code	No	SERVICE	FEE		
			FEE	MIN	MAX
	1	ACCOUNT OPENING AND MANAGEMENT			
A001	1.1	Account opening	Free		
		<i>Minimum balance</i>	VND 50,000		
	1.2	Account management			
A002	1.2.1	Standard account	VND 2,000 /month <i>(Note: Branches provide service free until receiving Head Office's notification for collecting fee)</i>		
A003	1.2.2	Joint account	VND 10,000 /month		
A004	1.2.3	Special account (at account holder's request)	Subject to agreement	VND10,000 / month	
A005	1.2.4	Current account for securities transactions	Subject to current terms and conditions		
	1.3	Account closing			
A006	1.3.1	Within 12 months from account opening date	VND20,000 / account		
A007	1.3.2	Over 12 months from account opening date	Free		
	2	CASH DEPOSIT INTO ACCOUNT			
	2.1	Cash deposit in VND into VND account			
A008	2.1.1	Same city (province)	Free		
A009	2.1.2	Different city (province)	0.03%	VND10,000	VND1,000,000
	2.2	Cash deposit in foreign currency into VND account			
A010	2.2.1	Same city (province)	Free		
A011	2.2.2	Different city (province)	0.01%	VND10,000	VND 300,000
	3	CASH WITHDRAWAL			
	3.1	Same city (province) with account opening branch.			
A012	3.1.1	<i>Within 2 days from the date of depositing cash into account or crediting inward remittances</i>	0.03%	VND10,000	D1,000,000

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A013	3.1.2	After 2 days from the date of depositing cash into account or crediting inward remittances	Free		
A014	3.2	Different city (province) from account opening branch	0.03%	VND10,000	VND 1,000,000
	4	ACCOUNT BALANCE WITHDRAWAL			
A 015	4.1	Fund transfer among accounts of the same account holder (Regardless of type of account and branch)	Free		
A 016	4.2	Fund transfer to other accounts	Refer to terms and conditions for remittances		

b. TRANSACTIONS ON CURRENT ACCOUNTS IN FOREIGN CURRENCY

Fee code	No.	SERVICE	FEE		
			FEE	MIN	MAX
	1	ACCOUNT OPENING AND MANAGEMENT			
A 017	1.1	Account opening	Free		
		Minimum balance	USD15 or equivalent		
	1.2	Account management			
A 018	1.2.1	Standard account	Free		
A 019	1.2.2	Joint account	USD10/ year		
A 020	1.2.3	Special account (at account holder's request)	Subject to agreement	USD 1/ year	
	1.3	Account closing			
A 021	1.3.1	Within 12 months from account opening date	USD 2		
A 022	1.3.2	More than 12 months from account opening date	Free		
	2	CASH DEPOSIT INTO ACCOUNT			
	2.1	In USD			
A 023	2.1.1	Denominations of from 50 USD or more	0.2%	USD 2	
A 024	2.1.2	Denominations of below 50 USD	0.4%	USD 3	
A 025	2.2	In other foreign currency	0.4%	USD 3	
	3	CASH WITHDRAWAL			
	3.1	In USD			
A 026	3.1.1	More than 10 days from the date of crediting overseas inward remittance	Free		
A 027	3.1.2	Within 10 days from the date of crediting overseas inward remittance and other cases	0.15%	USD 2	
	3.2	In EUR			
A 028	3.2.1	More than 30 days from the date of crediting overseas inward remittance	Free		

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A 029	3.2.2	Within 30 days from the date of crediting overseas inward remittance and other cases	0.2%	USD 2	
	3.3	<i>In other foreign currency</i>			
A 030	3.3.1	More than 30 days from the date of crediting overseas inward remittance	Free		
A 031	3.3.2	Within 30 days from the date of crediting overseas inward remittance and other cases	0.4%	USD 3	
A 032	3.3.3	Other cases (domestic source of remittance)	0.15%	USD 2	
	4	ACCOUNT BALANCE WITHDRAWAL			
A 033	4.1	Fund transfer among accounts of the same account holder	Free		
A 034	4.2	Fund transfer to other accounts	Refer to terms and conditions for remittances		

c. OTHER TRANSACTIONS ON CURRENT ACCOUNT (IN VND AND FOREIGN CURRENCY)

