

TABLE OF STANDARD TRANSACTION LIMITS ON VCB DIGIBANK FOR INDIVIDUAL CUSTOMERS

I. For Regular Customers

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)		3 billion (Excluding Section 1.1)	
1	Transfer											
1.1	<i>Transfer within VCB of the same account holder</i>	2.000	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Not applicable	Not applicable	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	3 billion	3 billion	3 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	3 billion	3 billion	3 billion
1.4	<i>Send gifts to other recipients VCB</i>	2.000	Not applicable	5 million	5 million	10 million	20 million(*)	499.999.999	1.5 billion	499.999.999	3 billion	3 billion
1.5	<i>Sending gifts to recipients at VCB</i>	2.000	Not applicable	5 million	5 million	10 million	20 million(*)	500 million	1.5 billion	3 billion	3 billion	3 billion
1.6	<i>Future transfers, periodic transfers</i>	2.000	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	3 billion	3 billion	3 billion
1.7	<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	3 billion	3 billion

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	
1.8	<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	3 billion
1.9	<i>Transfer money to beneficiaries to receive cash at VCB</i>	2.000	Not applicable		5 million	5 million	10 million	20 million ^(*)	500 million	1.5 billion	3 billion	3 billion
1.10	<i>Transfer money to a phone number</i>	2.000	Not applicable		5 million	5 million	10 million	20 million ^(*)	500 million	1.5 billion	3 billion	3 billion
1.11	<i>Charity Transfers</i>	2.000	Not applicable		5 million	5 million	10 million	20 million ^(*)	500 million	1.5 billion	3 billion	3 billion
1.12	<i>Cash transfer at VNPOST</i>	2.000	Not applicable		5 million	5 million	10 million	20 million ^(*)	500 million	1.5 billion	3 billion	3 billion
1.13	<i>Make a payment request</i>	2.000	Not applicable		5 million	5 million	10 million	20 million ^(*)	500 million	1.5 billion	3 billion	3 billion
2	E-wallet top-up											
2.1	<i>E-wallet topup</i>	According to VCB's regulations with each supplier	Not applicable		Not applicable		According to VCB's regulations for each supplier (up to 10 million VND)	According to VCB's regulations for each supplier (up to 20 million VND) ^(*)	According to VCB's regulations for each supplier (up to 500 million VND)		According to VCB's regulations for each supplier (up to 500 million VND)	
II	Foreign Remittance Group											
1.1	<i>Remittance abroad</i>	1 million	Not applicable		Not applicable		Not applicable		200 million	1 billion	3 billion	3 billion
III	Group of payment for goods and services					5 million		100 million		1 billion		1 billion

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	
1	Topup					5 million		100 million		1 billion		1 billion
1.1	<i>Prepaid Mobile phone Topup</i>	30,000	Not applicable		500,000	5 million	500,000	20 million	500,000	20 million	500,000	20 million
1.2	<i>Agent Topup</i>	Not regulated	Not applicable		According to the supplier's regulations (up to 5 million VND)		According to the supplier's regulations (up to 50 million VND)		According to the supplier's regulations (up to 1 billion VND)		According to the supplier's regulations (up to 1 billion VND)	
1.3	<i>Traffic account topup</i>	Not regulated	Not applicable		5 million	5 million	100 million	100 million	100 million	100 million	100 million	100 million
2	Payment for goods and services	Not regulated	Not applicable			5 million		100 million		1 billion		1 billion
2.1	<i>Bill payment</i>	Not regulated	Not applicable		According to the supplier's regulations (up to 5 million VND)		According to the supplier's regulations (up to 100 million VND)		According to the supplier's regulations (up to 1 billion VND)		According to the supplier's regulations (up to 1 billion VND)	
2.2	<i>Shopping services: Flight tickets, movie tickets, hotel rooms, train tickets, bus tickets, taxis, flower bookings, insurance</i>	Not regulated	Not applicable									
3	State budget collection			5 million		5 million		100 million		1.5 billion		Unlimited
3.1	<i>State budget collection (payment of domestic tax, registration tax...)</i>	Not regulated	Not applicable		Not applicable		100 million	100 million	1.5 billion	1.5 billion	Unlimited	
3.2	<i>Social insurance</i>	Not regulated	5 million	5 million	5 million	5 million	100 million	100 million	1.5 billion	1.5 billion	Unlimited	
3.3	<i>Seaport infrastructure fees</i>	Not regulated	5 million	5 million	5 million	5 million	100 million	100 million	1.5 billion	1.5 billion	Unlimited	
4	Financial Services	Not regulated	Not applicable			5 million		100 million		1.5 billion		3 billion

