

TABLE OF STANDARD TRANSACTION LIMITS ON VCB DIGIBANK FOR BUSINESS HOUSEHOLDS

Unit: VND

No	Service	Minimum limit/ transaction	Maximum limit/ transaction	Maximum limit/day	Maximum limit/ transaction	Maximum limit/day	Maximum limit/ transaction	Maximum limit/day	Maximum limit/ transaction	Maximum limit/day	Maximum limit/ transaction	Maximum limit/day
Authentication methods		All methods	MPIN		Fingerprint/ Face ID		SMS OTP/Smart OTP		Facepay + SMS OTP		Facepay + Smart OTP	
I	Transfer Group				10 million (Excluding Section 1.1)		20 million^(*) (Excluding Section 1.1)		1.5 billion (Excluding Section 1.1)		50 billion (Excluding Section 1.1)	
1.1	<i>Transfer within VCB of the same account holder</i>	2.000	Unlimited		Unlimited		Unlimited		Not applicable		Not applicable	
1.2	<i>Transfer money to other recipients at VCB</i>	2.000	Not applicable		5 million	5 million	10 million	20 million ^(*)	500 million	1.5 billion	50 billion	50 billion
1.3	<i>Transfer money to a recipient at another bank</i>	2.000	Not applicable		5 million	5 million	10 million	20 million ^(*)	500 million	1.5 billion	50 billion	50 billion
1.4	<i>Future transfers, periodic transfers</i>	2.000	Not applicable		Not applicable		Not applicable		Not applicable		50 billion	50 billion
1.5	<i>Quick transfer of money to account</i>	2.000	Not applicable		5 million	5 million	10 million	20 million ^(*)	499.999.999	1.5 billion	499.999.999	50 billion
1.6	<i>Quick card transfers</i>	2.000	Not applicable		5 million	5 million	10 million	20 million ^(*)	499.999.999	1.5 billion	499.999.999	50 billion
III	Group of payment for goods and services					5 million		100 million		1 billion		1 billion
1	QR Payments			5 million		5 million		100 million		100 million		3 billion
1.1	<i>QR Billing</i>	Not regulated	5 million	5 million	5 million	5 million	100 million	100 million	100 million	100 million	3 billion	3 billion

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Authentication methods		All methods	MPIN		Fingerprint/ Face ID		SMS OTP/Smart OTP		Facepay + SMS OTP		Facepay + Smart OTP	
1.2	<i>Cross-border QR payment (QR Outbound)</i>					5 million		100 million				
1.2.1	<i>CPM (Customer Presented Mode) - The customer generates a QR code for the Merchant to scan</i>	In accordance with the regulations of each international payment scheme	Not applicable		Not applicable		25 million (SMS OTP is not applicable)	100 million (SMS OTP is not applicable)	Not applicable		Not applicable	
1.2.2	<i>MPM (Merchant Presented Mode) - The merchant generates a QR code for the customer to scan</i>	In accordance with the regulations of each international payment scheme	Not applicable		5 million	5 million	25 million	100 million	Not applicable		Not applicable	
1.3	<i>Other QR</i>	Not regulated	Not applicable		5 million	5 million	50 million	100 million	50 million	100 million	3 billion	3 billion

Notes:

- (*) The total accumulated transaction value in the day of implementation of the transfer group using MPIN, FaceID, Fingerprint, SMS OTP, Smart OTP on 01 payment account will be calculated as 0 immediately after that payment account has a transaction successfully authenticated by Facepay + SMS OTP/Facepay + Smart OTP. Accordingly, the maximum transaction limit/day of PTXT SMS OTP can be up to 50 million VND/day, the maximum transaction limit/day of Smart OTP is 50 billion VND/day.
- In case the Customer has logged in to VCB Digibank with FaceID or fingerprint, this transaction will not be applied when making transactions during that login session.
- For futures and periodical transfers:
- + All orders are required to authenticate with Facepay.

- + On the date of ordering: The transaction amount will not be included in Digibank's transfer limit/day and the limit of authentication method determination.
- + On the accounting date: The amount of successful transactions will be included in Digibank's transfer limit/day and the limit for determining the authentication method.