Fee code	No.	SERVICE	FEE
	1	Account statement	
	1.1	Monthly	
A 035	1.1.1	Receiving at Vietcombank	Free
A 036	1.1.2	Receiving at customer's registered address	VND 5,000 / transaction report for 01 month/ 01 account
	1.2	Upon request	
A 037	1.2.1	Transactions incurred from preceding month to statement date	Free
A 038	1.2.2	Transactions incurred within 18 months to statement date (excluding transactions stated in item 1.2.1)	VND 10,000 / time
A 039	1.2.3	Transactions incurred within the period of 18-36 months to statement date	VND 50,000 / time
A 040	1.2.4	Transactions incurred more than 36 months to statement date	Subject to agreement, Min VND 50,000 / time
A 041	2	Verifying account balance in Vietnamese and/or English writing	VND 30,000 / first copy VND 5,000 / additional copy
A 042	3	Personal information change	Free
A 043	4	Confirmation on customer's authorization for account using at Vietcombank	VND 20,000 / 01 account
A 044	5	Processing inheritance documents	VND 50,000 / 01 set of documents
	6	Freezing account at customer's request (charges shall be borne by the order)	

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		excluding the case of freezing account at law enforcement authority's request)	
A 045	6.1	Freezing account as the result of using related services at Vietcombank	Free
A 046	6.2	Other reasons	VND 75,000 / time/ 01 account
A 047	7	Other services	Subject to agreement, Min VND 20,000

II. TIME DEPOSIT ACCOUNT, SAVINGS ACCOUNT (IN VND AND FOREIGN CURRENCY)

Fee code	No.	SERVICE	FEE	
			Account in VND	Account in foreign currency
A 048	1	Cash deposit into time deposit account, savings account	Free	Free <i>Depending on the characteristics of branch's location, branch director can apply charges for cash deposit with below 5 USD denomination</i>
	2	Withdrawal/ Account closing		
	2.1	Withdrawal within 05 working days from cash depositing date (cash withdrawal or account balance transfer)		
A 049	2.1.1	Demand deposit savings account	0.03% Min VND 10,000 Max: VND 1,000,000	0.03% Min USD 1 Max USD 70
A 050	2.1.2	Time deposit accounts, time savings accounts	0.04% Min: VND 20,000, Max: VND 1,500,000	0.04% Min USD 2 Max USD 100
A 051	2.2	After 05 working days from cash depositing date (cash withdrawal or account balance transfer)	Free	Free
A 052	3	Verifying balance of time / savings account in Vietnamese and/or English writing	VND 30,000 /01 copy VND 5,000 / 01 additional copy	
	4	Freezing time /savings account (charges shall be borne by the order excluding the case of freezing account at law enforcement authority's request)		
A 053	4.1	Freezing account as the result of using related services at Vietcombank	Free	
A 054	4.2	Freezing accounts because of other reasons	VND 75,000 /01 time/01 account	
A 055	5	Transferring ownership of savings book	VND 50,000 / 01book	
A 056	6	Notice of loss of savings book	VND 75,000 / 01 book	
A 057	7	Re-issuance of savings book due to damage	VND 30,000 /01 book	

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A 058	8	Confirming customer's authorization on conducting transactions on time/deposit account at Vietcombank	VND 20,000 / 01 card / 01 time
A 059	9	Settling inheritance documents	VND 50,000 / 01 set
A 060	10	Other services	Subject to agreement Min VND 20,000

III. TRANSACTIONS ON VALUABLE PAPERS ISSUED BY VIETCOMBANK

Fee code	No	SERVICE	FEE
A 061	1	Notice of loss of valuable papers	VND 75,000 / each
A 062	2	Transfer of valuable papers	VND 50,000 /each
A 063	3	Confirming customer's authorization on conducting transactions with valuable papers registered at Vietcombank	VND 20,000 / 01 item/ 01 time
A 064	4	Processing inheritance documents	VND 50,000 / 01 set
A 065	5	Examining and certifying valuable papers issued by Vietcombank	VND 30,000 / 01 each
A 066	6	Registering unknown valuable papers	VND 30,000 / each
A 067	7	Other services	Subject to agreement Min VND 20,000

