

TARIFF FOR ACCOUNT SERVICES

(Effective from June 1st, 2026)

No.	Charge code	Services	Via Counter			Digital banking		
			Rate	Min	Max	Rate	Min	Max
I		Open the account						
1	A043	Ordinary Account	Free of charge			Free of charge		
II		Account management						
1	A002	Ordinary account						
		- VND	20.000 VND/month/Acc.					
		- Foreign Currency	1 USD/month/Acc.					
2	A004	Account with special management (such as: joint account, overdraft account, management by limits, groups, special-purpose account, escrow account according to Laws,... and typical requirements according to demands of the Account holder and VCB's ability to fulfill)						
		- VND	According to agreements	100.000 VND/month/Acc.				
		- Foreign Currency	According to agreements	5 USD/month/Acc.				
III	A005	Close the account (at client's request)						
		- VND	100.000 VND/Acc./time					
		- Foreign Currency	5 USD/Acc./time					
IV		Account blockade (a part/whole of balance on the account at VCB)						
1	A007	According to requirements of VCB or regulations of the Law	Free of charge					

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2	A008	At client's request						
		- VND	100.000 VND/ time/Acc.					
		- Foreign Currency	5 USD/ time/Acc.					
V		Account statements/Account reports (including Current Accounts, Deposit Accounts, Loan Accounts, and Sub-accounts)						
1	A009	Account statements / account reports in accordance with VCB's template				Free of charge		
		- VND	5.000 VND/page or according to agreements	50.000 VND/time or 500.000 VND/month				
		- Foreign Currency	0,5 USD/ page or according to agreements	3 USD/time or 25 USD/month				
2		Account statements via Email						
2.1	A076	Service registration fee for Account statements via Email	500.000 VND			Free of charge		
2.2		Service fee for Account statements via Email						
2.2.1	A077	- Monthly statements	100.000 VND/ month/Acc.			Free of charge		
2.2.2	A078	- Weekly statements	200.000 VND/month/Acc.					
2.2.3	A079	- Daily statements	300.000 VND/month/Acc.					
3		Account statements via Swift						
3.1		Periodically at client's request (SWIFT charges included)						
3.1.1	A015	Daily						
		- VND	1.500.000 VND/ month/Acc.					
		- Foreign Currency	75 USD/ month/Acc.					
3.1.2	A014	Monthly, weekly						

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		- VND	1.200.000 VND/ month/Acc.					
		- Foreign Currency	60 USD/ month/Acc.					
3.2	A016	At client's random request (SWIFT charges included)						
		- VND	According to agreements	300.000 VND/ time/Acc.				
		- Foreign Currency	According to agreements	15 USD/ time/Acc.				
3.3	A080	Account statements, debit advice, and credit advice developed upon client's request (SWIFT charges included)						
		- VND	According to agreements	10.000.000 VND				
		- Foreign Currency	According to agreements	500 USD				
4		Account statements, debit advice, and credit advice developed upon client's request (including service for Current Accounts, Loan Accounts, Deposit Accounts and Sub-accounts)						
4.1	A081	Service registration fee				-VCB CashUp and VCB- iB@nking: 20.000.000 VND - System connection: 10.000.000 VND		
4.2		Service modification fee						
	A082	- Service modification without system adjustments				Free of charge		
	A083	- Service modification with system adjustments				-VCB CashUp/ VCB- iB@nking: 15.000.000 VND/ requirement. - System connection: 8.000.000 VND/ requirement.		
4.3	A084	Service maintenance fee				100.000/month		
4.4	A085	Service cancellation fee				30.000.000 VND		
4.5	A086	Transaction fee				Free of charge		

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5	A017	Sending account statements by post (Upon client's request)	According to agreements	20.000 VND + actual postal charges/time				
VI		Confirm the balance & account (inclusive of borrowing account)						
1	A044	Confirm balance/account in writing upon client's request or answer the auditor's letter as in the VCB's template	100.000 VND/copy					
2	A018	Confirm balance/account in writing upon client's request or answer the auditor's letter as in the client's template	According to agreements	100.000 VND/copy				
3	A045	Confirm commitment deposit in Demand-deposit account at VCB						
		- VND	400.000 VND/time					
		- Foreign Currency	20 USD/time					
4	A046	Confirm commitment deposit in Term deposit account at VCB						
		- VND	600.000 VND/time					
		- Foreign currency	30 USD/time					
5	A019	Supplementary printing from the 2 nd document upwards	20.000 VND/copy					
6		Document provision service with VCB's digital signature						
6.1	A087	Fees for service registration / modification / maintenance / termination				Free of charge		
6.2	A088	Fee for statements, reports, debit/credit advices, and accounting vouchers with digital signature on digital banking				Free of charge		
6.3	A089	Fees for account balance confirmation and account confirmation				VCB-iB@nking: 50.000 VND/time		
6.4	A090	Fee for monthly emailing documents with VCB's digital signature				VCB-iB@nking: 50.000 VND/month		

