

SERVICES TARIFF FOR CORPORATION CUSTOMERS
(Effected from 01/01/2025)

*The fee code marked * is the revised fee code*

A. ACCOUNT SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
	I	ACCOUNT OPENING AND ACCOUNT MANAGEMENT				
DN-TK01	1	Account Opening (Demand Deposit; Term Deposit; Loan)	Free			Fixed
DN-TK02	2	Minimum Balance (For Demand Deposit)	For USD account and other foreign currency accounts: USD 100 ⁽¹⁾	VND 1,000,000		Fixed
			For RUB account: RUB 5.000			Fixed
DN-TK03	3	<i>Account Management *</i>	<i>For USD account and other foreign currency accounts: USD 1/acc/month⁽¹⁾</i>	VND 30,000/month		Fixed
			<i>For RUB account: RUB 100/ acc/month</i>			Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-TK04	4	Withdrawal required minimum balance (Fee collected upon processing transactions which make account balance less than the minimum balance) (Except transactions due to customer policy approved by BOD such as principal/interest penalty liquation, LC payment and other receivable fees)	USD 1-3 /account/ transaction	VND 0-50,000 / account/transaction		Flexible
	5	Account Closing by holder's request				
DN-TK05	5.1	– within 1 year from opening date	USD 5	VND 100,000		Fixed
DN-TK06	5.2	– over 1 year from opening date				Fixed
	II	CASH DEPOSIT INTO ACCOUNT/ CASH WITHDRAWAL				
	1	Cash Deposit into demand deposit account				
DN-TK07	1.1	– In the same province/city	1. The first deposit to maintain minimum balance: Free	Free		Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-TK08	1.2	- In different province/city	2. Cash deposits exceeds minimum balance and all next deposit times: - Denomination of USD50 and over (≥ 50 USD): 0.2%/ value Min USD2 - Denomination of under USD50 (<50 USD): 0.3%/value Min USD2 - EUR and other foreign currencies: 0.3%/value Min USD 2	0.03%/value Min VND 20,000 Max VND 2,000,000		Fixed
	2	Cash withdrawal from Demand Deposit Account (Including by Cheque)				
DN-TK09	2.1	- In the same province/city	- USD: 0.2%/value Min USD 2 - Other foreign currencies: 0.4%/ value Min USD3	Free		Fixed
DN-TK10	2.2	- In different province/city		0.03% /value		Fixed
DN-TK11	2.3	- Cash withdrawal within 2 working days from the date of depositing into account (only applied to the amount of cash deposited), beside withdrawal fees (if any) collect additional charge:	0.03%/value Min USD1	0.03%/value Min VND20,000		Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
	2.4	Cash withdrawal to receive VND within working days for money transferred from outside the system				
DN-TK12	2.4.1	+ Amount < VND 500 million	Free			Fixed
DN-TK13	2.4.2	+ Amount ≥ VND 500 million	0-0.02%/Value			Flexible
	3	Depositing cash into term deposit account				
DN-TK14	3.1	- In the same province/city	Free	Free		Fixed
DN-TK15	3.2	- In different province/city	Free	Free		Fixed
	4	Cash withdrawal from Term Deposit Account				
DN-TK16	4.1	Withdrawal (Partial or liquidation), transfer funds within 02 working days from date of deposit (except changing the deposit term or for purpose of making other term deposit), in addition to the transfer fee (if any) collect	0 - 0.15%/ withdrawal amount Min USD2	0-0.04%/ withdrawal amount Min VND 10,000		Flexible
	III	PROVISION OF ACCOUNT INFORMATION				
	1	Provision of account statement				
DN-TK17	1.1	Provision of monthly account statement (note additional mail service fee if applicable)	Free	Free		Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
	1.2	Provision of unusual account statement				
DN-TK18	1.2.1	- Transactions within 1 year before the date of request (≤ 1 year)	VND 5,000 / 01 page Min VND 30,000			Fixed
DN-TK19	1.2.2	- Transactions over 1 year before the date of request (>1 year)	VND 3,000 / 01 page Min VND 50,000			Fixed
DN-TK20	1.3	Provision of account statement upon special request (Form not available on account report or not complete)	Subject to agreement Min USD 5	Subject to agreement Min VND 50,000		Flexible
	2	Copy of documents				
DN-TK21	2.1	- Documents within financial year	VND 30,000 / document			Fixed
DN-TK22	2.2	- Documents before financial year	Subject to agreement, Min VND 50,000 /document			Fixed
DN-TK23	3	Confirmation of account/account balance (demand deposit, term deposit)	VND50,000 /times/first copy + VND10,000 / additional copies			Fixed
	4	Blocking account balance upon request of customers				
DN-TK24	4.1	- Due to use VRB' services	Free			Fixed
DN-TK25	4.2	- Block account balance for lending at other credit institution	VND 300,000/times/account			Fixed
DN-TK26	4.3	- Other reasons	VND 100,000 /times/account			Fixed
DN-TK27	5	Other confirmation services	Subject to agreement			Flexible