B. DOMESTIC REMITTANCE SERVICES

I. CASH, ACCOUNT TRANSACTIONS AT COUNTER

Fee code	No.	1. SERVICE	FEE	
			VND	FOREIGN CURRENCY
	1	OUTWARD REMITTANCE		
	1.1	Within Vietcombank's network, at same city/province		
B 001	1.1.1	Debiting remitting account (Account - Account)	Free	Free
B 002	1.1.2	Debiting remitting account for cash receiving (Account - Cash)	0.03% Min VND 10,000 Max VND 1,000,000	0.03% Min USD 1 Max USD 70 (fee can be paid in VND)
B 003	1.1.3	Cash deposit into other account (Cash - Account)	Free	
B 004	1.1.4	Cash deposit for cash receiving (Cash - Cash)	0.05% Min VND 20,000 Max VND 1,500,000	
	1.2	Within Vietcombank's network, at different city/province		
B 005	1. 2.1	Debiting remitting account (Account – Account)	0.01%, Min VND 10,000, Max VND 300,000	0.01% Min USD 1 Max USD 20
B 006	1. 2.2	Debiting remitting account for cash receiving (Account - Cash)	0.03% Min VND 10,000 Max VND 1,000,000	0.03% Min USD 1 Max USD 70 (fee can be paid in VND)
B 007	1. 2.3	Cash deposit into other account (Cash - Account)	0.03% Min VND 10,000 Max VND 1,000,000	
B 008	1. 2.4	Cash deposit for cash receiving (Cash- Cash)	0.05% Min VND 20,000 Max VND 1,500,000	
	1.3	Outside Vietcombank's network, at same city/province		
B 009	1.3.1	Debiting remitting account	0.01% Min VND 10,000 Max VND 300,000	0.01% Min USD 1 Max USD 20
B 010	1. 3.2	Cash transfer	0.04% Min VND 20,000 Max VND 1,500,000	
	1.4	Outside Vietcombank's network, at different city/province		
B 011	1.4.1	Debiting remitting account	0.05% Min VND 25,000 Max VND 700,000	0.05% Min USD 2 Max USD 50
B 012	1.4.2	Cash transfer	0.07% Min VND 30,000 Max: VND 2,500,000	

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B 013	1.5	Transfer to beneficiary list	VND 4,000 / each + remittance fees	
B 014	1.6	Automatic transfer	VND 20,000 / each + remittance fees	
	2	INWARD REMITTANCE		
	2.1	To beneficiary account at Vietcombank		
B 015	2.1.1	From Vietcombank	Free	Free
B 016	2.1.2	From other domestic banks	Free	Free
	2.2	Withdraw from credited account		
B 017	2.2.1	From Vietcombank	Free	
	2.2.2	From other domestic banks		
B 018	2.2.2.1	Within 02 days from crediting date	0.03% Min VND 10,000 Max VND 1,000,000	
B 019	2.2.2.2	Above 02 days from crediting date	Free	
	2.3	Cash receiving at the remitter's request		
B 020	2.3.1	Cash receiving at Vietcombank	Free	
B 021	2.3.2	Cash receiving at other banks	0.03% Min VND 10,000 Max VND 1,500,000	
	3	INVESTIGATION		
B 022	3.1	Investigation of inward remittance transaction	Free	
B 023	3.2	Investigation/ amendments to outward remittance transaction	VND 20,000 / time	2 USD/time
B 024	3.3	Cancellation	VND 20,000 / time	
B 025	3.4	Refund	Subject to actual incurred fees	

