

TARIFF FOR DOMESTIC FUNDS TRANSFER SERVICES

(Effective from June 01, 2026)

No.	Charge code	Services	Via Counter			Digital banking		
			Rate	Min	Max	Rate	Min	Max
I		Account & Cash transactions						
1		Outward Remittance within VCB system						
1.1	C001	Deduct from account (<i>Account - Account</i>) including Single Transfer / Bulk Transfer / Future-Dated Transfer / Recurring Transfer						
1.1.1		- VND Transfer	10.000 VND/ transaction			7.000 VND/ transaction ¹		
1.1.2		- Foreign Currency Transfer	1 USD/transaction			0,7 USD/ transaction ⁴		
1.2	C002	Deduct from account for cash payment to Beneficiary at VCB (<i>Account - Cash</i>)						
1.2.1		- Receipt in VND	0,03%	20.000 VND	2.000.000 VND	0,03%	20.000 VND	2.000.000 VND
1.2.2		- Receipt in USD	0,20%	2 USD		0,20%	2 USD	
1.2.3		- Receipt in Other Foreign Currencies	0,40%	3 USD				
1.3	C003	Cash remittance(VND, Foreign currencies) to beneficiary's account (<i>Cash - Account</i>)						
1.3.1		- VND	0,03%	50.000 VND	3.000.000 VND			
1.3.2		- USD						
1.3.2.1		<i>50 USD and above</i>	0,20%	5 USD				

¹ Free of charge for transfers between accounts under the same account holder via Digibiz, VCB-iB@nking, and VCB CashUp channels.

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1.3.2.2		2 USD to 20 USD	0,40%	5 USD				
1.3.2.3		1 USD	0,50%	5 USD				
1.3.3		- Other Foreign Currency	0,50%	5 USD				
2		Outward Remittance outside VCB system						
2.1		Deduct from account (<i>Account - Account</i>) including Single Transfer/Bulk Transfer /Future-Dated Transfer/ Recurring Transfer						
2.1.1		- VND Transfer						
	C004	< 500 million VND	0,03%	20.000 VND		0,02%	20.000 VND	
	C006	≥ 500 million VND	0,04%		1.000.000 VND	0,03%		1.000.000 VND
2.1.2	C005	- Foreign Currency Transfer	0,02% + SWIFT FEE (if any)	5 USD	150 USD	0,015%	5 USD	150 USD
2.2	C007	Cash deposit for outward transfer						
2.2.1		- VND	0,06%	50.000 VND	3.000.000 VND			
2.2.2		- USD						
		50 USD and above	0,25%	5 USD				
		2 USD to 20 USD	0,45%	5 USD				
		1 USD	0,55%	5 USD				
2.2.3		- Other Foreign Currency	0,55%	5 USD				
2.3	C037	Deduct from account for cash payment to Beneficiary at other bank (<i>Account - Cash</i>)						

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2.3.1		- VND Transfer				0,03%	20.000 VND	2.000.000 VND
2.3.2		- Foreign Currency Transfer				0,02%	20.000 VND	
3	C008	Transfer for state budget revenue collection	According to regulations in the Fee Tariff on State Budget Collection of VCB					
4		Salary Payment/ Payment according to the List						
4.1	C009	Credit to beneficiary's account at VCB						
4.1.1		- VND Transfer	4.000 VND/ account/transaction			4.000 VND/ Account/transaction		
4.1.2		- Foreign Currency Transfer	0,3 USD/Account/ transaction			0,3 USD/ Account/transaction		
4.2	C010	In case the beneficiary does not open account at VCB						
4.2.1		- VND Transfer	Collect a corresponding fee rate for remittance			Collect a corresponding fee rate for remittance		
4.2.2		- Foreign Currency Transfer	Collect a corresponding fee rate for remittance			Collect a corresponding fee rate for remittance		
4.3	C034	Deduct from account for cash payment to Beneficiary at VCB (Account - Cash)						
4.3.1		- Cash payment in VND	Collect a corresponding fee rate for remittance					
4.3.2		- Cash paymentTransaction Inquiry in VND - in Foreign Currency	Collect a corresponding fee rate for remittance					
5	C011	Automatic money transfer at client's request						
5.1		- VND Transfer	30.000 VND/transaction + Equivalent fee for remittance					
5.2		- Foreign Currency Transfer	3 USD/transaction + Equivalent fee for remittance					

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6	C035	Credit Card Payment for VCB-Issued Cards	Free of charge			Free of charge		
7	C039	Bill Payment	Fee as agreed			- VCB CashUp: Free of charge - VCB DigiBiz: Fee as agreed		
8	C013	Automatic capital transfer (in the service of concentration capital management)	- VND: Fee as agreed - Foreign Currency: Fee as agreed	300.000 VND/account/month	15 USD/account/month			
9	C014	Inward Domestic Transfer	Free of charge					
10	C015	Transfer tracing/amendment/cancellation/refund						
		- Transfer tracing in VND	30.000 VND/transaction			30.000 VND/transaction		
		- Transfer tracing in Foreign Currencies	2 USD/transaction + SWIFT FEE (if any)			2 USD/transaction + SWIFT FEE (if any)		
11	C016	Reversal of transfer order	Free of charge					
II		Cheque transaction, collection orders						
1		Cheque issued by VCB						
1.1	C017	Issuance of blank cheque	- VND: 20.000 VND/ book - Foreign Currency: 1 USD/ book					
1.2	C018	Cheque certification	- VND: 10.000 VND/sheet - Foreign Currency: 1 USD/ sheet					
1.3	C019	Suspension of cheque payment	- VND: 10.000 VND/sheet - Foreign Currency: 1 USD/ sheet					
1.4	C020	Notice on cheque loss	- VND: 200.000 VND/transaction					

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			- Foreign Currency: 10 USD/transaction					
1.5		Pay cheques issued by VCB (Open cheque, Giro cheque)						
1.5.1		Open cheque at VCB:						
	C021	- Issued to itself (Account holder withdraws money by cheque)	Collected under Service charge for ready money withdrawal at the part of account service					
	C022	- Issued to another person	Collected under Service charge for remittance					
1.5.2		Giro cheque						
	C023	- Credit to account in VCB's system	- VND: 10.000 VND/transaction - Foreign Currency: 1 USD/transaction					
	C024	- Outside VCB's system	Collect a corresponding fee rate for remittance					
1.6	C025	Notification of insufficient funds (charged to drawer)	- VND: 20.000 VND/sheet - Foreign Currency: 2 USD/sheet					
2		Cheque collected to another domestic supplying payment service						
2.1	C026	Acceptance of customer cheques for collection	- VND: 10.000 VND/ sheet+ postal fee - Foreign Currency: 1 USD/ sheet+ postal fee					
2.2	C027	Dishonoured collection	Charged on an actual basis					
3		Collection orders processing						
3.1	C028	Receipt of collection orders	10.000 VND/transaction					

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3.2	C029	Payment under collection orders	Collected under Service charge for remittance					
3.3	C030	Cancellation of collection orders upon request of client	15.000 VND/transaction					
3.4	C031	Advise refused collection	20.000 VND					
III		SWIFT FEE						
1	C032	Normal SWIFT fee (Collected for any transaction involving an outgoing message to another bank)	5 USD/message					
2	C033	SWIFT messages subject to agreement between VCB and the beneficiary bank (if any), applicable from transaction to transaction within the agreed scope	3 USD/ message					
IV	C036	Other domestic 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).
3. VAT shall be applied to fee items subject to VAT in accordance with applicable laws. 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, fees 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 the 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..*