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	
4.1	<i>Deposit securities</i>	Not regulated	Not applicable		According to the supplier's regulations (up to 5 million VND)		According to the supplier's regulations (up to 100 million VND)		According to supplier regulations (up to 1.5 billion VND)		According to supplier regulations (up to 3 billion VND)	
5	QR Payments			5 million		5 million		100 million		100 million		3 billion
5.1	<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
5.2	<i>Cross-border QR payment (QR Outbound)</i>					5 million		100 million				
5.2.1	<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	
5.2.2	<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	
5.3	<i>Other QR</i>	Not regulated	Not applicable		5 million	5 million	50 million	100 million	50 million	100 million	3 billion	3 billion
IV	OTHER SERVICE GROUPS											
1	Credit Card Statement Payment			50 million		50 million		100 million	Unlimited		Unlimited	

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	
1.1	<i>Credit Card Statement Payment</i>	Not regulated	Not applicable		Not applicable		Maximum equal to the outstanding balance/statement amount of the credit card		Not applicable		Not applicable	
2	Term deposits											
2.1	<i>Open a new savings account (for deposit products opened online)</i>	3 million	Unlimited		Unlimited		Unlimited		Not applicable		Not applicable	
2.2	<i>Deposit more savings/Register for savings automatically</i>	1 million	Unlimited		Unlimited		Unlimited		Not applicable		Not applicable	
2.3	<i>Partial withdrawal of savings/Settlement of savings</i>	Not regulated	50 million	50 million	50 million	50 million	Up to the amount of savings		Not applicable		Not applicable	
3	Credit											
3.1	<i>Payment/Settlement loan</i>	Not regulated	Not applicable		Not applicable		Maximum equal to the total payable amount of the loan		Not applicable		Not applicable	

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 3 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.

STANDARD TRANSACTION LIMIT TABLE ON VCB DIGIBANK FOR INDIVIDUAL CUSTOMERS

II. For Priority Customers

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)		10 billion VND (Excluding Section 1.1)	
1	Transfer											
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	10 billion VND	10 billion VND
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	10 billion VND	10 billion VND
1.4	<i>Send gifts to other recipients VCB</i>	2.000	Not applicable		5 million	5 million	10 million	20 million ^(*)	499.999.999	1.5 billion	499.999.999	10 billion VND
1.5	<i>Sending gifts to recipients at VCB</i>	2.000	Not applicable		5 million	5 million	10 million	20 million ^(*)	500 million	1.5 billion	10 billion VND	10 billion VND
1.6	<i>Future transfers, periodic transfers</i>	2.000	Not applicable		Not applicable		Not applicable		Not applicable		10 billion VND	10 billion VND
1.7	<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	10 billion 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	
1.8	<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	10 billion VND
1.9	<i>Transfer money to beneficiaries to receive cash at VCB</i>	2.000	Not applicable		5 million	5 million	10 million	20 million (*)	500 million	1.5 billion	10 billion VND	10 billion VND
1.10	<i>Transfer money to a phone number</i>	2.000	Not applicable		5 million	5 million	10 million	20 million (*)	500 million	1.5 billion	10 billion VND	10 billion VND
1.11	<i>Charity Transfers</i>	2.000	Not applicable		5 million	5 million	10 million	20 million (*)	500 million	1.5 billion	10 billion VND	10 billion VND
1.12	<i>Cash transfer at VNPOST</i>	2.000	Not applicable		5 million	5 million	10 million	20 million (*)	500 million	1.5 billion	10 billion VND	10 billion VND
1.13	<i>Make a payment request</i>	2.000	Not applicable		5 million	5 million	10 million	20 million(*)	500 million	1.5 billion	10 billion VND	10 billion VND
2	E-wallet top-up											
2.1	<i>E-wallet topup</i>	According to VCB's regulations with each supplier	Not applicable		Not applicable		According to VCB's regulations for each supplier (up to 10 million VND)	According to VCB's regulations for each supplier (up to 20 million VND) (*)	According to VCB's regulations for each supplier (up to 500 million VND)		According to VCB's regulations for each supplier (up to 500 million VND)	
II	Foreign Remittance Group											
1.1	<i>Remittance abroad</i>	1 million	Not applicable		Not applicable		Not applicable		200 million	1 billion	10 billion VND	10 billion VND
III	Group of payment for goods and services					5 million		100 million		1 billion		1 billion