II. DOMESTIC CHEQUE CLEARING TRANSACTIONS

Fee code	No.	SERVICE	FEE	
			Account in VND	Account in foreign currency
	1	CHEQUE ISSUED BY VIETCOMBANK (Fees shall be borne by cheque drawer)		
B 026	1.1	Supply of Vietcombank blank cheques	Free	
B 027	1.2	Certified cheque	VND 10,000 / each	USD 1 / each
B 028	1.3	Cancellation of cheque clearing	VND 10,000 / each	USD 1 / each
	1.4	Cheque encashment		
	1.4.1	Same city (province) with the drawer's account opening branch.		
B 029	1.4.1.1	The beneficiary is the drawer	Free	Refer to item A026-A032
B 030	1.4.1.2	The beneficiary is different from the drawer	0.02% Min VND 10,000 Max VND 500,000	
B 031	1.4.2	Different city (province) from the drawer's account opening branch	0.03% Min VND 10,000 Max VND 1,000,000	Refer to item A026-A032 (Only applied in

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				the case that the beneficiary is the cheque drawer)
B 032	.5	Cheque clearing for credit into accounts	According to fee for outward remittance from accounts	
B 033	1.6	Notice of unpayable cheque	VND 20,000 / each	USD 2 /each
ISSUED OR DRAWN BY OTHER INSTITUTIONS				
	2	COLLECTION FOR CHEQUE I	VND 10,000 / each	
B 035	2.2	Cancellation of collection	VND 20,000 / each	
	2.3	Payment for collection		
	2.3.1	Cheque encashment		
B 036	2.3.1.1	Receiving cash in VND	0.03% credit Notice, Min VND 10,000	
B 037	2.3.1.2	Receiving cash in foreign currency	USD: 0.15%, Min USD 2; Other foreign currency: 0.4% Min USD3	
B 038	2.3.2	Credit into accounts	Free	
B 039		INVESTIGATION OF CHEQUE CLEARING	VND 20,000 / each	

C. OVERSEAS REMITTANCE SERVICE

I. REMITTANCE BY SWIFT/ TELEX

FEE CODE	No.	SERVICE	FEE
	1	OUTWARD REMITTANCE	
C 001	1.1	Foreign currency verification <i>(for cash deposit only)</i>	Free
	1.2	Fee	
C 002	1.2.1	Fee charged by Vietcombank	0.15% Min USD 5 Max USD 150
	1.2.2	Fee charged by overseas bank <i>(If requested by remitter)</i>	
	1.2.2.1	Normal service schedule	
C 003	1.2.2.1.1	In USD	USD 10 / transaction
C 004	1.2.2.1.2	IN JPY, EUR	USD 40 / transaction
C 005	1.2.2.1.3	Other foreign currencies	USD 20 / transaction
C 006	1.2.2.2	Nodeduct fee	USD 30 / transaction
C 007	1.3	Amendment/ Investigation	USD 5 / each
C 008	1.4	Cancellation	USD 5 / each + fee charged by overseas bank (if any)
	2	INWARD REMITTANCE	
C 009	2.1	Fee <i>(No charge for OUR's fee schedule)</i>	0.05% Min USD 2 Max USD 150
	2.2	Receiving cash at Vietcombank	
C 010	2.2.1	In VND	Free
	2.2.2	In foreign currencies	
	2.2.2.1	USD	
C 011	2.2.2.1.1	For remittance transaction aged 10 days or above	Free
C 012	2.2.2.1.2	For remittance transaction aged below 10 days	0.15% min USD 2
	2.2.2.2	EUR	
C 013	2.2.2.2.1	For remittance transaction aged 30 days or above	Free
C 014	2.2.2.2.2	For remittance transaction aged below 30 days	0.2% min USD 2
	2.2.2.3	Other currencies	
C 015	2.2.2.3.1	For remittance transaction aged 30 days or above	Free
C 016	2.2.2.3.2	For remittance transaction aged below 30 days	0.4%, Min USD 3
C 017	2.3	Amendment/ Investigation	USD 5 / each
C 018	2.4	Refund	USD 10 / transaction