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-TK28	6	Advice of lost valuable papers		VND 50,000/times + postage cost		Fixed
DN-TK29	7	Reissuing valuable papers		VND 100,000 /note or contract		Fixed
DN-TK30	8	Transfer valuable papers		VND 100,000 / note or contract		Fixed
	IV	SMS BANKING SERVICES				
DN-TK31	1	Monthly SMS Banking fee per registered phone number *	For USD account and other foreign currency accounts: USD 3/phone number /month ⁽¹⁾	VND 30,000/ phone number /month		Flexible
			For RUB account RUB 150 / phone number /month			

- The fees are applied for each transaction. In case a customer performs a transaction but includes a combination of several detailed transactions (for example, account closing and money transfer), the applicable fee is the sum of the detailed transaction fees.
- Transactions can be charged in VND or foreign currency
- (1) Foreign currency accounts other than USD are converted at the corresponding USD exchange rate at the time of fee payment

B. REMITTANCE SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
	I	DOMESTIC REMITTANCE				
	1	Outward Remittance				
	1.1	Outward Remittance from account to beneficiaries at VRB				
DN-CT01	1.1.1	- In the same province/city	Free			Fixed
DN-CT02	1.1.2	- In different province/city	0.01-0.03%/Value Min USD1	Free		Flexible
DN-CT03	1.1.3	- Transfer funds within 02 working days from date of deposit cash into account, in addition to the transfer fee (if any) collect Note: Branch does not collect fee in case of deposit cash into account in different provinces / cities		0-0.03%/ Value Min VND 20,000		Flexible
	1.2	Outward Remittance from account to beneficiaries who receive cash at VRB				
DN-CT04	1.2.1	- In the same province/city	Applying corresponding cash withdrawal charge (DN-TK09, DNTK10, DN-TK11)	0-0.02%/Value Min VND 20,000		Flexible
DN-CT05	1.2.2	- In different province/city		0.01-0.04%/Value Min VND 20,000		Flexible

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-CT06	1.2.3	- Transfer funds within 02 working days from date of deposit cash into account, in addition to the transfer fee (if any) collect Note: Branch does not collect fee in case of deposit cash into account in different provinces / cities		0-0.03%/Value Min VND 20,000		Flexible
	1.3	Outward Remittance from account to other banks				
DN-CT07	1.3.1	+ <i>If The transaction amount is less than VND 500 million and payment order received before 2 PM (maximum 3 transactions/day/customer who is beneficiary at one bank) *</i>	<i>0.01-0.05%/Value Min USD 5 Max USD 200</i>	<i>0.01-0.05%/Value Min VND 20,000 Max VND 1,000,000</i>		Flexible
DN-CT08	1.3.2	+ <i>If The transaction amount is less than VND 500 million and payment order received after 2 PM or the transaction amount is equal to or more than VND 500 million *</i>		<i>0.03-0.07%/Value Min VND 20,000 Max VND 2,000,000</i>		Flexible
	1.4	- Outward remittance from account (Account to account) via clearing house (Only applied to Khanh Hoa branch)				
DN-CT09	1.4.1	+ If The transaction amount is less than VND 500 million (maximum 3 transactions/day/customer who is beneficiary at one bank)		VND 10,000 /transaction		Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-CT10	1.4.2	+ If The transaction amount is equal to or more than VND 500 million		0.01%/Value Min VND 20,000		Fixed
DN-CT11	1.5	- Transfer funds within 02 working days from date of deposit cash into account, in addition to the transfer fee (if any) collect Note: Branch does not collect fee in case of deposit cash into account in different provinces / cities		0-0.03%/Value Min VND 20,000		Flexible
DN-CT12	1.6	Cash deposit to transfer to other banks	Applying corresponding remittance charge plus corresponding cash withdrawal charge	0.03-0.07%/Value Min VND 20,000		Flexible
DN-CT13	1.7	Outward remittance according to the list:	USD 0.2 /beneficiary /times + corresponding remittance charge Min USD 2 /transaction	VND 1,000-4,000 / beneficiary /times + corresponding remittance charge Min VND 30,000 /transaction		Flexible
DN-CT14	1.8	Periodical outward remittance from account according to agreement with client (excluding loan liquidation)	USD2/transaction/times + corresponding remittance charge	VND20,000/transaction/ times + corresponding remittance charge		Fixed
	2	Inward remittance (Only for funds from other banks)				
DN-CT15	2.1	- Inward remittance from other banks to credit the current account	Free			Fixed
DN-CT16	2.2	- Inward remittance from other banks for cash withdrawal	As per corresponding cash withdrawal charge	0-0.02%/Value Min VND 20,000		Flexible