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VII		Cash deposit into account (Depositor is the account holder / individuals authorized by the account holder)						
1		Cash deposit in VND into a VND account						
1.1		At the account-opening branch						
1.1.1	A020	Normal cash deposit	0%-0,03%		3.000.000 VND			
1.1.2	A091	Small denomination cash deposit (VND 5,000 or less per note, with a quantity of 100 notes or more)	0,03%	50.000 VND	3.000.000 VND			
1.2	A021	At the branch other than the account-opening branch	0,03%	50.000 VND	3.000.000 VND			
2	A022	Cash deposit in foreign currency into a VND account	Free of charge					
3		Cash deposit in foreign currency into a foreign currency account						
3.1		- USD						
3.1.1	A023	<i>Denominations of USD 50 and above</i>	0,20%	5 USD				
3.1.2	A024	<i>Denominations from USD 2 to USD 20</i>	0,40%	5 USD				
3.1.3	A025	<i>Denomination of USD 1</i>	0,50%	5 USD				
3.2	A026	- Other foreign currency	0,50%	5 USD				
VIII		Cash withdrawal from an account						
1		VND account						
1.1	A027	Cash withdrawal at the account-opening branch	Free of charge					
1.1.1	A092	Cash withdrawals exceeding VND 500 million at the account-opening branch before 10:00 AM	0,03%	50.000 VND	3.000.000 VND			
1.1.2	A093	Same-day cash withdrawal at the account-opening branch for incoming transfers from other banks to VCB	0,005%-0,03%	50.000 VND	3.000.000 VND			

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1.2	A028	Cash withdrawal at a branch other than the account-opening branch	0,03%	50.000 VND	3.000.000 VND			
1.3	A029	Cash withdrawal or transfer at a branch other than the deposit branch, or transfer to another bank within 02 days from the date of cash deposit by the account holder/authorized person	0,03%	50.000 VND	3.000.000 VND			
2		Foreign Currency Account						
2.1	A030	- USD	0,20%	5 USD				
2.2	A031	- Other Foreign Currency	0,40%	5 USD				
3	A032	VND withdrawal from a foreign currency account	Free of charge					
IX		Other account services (upon client's request)						
1	A033	Payment confirmation via Bank	100.000 VND/time					
2		Provision of copies of documents						
2.1	A034	Within 12 months	5.000 VND/page or according to agreements	50.000 VND/document				
2.2	A047	After 12 months	5.000 VND/page or according to agreements	100.000 VND/document				
3		Supply photocopies of registered papers						
3.1	A035	Supply photocopies of registered papers on demand	100.000 VND/copy					
3.2	A036	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)	200.000 VND/set					
4	A037	Fee for switching collateral security	300.000 VND/time					
5		Transaction of valuable papers issued by VCB ¹						
5.1	A038	Inform loss of valuable papers (exclusive of cheque)	100.000 VND/sheet					

¹ Excluding certificates of deposit – Service fees related to certificates of deposit issued by VCB shall be applied in accordance with VCB's regulations from time to time.

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5.2	A048	Reissue of valuable papers	100.000 VND/sheet/time					
5.3	A039	Transfer the ownership of valuable papers (in case VCB accept)	100.000 VND/sheet/time					
5.4	A040	Assessment and attestation for valuable papers	100.000 VND/sheet					
6	A041	Other account services	According to agreements	100.000 VND				

Note:

1. This fee schedule applies to VCB's corporate clients, excluding banks.
2. The above fees are exclusive of value-added tax (VAT) (except where otherwise specified). VCB will charge VAT on fee items subject to VAT in accordance with applicable laws.
3. Fees shall be charged in VND or equivalent foreign currency at the exchange rate announced by VCB at the time of fee collection or at another time as agreed with the client.
4. Transactions involving the use of foreign currencies must comply with the prevailing foreign exchange management regulations of Vietnam and VCB's internal policies.
5. Other actual expenses such as taxes, fees of other banks participating in the service, postage, telecommunication charges (SWIFT, Telex, Fax, etc.), and other expenses payable to third-party service providers (if any) will be additionally charged based on actual costs or in accordance with this Fee Schedule, unless otherwise specified.
6. The account holder includes both the account owner and individuals authorized by the account owner to conduct transactions, as per the limited authorization list registered in advance with VCB.
7. In cases where (i) the client requests to cancel a transaction; or (ii) the client requests to terminate a service before its due date; or (iii) a transaction cannot be executed due to errors or incidents arising solely from the client's fault and not from VCB, the client shall be responsible for all incurred service fees. VCB will not refund any service fees or other fees already collected.
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 by VCB unless otherwise agreed between VCB and the client.
10. Other matters shall be governed by VCB's guidelines from time to time.