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II. CHEQUE SERVICE

	1	OUTWARD REMITTANCE BY CHEQUE	
	1.1	ISSUING CHEQUE	
C 019	1.1.1	Issuing fee	USD 1 /item
C 020	1.1.2	Service charges	0.1% of total credit amount. Min USD 5, Max USD 150
	1.2	Cancellation	
C 021	1.2.1	Cheque is presented by customer	USD 5
C 022	1.2.2	Cheque is not presented by customer	USD 10
C 023	1.3	Investigation/ Amendment	USD 5 / transaction
	2	CHEQUE COLLECTION	
C 024	2.1	Sending for collection (Applied for both domestic and overseas)	USD 2/item
C 025	2.2	Cancellation of collection upon request	USD 5 /item
	2.3	Payment for collection	
C 026	2.3.1	Payment fee (credit notice service included)	0.1% of credit amount, Min USD 5, Max USD 150
C 027	2.3.2	Cash withdrawal fee after payment for collection completed	Subject to A026-A032
C 028	2.3.3	Items returned unpaid	Actual expenses incurred to be paid
C 029	3	CHEQUE CLEARING (Applied for cheque issued by overseas banks and designated Vietcombank as clearing bank)	Subject to C009 – C016

III. TRAVELERS' CHEQUE SERVICE

C 030	1.	SELLING TRAVELLERS' CHEQUE	1.5% Min USD 5
	2.	ENCASHING TRAVELLERS' CHEQUE	
	2.1	In cash	
C 031	2.1.1	In VND	0.5% Min USD 2
C 032	2.1.2	In foreign currencies	1% Min USD 2
	2.2	For credit in accounts	
C 033	2.2.1	Credit in VND account	0.5% Min USD 2
C 034	2.2.2	Credit in Forex account	1 % Min USD 2

IV. EXPRESS MONEY TRANSFER SERVICE BY MONEY GRAM

	1	INWARD REMITTANCE AT VIETCOMBANK	
C 035	1.1	Cash receiving in VND	Free
C 036	1.2	Cash receiving in USD	Free
C 037	1.3	Cash receiving in other currencies	Subject to A028 – A032

V. REM TRANSFER SERVICE

	1	INWARD REMITTANCE AT VIETCOMBANK	
C 038	1.1	Credit to beneficiary	Free
C 039	1.2	Cash receiving in VND	Free
C 040	1.3	Cash receiving in USD	Free

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C 041	1.4	Cash receiving in other currencies	Subject to A028 – A 032
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D. GUARANTEE SERVICE FOR INDIVIDUALS

I. DOMESTIC GUARANTEE

Fee code	No.	SERVICE	FEE
	1	Issuing guarantee	
D 001	1.1	Secured by saving accounts, deposit account at Vietcombank, saving books, bills, deposit certificates issued by Vietcombank	0.05% / month, Min USD 200,000
D 002	1.2	Secured by other valuable certificates (bonds, saving books, deposit certificates... issued by other credit institutions)	0.15% / month, Min VND 300,000
D 003	1.3	Secured by real estate or other valuable assets	0.25% / month, Min VND 400.000
D 004	1.4	Unsecured	0.4%/ month, Min VND 500.000
D 005	2	Guarantee translation	VND 100,000 /item
	3	Guarantee amendment	
D 006	3.1	Amendment to guarantee value	Issuing guarantee fee to be applied based on the increased value. Min VND 200,000
D 007	3.2	Amendment to guarantee term	Issuing guarantee fee to be applied based on the extended term. Min VND 100,000
D 008	3.3	Other amendment	Subject to agreement, min VND100,000 / each
D 009	4	Cancellation	VND 200,000 / guarantee
D 010	5	Guarantee payment for beneficiary	Relevant remittance fee to be applied
D 011	6	Change of secured assets	Subject to agreement, Min VND 200,000

II. OVERSEAS GUARANTEE

D 012	1	Issuing guarantee based on counter-guarantee issued by Correspondent Banks	0.15%/ month, Min: USD 50/ guarantee
D 013	1.1	Amendment (amount increase and/or term extension): addition fee to be collected based on increased amount or extended term	Relevant correspondent banks' fees to be applied
D 014	1.2	Other amendment	USD 20/each
	2	Guarantee issued by Correspondent Bank to the beneficiary	
D 015	2.1	Advising guarantee	USD 20
D 016	2.2	Advising amendments to guarantee	USD 20
D 017	2.3	Advising cancellation of guarantee	USD 20/each
D 018	2.4	Advising instructions at Correspondent Bank's request	USD 20/each
	3	Collection on behalf of customer under correspondence banks' guarantee	
D 019	3.1	Receiving and processing customer's request	USD 30
D 020	3.2	Payment for collection	0.2% collected amount, Min: USD 20,