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
	3	Investigation				
DN-CT17	3.1	- Investigation, amendment, cancellation of payment order (No charge for inward remittance)	USD 2/times	VND 20,000/ times		Fixed
	4	Cheque				
DN-CT18	4.1	Supply of cheque book		VND 20,000/ book		Fixed
DN-CT19	4.2	Payment guarantee for Cheque		VND 10,000 / note		Fixed
DN-CT20	4.3	Stop payment for Cheque		VND 20,000 / note		Fixed
DN-CT21	4.4	Advice of lost cheque		VND 100,000 / times		Fixed
	4.5	Cheque collection				
DN-CT22	4.5.1	- Collection via clearing house (in the same province/city)	USD 1 /note	VND 20,000 /note		Fixed
DN-CT23	4.5.2	- Collection to other banks (In different province/city)	USD 0.5 /note + The actual postage costs	VND 10,000 /note + The actual postage costs		Fixed
	4.6	Settlement of cheque				
DN-CT24	4.6.1	Settle the result of cheque collection via clearing house		VND 10,000 /note		Fixed
	4.6.2	Settle cheque issued by VRB (To be collected from the cheque drawer)				
DN-CT25		- Transfer cheque	As per corresponding remittance charge			Fixed
DN-CT26		- Cash Withdrawal cheque	As per corresponding cash withdrawal charge			Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-CT27	4.6.3	Settle cheque issued by other banks (To be collected from beneficiary)	As per corresponding remittance charge			Fixed
	5	Domestic Collection				
	5.1	Collection authorization				
DN-CT28	5.1.1	- Collection via clearing house (in the same province/city)		VND 10,000 /transaction		Fixed
DN-CT29	5.1.2	- Collection in the different province/city		VND 10,000/transaction + postage cost		Fixed
DN-CT30	5.2	Collection cancellation as per customer's request	USD 2 / document	VND 15,000 / document		Fixed
DN-CT31	5.3	Refused collection	As per actual costs			Fixed
DN-CT32	6	Other services under the requirements of customers	Subject to agreement Min USD1	Subject to agreement Min VND20,000		Flexible
	II	OVERSEAS REMITTANCE				
	1	Outward Remittance				
<i>DN-CT33</i>	<i>1.1</i>	<i>If charge inside Viet Nam is born by the remitter(SHA)/the beneficiary (BEN) *</i>	<i>0.2%/value + Cable cost Min USD 5+ Cable cost Max USD 300 + Cable cost</i>	<i>0.5%/value+ Cable cost, Min VND1,000,000 + Cable cost Max 20,000,000 + Cable cost</i>		Flexible
	<i>1.2</i>	<i>If all charge is born by the remitter (OUR)*</i>	<i>Applicable as SHA fee + OUR fee</i>			
<i>DN-CT34</i>	<i>1.2.1</i>	<i>- For payment order in USD/EUR/RUB</i>	<i>- As per SHA fee + USD 25 /25 EUR/500</i>			Flexible

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
			<i>RUB</i> <i>- For transaction with OUR fees debited more than 25 USD, collect based on actual arising</i>			
<i>DN-CT35</i>	<i>1.2.2</i>	<i>- For payment order in other currencies except USD/EUR/RUB *</i>	<i>As per SHA fee + USD30</i>	<i>As per SHA + VND1,000,000/times</i>		Fixed
	1.3	Cable cost				
DN-CT36	1.3.1	- Remittance	USD 5-100			Flexible
DN-CT37	1.3.2	- Others	USD 10-100			Flexible
DN-CT38	1.4	Investigation , amendment, Cancellation of payment order as per remitter's request	USD 5 + Cable cost + Foreign bank charge (if any)			Fixed
DN-CT39	1.5	Back value Charge	As per actual costs			Fixed
DN-CT40	1.6	NODEDUCT Charge	As per fee SHA + USD 35			Fixed
	2	Inward remittance				
DN-CT41	2.1	- Charge is born by the beneficiary	0.05%/Value			Fixed
			Min USD 5 Max USD 200	Min VND 100,000 Max VND 5,000,000		
			Min RUB 250 Max RUB 10,000			
DN-CT42	2.2	- Charge is born by the remitter	According to VRB's Tariff collected from overseas.			Fixed
DN-CT43	2.3	- Cable charge	USD 5-100			Flexible