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	
1	Topup					5 million		100 million		1 billion		1 billion
1.1	<i>Prepaid Mobile phone Topup</i>	30,000	Not applicable		500,000	5 million	500,000	20 million	500,000	20 million	500,000	20 million
1.2	<i>Agent Topup</i>	Not regulated	Not applicable		According to the supplier's regulations (up to 5 million VND)		According to the supplier's regulations (up to 50 million VND)		According to the supplier's regulations (up to 1 billion VND)		According to the supplier's regulations (up to 1 billion VND)	
1.3	<i>Traffic account topup</i>	Not regulated	Not applicable		5 million	5 million	100 million	100 million	100 million	100 million	100 million	100 million
2	Payment for goods and services	Not regulated	Not applicable			5 million		100 million		1 billion		1 billion
2.1	<i>Bill payment</i>	Not regulated	Not applicable		According to the supplier's regulations (up to 5 million VND)		According to the supplier's regulations (up to 100 million VND)		According to the supplier's regulations (up to 1 billion VND)		According to the supplier's regulations (up to 1 billion VND)	
2.2	<i>Shopping services: Flight tickets, movie tickets, hotel rooms, train tickets, bus tickets, taxis, flower bookings, insurance</i>	Not regulated	Not applicable									
3	State budget collection			5 million		5 million		100 million		1.5 billion		Unlimited
3.1	<i>State budget collection (payment of domestic tax, registration tax...)</i>	Not regulated	Not applicable		Not applicable		100 million	100 million	1.5 billion	1.5 billion	Unlimited	
3.2	<i>Social insurance</i>	Not regulated	5 million	5 million	5 million	5 million	100 million	100 million	1.5 billion	1.5 billion	Unlimited	
3.3	<i>Seaport infrastructure fees</i>	Not regulated	5 million	5 million	5 million	5 million	100 million	100 million	1.5 billion	1.5 billion	Unlimited	
4	Financial Services	Not regulated	Not applicable			5 million		100 million		1.5 billion		10 billion 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	
4.1	<i>Deposit securities</i>	Not regulated	Not applicable		According to the supplier's regulations (up to 5 million VND)		According to the supplier's regulations (up to 100 million VND)		According to supplier regulations (up to 1.5 billion VND)		According to supplier regulations (up to 10 billion VND)	
5	QR Payments			5 million		5 million		100 million		100 million		3 billion
5.1	<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
5.2	<i>Cross-border QR payment (QR Outbound)</i>						5 million	100 million				
5.2.1	<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	
5.2.2	<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	
5.3	<i>Other QR</i>	Not regulated	Not applicable		5 million	5 million	50 million	100 million	50 million	100 million	3 billion	3 billion
IV	OTHER SERVICE GROUPS											
1	Credit Card Statement Payment			50 million		50 million		100 million	Unlimited		Unlimited	

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	
1.1	<i>Credit Card Statement Payment</i>	Not regulated	Not applicable		Not applicable		Maximum equal to the outstanding balance/statement amount of the credit card		Not applicable		Not applicable	
2	Term deposits											
2.1	<i>Open a new savings account (for deposit products opened online)</i>	3 million	Unlimited		Unlimited		Unlimited		Not applicable		Not applicable	
2.2	<i>Deposit more savings/Register for savings automatically</i>	1 million	Unlimited		Unlimited		Unlimited		Not applicable		Not applicable	
2.3	<i>Partial withdrawal of savings/Settlement of savings</i>	Not regulated	50 million	50 million	50 million	50 million	Up to the amount of savings		Not applicable		Not applicable	
3	Credit											
3.1	<i>Payment/Settlement loan</i>	Not regulated	Not applicable		Not applicable		Maximum equal to the total payable amount of the loan		Not applicable		Not applicable	

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 10 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.