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			Max: USD 300
D 021	4	Confirmation	0.15%/month based on total guarantee amount, Min: USD 50
	5	Confirmation on amendments to correspondence banks' guarantee	
D 022	5.1	Amendment (amount increase and/or term extension): additional fees to be collected based on increased amount or extended term	Relevant financial institutions guarantee fee to be applied
D 023	5.2	Other amendment	USD 20
D 024	6	Verifying signature on foreign bank's guarantee at domestic customer's request	USD 20
D 025	7	Issuing undertaking to issue guarantee	Subject to agreement Min: USD 30 /each
	8	Issuing letter of confirmation on cash deposit	
D 026	8.1	Issuing letter of confirmation on cash deposit by current account with Vietcombank	USD 20
D 027	8.2	Issuing letter of confirmation on cash deposit by time deposit accounts at Vietcombank	USD 50

E. ELECTRONIC BANKING SERVICES

Fee code	No.	SERVICE	FEE
	1	VIETCOMBANK BANKING SERVICE THROUGH SMS - SMS B@N KING	
E 001	1.1	Registration	Free
E 002	1.2	Account query through 8170	VND 909 /message
E 003	1.3	Automatic notice of account balance change	VND 8,000/ 1 mobile/ month
E 004	2	VIETCOMBANK BANKING SERVICE BY PHONE - PHONE B@N KING (Free) <i>(telecommunication service charges are exclusive)</i>	
	3	VIETCOMBANK BANKING SERVICE THROUGH INTERNET – I B@N KING	
E 004	3.1	Registration	Free
	3.3	Money transfer within Vietcombank's network	
E 005	3.3.1	Debiting remitting account	Free
E 006	3.3.2	Debiting remitting account for cash receiving	VND 10,000
E 007	3.4	Money transfer outside Vietcombank's network	VND 10,000

F. CASHIER SERVICES

Fee code	No.	SERVICE	FEE
	1	Changing banknotes out of circulation	
G 001	1.1	VND	4%, Min VND 2,000 (VAT included) (according to decision No. 24/2008/QĐ-NHNN dated 22/08/2008 by State Bank of Vietnam)
	1.2	Foreign currency	
G 002	1.2.1	Receiving for collection	USD 1/bill
G 003	1.2.2	Payment for collection	2% total amount. Min USD 2
G 004	1.2.3	Items returned unpaid	Actual expenses incurred to be paid
	2	Changing foreign currency banknotes	
G 005	2.1	Small denomination for large denomination	2%, Min USD 2
G 006	2.2	Large denomination for small denomination	Free
G 007	2.3	Cash foreign currency for VND	Free
G 008	3	Foreign currency export certificates	VND 100,000 / each
G 009	4	Authenticating foreign currency banknotes	USD 0.2 / bill

H. ELECTRONIC – POSTAL FEES

H 001	1	Electronic, telex, fax and registered/express postal service fees	Charge based on Post Office's or express postal agency
	2	Swift Message	
H 002	2.1	Domestic	USD 3 /message
	2.2	Overseas	
H 003	2.2.1	Issuing guarantee	USD 20 /message
H 004	2.2.2	Others	USD 5 /message

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I. NOTES

1. *The above terms and conditions are applied to individual customers only.*
2. *The fees are exclusive of Value Added Tax (VAT).*
3. *Fees can be paid in VND or foreign currency using the exchange rates announced by Vietcombank at the time of payment.*
4. *Fees are exclusive of telecommunication fees, postal fee, taxes and other fees charged by involved banks (if any).*
 - a. *Transactions in foreign currencies are subject to the current regulations on foreign exchange management of the State Bank of Vietnam.*
5. *Fees are not refundable if transaction is cancelled at customers' request or can not be fulfilled due to mistakes and/or problems other than Vietcombank's.*
6. *Customer is charged when withdrawing from VND current account (cash withdrawal or bank transfer) the amount credited within 02 working days since the date of depositing cash or crediting inward remittances.*
7. *The above terms and conditions are subject to changes without Vietcombank's prior notice unless otherwise agreed.*