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-CT44	2.4	- Refund	0.05%/Value, Min USD 5+ Cable charge			Fixed
DN-CT45	2.5	- Investigation	USD 5+ Cable charge + Foreign Banks' charge (if any)			Fixed
DN-CT46	2.6	- Advice of incoming funds to the beneficiary as per the remitter's request	1 USD/Advice			Fixed
	3	International Cheque				
	3.1	Buying traveler cheques				
DN-CT47	3.1.1	- Pay in VND	0.5%/ Cheque value Min USD 1			Fixed
DN-CT48	3.1.2	- Pay in foreign currencies	1%/Cheque value Min USD 2			Fixed
	3.2	Cheque collection				
DN-CT49	3.2.1	- Receiving cheque for collection	USD 2 /note			Fixed
DN-CT50	3.2.2	- Payment for cheque collection	0.2%/ Cheque value, Min USD 5 + Actual postage costs + Foreign banks' charge (if any)			Fixed
DN-CT51	3.2.3	- Collection to be refused	Actual postage costs + Foreign banks's charge (if any)			Fixed
DN-CT52	3.2.4	- Collection cancellation as per drawer's request	10 USD + Foreign banks' charge (if any)			Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-CT53	III	ELECTRONIC TAX PAYMENT ¹	0.02%/ value Min USD 3 Max USD 200	0.01%/ value Min VND 10,000 Max VND 1,000,000		Fixed

¹ Item "Electronic tax payment" is automatically installed in the system, branches do not change when issuing tariffs at the unit.

C. LOAN SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
	I	EARLY REPAYMENT FEE				
DN-TD01	1	Short-term	- Actual loan term > 50% of the loan term of the debt agreement (debit certificate): Free - Actual loan term < 50% of the loan term of the debt agreement (debit certificate) 0% - 5% of the early repayment amount × number of months of early repayment or according to the agreement between VRB and the customer in each specific case.		x	Flexible
			Min (if not free) USD 25	Min (if not free) VND1,000,000		
DN-TD02	2	Medium-long term	0% - 5 % of early repayment amount × number of months of early repayment or as agreed between VRB and customer in each specific case.		x	Flexible
			Min (if not free) USD 25	Min (if not free) VND1,000,000		
DN-TD03	II	STAND-BY CREDIT LIMIT FEE	Subject to agreement		x	Flexible
			Min USD 25	Min VND 500,000		
DN-TD04	III	SYNDICATED LOAN SETUP FEE	0.05%/ setup amount		x	Fixed
			Min USD 50	Min VND1,000,000		
DN-TD05	1	Syndicated loan management fee	0.05%-0.15% × real outstanding/year		x	Flexible
			Min USD 50	Min VND 1,000,000		
	IV	WITHDRAWAL UNDER COMMITMENT FEE				
DN-TD06	1	Late withdrawal fee	0.05% × Late withdrawal amount/date		x	Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
			Min USD 25	Min VND 500,000		
DN-TD07	2	<i>Cancel committed withdrawal fee (partially or entirely/cancel contract)</i>	0.25% × Cancel amount		x	Fixed
			Min USD 25	Min VND 500,000		
DN-TD08	3	<i>Withdraw excess committed amount fee (follow the committed withdrawal schedule)</i>	0.05% × Excess amount		x	Fixed
			Min USD 25	Min VND 500,000		
	V	OTHER SERVICE FEES UNDER CUSTOMERS' DEMAND (not in the list of fees, apply when customers require)				
DN-TD09	1	Fee of confirmation on providing credit	Subject to agreement.		x	Flexible
			Min USD 25	Min VND 1,000,000		
DN-TD10	2	Fee of guarantee to provide credit	Subject to agreement		x	Flexible
			Min USD 25	Min VND 800,000		

*** Note:**

- Fees are not subject to value added tax. Particularly for electricity fees, electricity fees of transactions subject to VAT will be subject to VAT, and fees of transactions that are not subject to VAT are also not subject to VAT.
- In case the credit service/package/program has its own set of credit service fees, the Branch shall comply with the provisions in the credit product/package/program
- (1) - Applicable to cases where customers actively pay debts ahead of time compared to the repayment schedule specified in the credit contract but VRB does not want it;
- Early repayment fee is collected according to the regulations in the case of credit or VRB's regulations at the time the customer pays the debt before the due date;
- For fees with a set margin, the branch actively negotiates and decides to apply it to each specific customer group and object.

