

TARIFF FOR OVERSEAS REMITTANCE SERVICE

(Effective from June 01, 2026)

No.	Charge code	Services	Via Counter			Digital banking		
			Rate	Min	Max	Rate	Min	Max
I		Overseas money transfer via SWIFT						
1		Standard remittance service fee						
1.1	D001	VCB's fee	0,2% of transaction amount	5 USD	300 USD	0,2% of transaction amount	5 USD	300 USD
1.2		Correspondent bank fees (where OUR/DEBT is specified in the payment instruction):						
1.2.1		Fee collected by the first intermediary bank						
1.2.1.1	D002	Outward overseas remittance in USD	20 USD/transaction			20 USD/transaction		
1.2.1.2	D003	Outward overseas remittance in EUR	40 USD/transaction			40 USD/transaction		
1.2.1.3	D033	Outward overseas remittance in JPY	0,1% of transaction amount plus any actual charges incurred (if any)	5.000 JPY		0,1% of transaction amount	5.000 JPY	
1.2.1.4	D004	Outward remittance in KRW to Korea				30 USD/transaction		
		- Beneficiary holding account with Mizuho Bank	20 USD/transaction					
		- Beneficiary holding no account with Mizuho Bank	30 USD/transaction					

No.	Charge code	Services	Via Counter			Digital banking		
			Rate	Min	Max	Rate	Min	Max
1.2.1.5	D028	Outward overseas remittance in VND	30 USD/transaction			VCB CashUp/ Host-to-Host: 750.000 VND/transaction		
1.2.1.6	D005	Outward overseas remittance in other foreign currency	30 USD/transaction			30 USD/transaction		
1.2.2	D006	Fees to the beneficiary bank in full amount (NODEDUCT fee)	30 USD/transaction			30 USD/transaction		
2	D027	Exotic Currency Transfer	Refer to the fee schedule in Section D.I.1 for the corresponding foreign currency					
3	D035	Low-value transfer with full amount guaranteed (SWIFT Go)	30 USD/transaction (SWIFT fee included)					
4	D007	Transfer tracing	5 USD/transaction +SWIFT fee + Correspondent bank fees (if any)					
5	D008	Transfer amendment/cancellation	5 USD/transaction +SWIFT fee + Correspondent bank fees (if any)					
6	D009	Back - Value fee	Collected on a basis of actual collection of foreign bank + 50 USD/transaction					
7	D013	Pre-checking of international remittance documents	Fee as agreed					

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			Rate	Min	Max	Rate	Min	Max
II		Inward overseas remittance via SWIFT						
1	D010	Credit to beneficiary at VCB (SHA and CRED charges, excluding SWIFT Go)	0,05% transaction amount Min: 5 USD Max: 100 USD					
2	D014	Amendment and tracing of transfer orders	5 USD/transaction +SWIFT fee + Correspondent bank fees (if any)					
3	D015	Notification of incoming funds to the beneficiary upon remitter's request						
3.1		- Customers holding account with VCB	Free of charge					
3.2		- Customers holding no account with VCB:	-VND: 20.000 VND/ transaction -Foreign currencies: 1 USD/transaction					
III		Bank draft/Bank's cheque						
1		Outward remittance in Bank draft/ Bank's Cheque						
1.1		Bank draft/ Bank's Cheque issuance						
1.1.1	D016	Bank draft/ Bank's Cheque issuance fee	1 USD/sheet					
1.1.2	D017	Service fee	0,1%	5 USD	200 USD			
1.2		Cancel Bank draft/ Bank's cheque						

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			Rate	Min	Max	Rate	Min	Max
1.2.1	D018	- Draft/Cheque not yet submitted	5 USD/sheet					
1.2.2	D019	- Draft/Cheque submitted	10 USD/sheet + SWIFT fee					
1.3	D020	Fee for tracing Bank draft/ Bank's Cheque	5 USD/transaction + SWIFT fee					
2		Collect cheques issued by foreign banks						
2.1		Sending cheques for collection:						
2.1.1	D021	Outward collection cheques in Vietnam	2 USD/sheet + postal fee					
2.1.2	D022	Outward collection cheques abroad	2 USD/sheet + postal fee					
2.2	D023	Payment on collection result	0,2 %	5 USD	150 USD			
2.3	D024	Cancel collection on demand	10 USD					
2.4	D025	Refused collection	As actual incurred					
3	D032	Investigation fee	5 USD/transaction					
IV	D026	SWIFT fee	5 USD			5 USD or 900 JPY ¹		
V	D034	Other overseas remittance services	Fee as agreed					

Note:

1. The above fee schedule applies to VCB's corporate customers, excluding banks.
2. The above fees are exclusive of Value Added Tax (VAT) (unless otherwise specified). VAT will be applied to fee items subject to VAT in accordance with applicable laws.

¹ Applicable to transactions in JPY; effective date subject to VCB CashUp's implementation official letter.

3. *Fees are calculated in VND or equivalent foreign currencies based on the exchange rate announced by VCB at the time of collection or at another time as agreed with the customer.*
4. *Transactions involving foreign currencies must comply with Vietnam's current foreign exchange management regulations and VCB's internal policies.*
5. *Other actual expenses, including but not limited to taxes, charges of other banks involved in the transaction, postal fees, SWIFT fees, Telex, Fax, and other costs payable to third-party service providers (if any), shall be charged additionally on an actual basis or as specified in this Fee Schedule, unless otherwise provided.*
6. *Account holder is understood to include the account holder and individuals authorized by the account holder to perform transactions, in accordance with the authorization list registered with VCB.*
7. *In the event that (i) the customer requests transaction cancellation; or (ii) the customer requests early termination of the service; or (iii) the transaction cannot be executed due to errors or issues entirely attributable to the customer and not to VCB, , the customer shall be responsible for all incurred fees. Any fees and charges already collected by VCB shall not be refunded..*
8. *The Tariff is announced in both Vietnamese and English. In the event of any discrepancy between the Vietnamese version and the English version, the Vietnamese version shall prevail*
9. *This fee schedule is subject to change without prior notice from VCB, unless otherwise agreed between VCB and the customer.*
10. *Other matters shall be governed by VCB's guidelines from time to time .*