D. GUARANTEE SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-BL01	I	Set up and maintain guarantee limit	0-0.1% × guarantee limit/year		x	Flexible
			Min (if not free) USD 10	Min (if not free) VND 200,000		
DN-BL02	II	Leading fee to arrange co-guarantee (Fees collected from the co-guarantee banks)	0.03% /guarantee amount		x	Fixed
	III	Guarantee issuance	Calculated on the guarantee amount and guarantee term (1 year =365 days)			
DN-BL03	1	Bid guarantee	0.5-4.5% /year Min USD 10	0.5-4.5% /year Min VND 200,000	x	Flexible
DN-BL04	2	Warranty guarantee	0.5-4.5% /year Min USD 25	0.5-4.5% /year Min VND 500,000	x	Flexible
DN-BL05	3	Contract performance guarantee, advance payment guarantee, other guarantee	0.5-4.5% /year Min USD 25	0.5-4.5% /year Min VND 500,000	x	Flexible
DN-BL06	4	Loan guarantee, Payment guarantee, tax guarantee, securities issuance guarantee	0.5-4.5% /year Min USD 25	0.5-4.5% /year Min VND 500,000	x	Flexible
	IV	Amendment				
DN-BL07	1	Amendment to increase guarantee amount/ extend guarantee term	As per guarantee issuance calculated on the increased amount and extended time		x	Flexible
DN-BL08	2	Other amendment	USD 15/times	VND300,000/times	x	Fixed
DN-BL09	V	Cancellation of guarantees as per customers' request	USD 15/ times	VND300,000/times	x	Fixed
DN-BL10	VI	Payment of guarantee obligation	0.2% × amount Min USD 25	0.2% × amount Min VND 500,000	x	Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-BL11	VII	Certifying letter of guarantee; issuing additional original/copy letter of guarantee	USD 3 /letter	VND 50,000/letter	x	Fixed
DN-BL12	VIII	Guarantee Confirmation	Subject to agreement		x	Flexible
DN-BL13	IX	Counter guarantee	Subject to agreement		x	Flexible
DN-BL14	X	Translation Fee (Fee in case of issuing Guarantee in local language is subject to VAT)	USD 10 /letter	VND 200,000/letter		Fixed
	XI	Using form letter of guarantee				
DN-BL15	1	Form issued by VRB (*)	Free		x	Fixed
<i>DN-BL16</i>	<i>2</i>	<i>Other forms accepted by VRB^{2*}</i>	<i>Subject to agreement Min USD 10/time</i>	<i>Subject to agreement Min VND 200,000/time</i>	<i>x</i>	<i>Flexible</i>

² The fee code is applied from 01/04/2023. Before this time the fee code is not valid.

E. SECURITY ASSETS SERVICE

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
	I	Fee for changing collaterals at the request of the Customer, with new collateral:				
DN-TS01	1	+ Savings, deposit contracts		Free	x	Fixed
DN-TS02	2	+ Means of transportation		VND 0-200.000/ time	x	Flexible
DN-TS03	3	+ Real estate		VND 0-200.000/ time	x	Flexible
DN-TS04	4	+ Other assets		VND 0-200.000/ time	x	Flexible
	II	Fee for borrowing collateral documents				
DN-TS04	1	+ Savings, deposit contracts, value papers issued by VRB		VND 0-200.000/ time	x	Flexible
DN-TS06	2	+ Means of transportation		VND 0-200.000/ time	x	Flexible
DN-TS07	3	+ Real estate		VND 0-300.000/ time	x	Flexible
DN-TS08	4	+ Other assets		VND 0-300.000/ time	x	Flexible
	III	Fee for partial mortgage of collaterals				
DN-TS09	1	+ Savings, deposit contracts, value papers issued by VRB		VND 0-50.000/ time	x	Flexible
DN-TS10	2	+ Other assets		VND 0-100.000/ time	x	Flexible
DN-TS11	IV	Fee for copying property papers on request		VND 0-200.000/ time	x	Flexible
DN-TS12	V	Fee for issuance / reissuance / extension of vehicle registration copy		Subject to agreement	x	Flexible

F. IMPORT-EXPORT FINANCE SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
	I.	LETTER OF CREDIT (L/C)				
	1	Import L/C				
	1.1	L/C issuance	Deposit part + Non-deposit part + Cable charge Min USD50			
DN-XNK01	1.1.1	Deposit part (VND/foreign currency) on demand deposit account/ deposit account at VRB (deposit account without overdraft limit)	0.04%-0.08%/ corresponding value part		x	Flexible
DN-XNK02	1.1.2	Non- deposit part of L/C insured by term deposit account or certificate of deposit/ contract deposit or other value paper issued by VRB	0.05%-0.1%/ corresponding value part		x	Flexible
DN-XNK03	1.1.3	Non- deposit part of L/C or insured by other forms (except above mentioned forms)	0.7-3%/year/ corresponding value part from issuing date to expiry date		x	Flexible
	1.2	L/C amendment				
DN-XNK04	1.2.1	Increase L/C amount + others (if any)	As per L/C issuance fees (calculated on the increased outstanding amount, from amendment date to expiry date of L/C) Min: USD50		x	Flexible
DN-XNK05	1.2.2	Extend expiry date +others (if any)	0.7-3%/year* outstanding amount, from the old expiry date to the new expiry date Min USD50		x	Flexible

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-XNK06	1.2.3	Decrease deposit amount + others (if any)	0.7-3%/year/ decreased deposit part of L/C, from amendment date to the expiry date of L/C		x	Flexible
DN-XNK07	1.2.4	Increase L/C amount + extend expiry date + others (if any)	Amendment on the increased outstanding amount, from amendment date to expiry date of L/C) (1) + Amendment on the extend outstanding amount, from the old expiry date to the new expiry date (2). (1) = 0.04%-0.08%/deposit part of L/C + 0.05%-0.1% Non- deposit part of L/C insured by term deposit account or certificate of deposit/ contract deposit or other value paper issued by VRB + 0.7-3%/year/non-deposit part of L/C, from amendment date to expiry date (2)= 0.7-3%/year/outstanding amount before amendment, from the old expiry date to the new expiry date Min USD50		x	Flexible
DN-XNK08	1.3	Other amendments	USD 20 USD/time		x	Fixed
DN-XNK09	1.4	Cancellation of L/C as per request	USD 20 + arising cost (if any)		x	Flexible
DN-XNK10	1.4.1	Fee for processing additional/ replacement present import documents	10 USD/ doc		x	

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-XNK11	1.5	Document settlement	0.2%-0.4% / value Min USD 30		x	Flexible
	1.6	Accept documents				
DN-XNK12	1.6.1	Cash deposit	0.05-0.08%/ month		x	Flexible
DN-XNK13	1.6.2	Deposits with term deposit accounts or certificates of deposit, promissory notes and other valuable papers issued by VRB	0.1-0.2%/ month Min USD 30		x	Flexible
DN-XNK14	1.6.3	Part of L/C value exempt from deposit or guaranteed by other forms (besides the above forms)	0.1-0.3%/month		x	Flexible
	1.7	Amend the accepted deferred payment commitment				
DN-XNK15	1.7.1	Extend the time to accept late payments	The same as the fee for accepting payment of a deferred letter of credit calculated from the old due date to the new due date		x	Flexible
DN-XNK16	1.7.2	Increase the value of deferred payment commitments	The same as the fee for accepting payment of a deferred letter of credit calculated from the date of amendment to the due date on the increased amount		x	Flexible
DN-XNK17	1.7.3	Other modifications	10 USD		x	Fixed
	1.8	Shipping guarantee				
DN-XNK18	1.8.1	Shipping guarantee issuance	USD 70			Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
	1.8.2	Shipping guarantee maintenance Fee				
DN-XNK19		- Return of shipping guarantee within 60 days from issuing date	Free			Fixed
DN-XNK20		- Return of shipping guarantee above 60 days from issuance date	0.1%/month/guarantee amount (from 61 st date to expiry date) Min USD50			Fixed
	1.9	Bill of Lading endorsement				
DN-XNK21	1.9.1	- Before documents presented at bank's counter	USD 30			Fixed
DN-XNK22	1.9.2	- After documents presented at bank's counter	USD 10			Fixed
DN-XNK23	1.10	Fee of handling transaction of import L/C (issue, edit, payment L/C)*	USD 20		x	Fixed
DN-XNK24	1.11	Fee of handling documents of import L/C	USD 30		x	Fixed
DN-XNK25	1.12	Consulting for issuing L/C and other related complexed transactions under the requirements of customers	Subject to agreement Min USD 100			Flexible
	2	Export L/C				
	2.1	Advising L/C				
DN-XNK27	2.1.1	L/C advised directly from issuing bank	USD 20			Fixed
DN-XNK28	2.1.2	L/C forwarded by local banks	USD 15 + other advising banks' charge (if any)			Fixed
DN-XNK29	2.2	Advising L/C amendment	USD 10 + other advising banks' charge (if any)			Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-XNK30	2.3	Cancellation of L/C as per customer's request	USD 15/time			Fixed
	2.4	Documents under L/C				
DN-XNK31	2.4.1	– Export documents examination	USD 20/ doc			Flexible
DN-XNK32	2.4.2	– Documents settlement*	0.1-0.15% documents value Min USD 20 Max USD 1000			Flexible
DN-XNK33	2.4.3	– Refusal to make payment by foreign banks	As per actual costs			Flexible
DN-XNK34	2.5	Fee to show documents asking State Bank to return money, do not check export documents under the requirements of customers	USD 5/document			Fixed
	2.6	L/C Transfers				
DN-XNK35	2.6.1	- Domestic beneficiary *	0.5%/transferred amount Min USD 50 Max USD 400			Fixed
DN-XNK36	2.6.2	- Oversea beneficiary	As per domestic beneficiary + Cable charge			Flexible
DN-XNK37	2.7	Documents negotiation under L/C	Export document under L/C examination and settlement. Negotiating rate subject to agreement		x	Flexible
DN-XNK38	2.8	L/C Confirmation	The rate subject to agreement, calculated on L/C amount from confirmation date to expiry date or maturity date (whichever date is longer)		x	Flexible

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
			Min USD 100			
	2.9	Confirmation of L/C amendment				
DN-XNK39	2.9.1	- Amendment to increase value	Equal to LC confirmation fee, calculated on the increased value from amendment confirmation date to expiry date or maturity date (whichever date is longer)		x	Flexible
DN-XNK40	2.9.2	- Amendment to extend expiry date	Equal to confirmation fee on the L/C balance from old expiry date to new expiry date or maturity date (whichever date is longer)		x	Flexible
DN-XNK41	2.9.3	- Others amendment	USD 20		x	Fixed
DN-XNK42	2.10	Consulting fees for the issuance of LC and related complicated transactions *	Subject to agreement		x	Flexible
DN-XNK43	2.11	Fee of amendment/adjustment the letter on asking money refund under the customer's requirements	USD 10/times			Fixed
DN-XNK44	2.12	Support to complete the export documents (only collect this fee in case VRB already supports to check but customers show to other banks)	0.05% amount of bill, min USD 20, max USD 100			Fixed
	II	COLLECTION				
	1	Import Collection				
DN-XNK45	1.1	Collection advising/collection amendment advising	USD 10			Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
<i>DN-XNK46</i>	<i>1.2</i>	<i>Collection payment *</i>	<i>0.2%/documents value Min USD 10 Max USD 300</i>			<i>Fixed</i>
DN-XNK47	1.3	Handling transctions of import collection	USD 10/transaction			Fixed
DN-XNK48	1.4	Collection cancellation	USD 5 + arising cost (if any)			Fixed
	1.5	Bill of Lading endorsement under collection				
DN-XNK49	1.5.1	- Before documents presented at bank's counter	USD 30			Fixed
DN-XNK50	1.5.2	- After documents presented at bank's counter	USD 20			Flexible
	1.6	Shipping guarantee under Collection				
DN-XNK51	1.6.1	- Shipping guarantee issuance	USD 50			Fixed
DN-XNK52	1.6.2	- Shipping guarantee amendment	USD 10			Fixed
	2	Export Collection				
DN-XNK53	2.1	- Sending documents for collection	USD 10/time+ postage cost			Fixed
<i>DN-XNK54</i>	<i>2.2</i>	<i>- Payment of documents</i>	<i>0.2%/ documents value Min USD 15 Max USD 500</i>			<i>Fixed</i>
DN-XNK55	2.3	- Amendment of collection instructions	USD 10 /time + cable fee			Fixed
DN-XNK56	2.4	- Collection cancellation	USD 10 /time + arisen cost (if any)			Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-XNK57	2.5	- Collection to be refused	As per actual costs			Flexible
	III	OVERSEAS GUARANTEE				
	1	Advising guarantee issued by foreign banks				
DN-XNK58	1.1	- Guarantee Advising	USD 20			Fixed
DN-XNK59	1.2	- Guarantee Amendment Advising	USD 15			Fixed
DN-XNK60	1.3	- Guarantee Cancellation advising	USD 15			Fixed
	2	Reimbursement claim for advised guarantee				
DN-XNK61	2.1	- Sending Reimbursement claim	USD 15 + Postage costs			Fixed
DN-XNK62	2.2	- payment	0.2%/claiming amount Min USD 20			Fixed
<i>DN-XNK63</i>	<i>3</i>	<i>Guarantee confirmation</i>	<i>0.15%/month/confirmation value Min USD 50 Max USD 500</i>		<i>x</i>	<i>Fixed</i>
	4	Confirmation of guarantee amendment				
DN-XNK64	4.1	- Amendment to increase value	As per guarantee confirmation fee calculated on increased value		x	Flexible
DN-XNK65	4.2	- Amendment to extend expiry date	As per guarantee confirmation fee calculated on extended time		x	Flexible
DN-XNK66	4.3	- Other amendments	USD 20		x	Fixed
	IV	CABLE CHARGE				

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
		Fee collected in addition to above items (if any)				
	1	For local customer				
DN-XNK67	1.1	- Issuance, L/C amendment, guarantee	USD 20-100			Flexible
DN-XNK68	1.2	- Others	USD 10-100			Flexible
DN-XNK69	2	For foreign customer	According to Tariff collected from overseas			Flexible

G. TREASURY SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
	I	CASH COUNTING FEE				
DN-NQ01	1	Cash counting at VRB's counter	0-0.05%/counted amount	0-0.03%/ counted amount		Flexible
	2	Transit fee upon cash collection/ payment outside VRB's counter				
DN-NQ02	2.1	- Distance \leq 10 km	0-0.15%/transited amount	0-0.05%/ transited amount		Flexible
DN-NQ03	2.2	- Distance >10 km	0-0.2%/ transited amount	0-0.1%/ transited amount		Flexible
	3	Cash counting outside VRB's counter				
DN-NQ04	3.1	Customer not deposit into account at VRB	0.03-0.1%/ counted amount	0.03-0.1%/ counted amount		Flexible
	3.2	Customer deposit into account at VRB				
DN-NQ05	3.2.1	- Distance \leq 10 km	DN-NQ04 plus corresponding transit fee			Flexible
DN-NQ06	3.2.2	- Distance >10 km	DN-NQ04 plus corresponding transit fee			Flexible
	4	Cash payment as per customer's request outside VRB's counter				
	4.1	In case Bank transit cash				
DN-NQ07	4.1.1	- Distance \leq 10 km	As per corresponding transit fee			Flexible
DN-NQ08	4.1.2	- Distance >10 km	As per corresponding transit fee			Flexible
DN-NQ09	4.2	In case Bank not transit cash	As per corresponding withdrawal fee			Flexible
	II	CUSTODY FEE				

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
	1	Overnight custody fee				
DN-NQ10	1.1	- Overnight cash custody (counting included)	0.03%/ value/night+ counting fee Min USD 10	0.03% value/night+ counting fee Min VND 150,000		Fixed
DN-NQ11	1.2	- Overnight cash custody as sealed up bag (counting excluded)	0.05%/ reported value/night Min USD 10	0.05%/ reported value/night Min VND 1,000,000		Fixed
DN-NQ12	2	Keeping precious assets	0.01%-0.05%/ asset value/month+ asset evaluation fee (if any)			Flexible
DN-NQ13	3	Keeping valuable papers: certificate of term deposit, bill of exchange, savings book, bond, treasury bill...	0.002%-0.005%/ domination/month Min VND 10,000 /page/month/time			Flexible
DN-NQ14	4	Keeping other valuable papers, important documents.	Subject to agreement Min VND 30,000/set/month/time			Flexible
DN-NQ15	5	Fee for checking property box	Subject to agreement			Flexible
DN-NQ16	III	COUNTERFEIT MONEY EXAMINATION	USD 0.15 /page	0.05%-0.07%/ examined amount		Flexible
	IV	CURRENCY EXCHANGE SERVICE				
		Exchange of banknotes unqualified for circulation (VAT included)				Flexible
DN-NQ17	1	Exchange from large denomination to small denomination	Subject to agreement			Fixed
DN-NQ18	2	Exchange from small denomination to large denomination	0.5%/ exchanged amount			

H. INTERNET BANKING FOR CORPORATE CUSTOMERS SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
	I	REGISTRATION SERVICE FEES				
DN-IB01	1	Registration fee	Free			Fixed
DN-IB02	2	Annual service maintenance fees (Annual fee)		VND 10.000/month		Fixed
	II	TRANSACTION FEES				
DN-IB03	1	Remittance within VRB's network between same enterprise accounts	Free			Fixed
DN-IB04	2	Remittance within VRB's network between different enterprise accounts	Free			Fixed
	3	Domestic remittance outside VRB's network		Min VND 12,000 Max VND 500,000		Fixed
DN-IB05	3.1	< 500 million VND/transaction		VND 12,000/ transaction		Fixed
DN-IB06	3.2	> = 500 million VND/transaction		0.02%/ amount		Fixed
DN-IB07	4	Remittance for salary payment within VRB's network		VND 3,000/acc/transaction Min VND 50,000/tracsaction		Fixed
DN-IB08	5	Payment invoice	Free			Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-IB09	6	Periodic payments		VND 20,000/transaction		Fixed
DN-IB10	7	Remittance to pay loan principal, interest at VRB	Free			Fixed
	8	Remittance 24/7				
DN-IB11	8.1	Single transaction		Free		Fixed
DN-IB12	8.2	Split transaction		VND 2,000/ split transaction		Fixed
DN-IB13	9	Domestic foreign currency remittance outside VRB's network (from foreign currency account to the same foreign currency account)	USD 2 / transaction			Fixed
	10	Overseas remittance				
DN-IB14	10.1	If charge inside Viet Nam is born by the remitter(SHA)/the beneficiary (BEN)	USD/other currency: 0.15%/amount (Min USD5, Max USD 300) + USD 10 cable fee RUB: 0.15%/amount (Min RUB 250, Max RUB 15,000) + RUB 500 cable fee			Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
DN-IB15	10.2	If all charge is born by the remitter (OUR)	USD/other currency: 0.15%/amount (Min USD5, Max USD 300) + USD 10 cable fee + USD 25 RUB: 0.15%/amount (Min RUB 250, Max RUB 15,000) + RUB 500 cable fee+ 1,250 RUB			Fixed
DN-IB16	10.3	Check, cancel, amend orders, oversea remittance by the request of the sender	USD/ other currency: USD25 RUB: RUB 1,250			Fixed
	III	FEE FOR CHANGING SERVICE INFORMATION				
DN-IB17	1	Fee of service termination (To be only applies in case of service termination before 12 months from the registration date of this service)		VND 1,000,000		Fixed
	2	Fee for changing service information according to customer's specific request		Subject to agreement		Flexible

Note:

1. Customers commit to using the service for a minimum of 12 months when registering to use the service. In case the customer terminates the service before 12 months from the date of registration, a service termination fee will be charged (Fee code DN-IB17).
2. Transaction fee: to be automatically collected by the system at the time of transaction.

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
						<p>3. VRB does not refund the payment fee in the case the customer cancel the payment service or the payment service cannot be performed due to errors, incidents not caused by the fault of the VRB.</p> <p>4. VRB will automatically deduct the current account account of the customer or request them to deposit in case they stop using the service before 12 months from the date of use registration.</p>