

SERVICES TARIFF FOR INDIVIDUAL CUSTOMER

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				
CN-TK01	1	Account Opening (Demand Deposit; Term Deposit; Loan)	Free			Fixed
CN-TK02	2	Selected demand deposit account number	USD 0-50	VND 0-1.000.000		Flexible
CN-TK03	3	Minimum Balance (For Demand Deposit)	For USD account and other foreign currency accounts: USD 5 ⁽¹⁾	VND 50,000		Fixed
			For RUB account: RUB 500			
CN-TK04	4	Account Management (Free for customers receiving interest of deposits via current account)	For USD account and other foreign currency accounts: USD 0.5/account/ month ¹	VND 10,000/account/ month		Fixed
			For RUB account: RUB 500			
	5	Account Closing by holder's request (Free for customers receiving interest of deposits via current account)				
CN-TK05	5.1	– within 1 year from opening date	USD 2/account	VND 20,000/account		Fixed

¹ Foreign currency accounts other than USD are converted at the corresponding USD rates at the time of payment

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
CN-TK06	5.2	– over 1 year from opening date	Free			Fixed
CN-TK07	6	Overdraft account management (free for VRB staff)	VND 3,000/account/ month			Fixed
CN-TK08	7	Documents for authorizing to withdraw deposit books or handling documents of receiving inheritance	USD3/book	VND50,000/book		Fixed
	II	CASH DEPOSIT INTO ACCOUNT/ CASH WITHDRAWAL				
	1	Cash deposit into demand deposit account (Free for cash deposit for repayment of credit cards, overdraft account and loans at VRB)				
CN-TK09	1.1	– In the same province/city	1. The first deposit to maintain minimum balance: Free	Free		Fixed
CN-TK10	1.2	– In different province/city	2. Cash deposits exceeds minimum balance and next deposit times: -Denomination of ≥USD50: 0.15%/ Value - Denomination of < USD50: 0.3%/Value - Other foreign currencies: 0.4%/ Value Min USD 3	0.02-0.05%/Value Min VND 10.000		Flexible
	2	Cash withdrawal from Demand Deposit Account (Including by Cheque)				
	2.1.	Receiving VND cash				

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
CN-TK11		– In the same province/city	Free			Fixed
CN-TK12		– In different province/city	Free	0.03%/ Value Min VND 10,000 Max VND 2,000,000		Fixed
	2.2	Receiving USD cash from USD account				
		– In the same province/city				
CN-TK13		+ <i>Source of money transferred from abroad over 20 days</i>	Free			Fixed
CN-TK14		+ <i>Source of money transferred from abroad within 20 days and other cases</i>	0.15%/ Value Min USD 2			Fixed
		– In different province/city				
CN-TK15		+ <i>Source of money transferred from abroad over 20 days</i>	0-0.1%/ Value			Flexible
CN-TK16		+ <i>Source of money transferred from abroad within 20 days and other cases</i>	0.15%/Value Min USD 2			Fixed
CN-TK17	2.3.	Receiving other foreign currencies from corresponding accounts	0.15%/Value Min USD 5			Fixed
CN-TK18	2.4.	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: Note: Branches do not collect this fee for cash deposit into account, customers are collected fee of cash deposit into account	0.15%/Value Min USD 5	0.03%/Value Min VND 10.000		Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
	2.5	Cash withdrawal to receive VND within working days for money transferred from outside the system				
CN-TK19		+ Amount < VND 500 million	Free			Fixed
CN-TK20		+ Amount ≥ VND 500 million	0-0.02%/Value			Flexible
	3	Depositing cash into term deposit account				
CN-TK21		- In the same province/city	Free			Fixed
CN-TK22		- In different province/city	Free			Fixed
	4	Cash withdrawal from term Deposit Account				
CN-TK23		- In the same province/city	Free			Fixed
CN-TK24		- In different province/city	Free			Fixed
CN-TK25		- Withdrawal (Partial or liquidation) in cash, transfer funds within 03 working days from date of deposit in cash (only applied to the amount of cash deposit into account) (except changing the deposit term or for purpose of making other term deposit), collect in addition to the transfer fee	0.02-0.04%/ Value			Flexible
			Min USD 1	Min VND 10,000		
	III	PROVISION OF ACCOUNT INFORMATION				
	1	Provision of account statement				

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
CN-TK26	1.1	Provision of monthly account statement	Free			Fixed
	1.2	Provision of unusual account statement				
CN-TK27		- Transactions within 1 year before the date of request	USD 0.2 /page Min USD 1	VND 3,000 / page Min VND 10,000		Fixed
CN-TK28		- Transactions over 1 year before the date of request	USD 0.5 / note Min USD 2	VND 10,000 / note Min VND 30,000		Fixed
CN-TK29	1.3	Provision of account statement upon special request (Form not available on account report or not complete)	Subject to agreement Min USD 2	Subject to agreement Min VND 30,000		Flexible
	2	Copy of documents				
CN-TK30		- Documents within financial year	USD 2 / document	VND 20,000 / document		Fixed
CN-TK31		- Documents before financial year	USD 3 / document	VND 30,000 / document		Fixed
	3	Confirmation of account/account balance				
CN-TK32		Confirmation of account/account balance (demand deposit, term deposit)	USD 2 /first copy + USD 0.5 /additional copies	VND 50,000/ times/first copy + VND 10,000 additional copies in Vietnamese,VND100,000/time/first copy + VND20,000 additional copies in bilingual languages		Flexible

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
	4	Blocking account balance upon request of customers				
CN-TK33		- Due to use VRB's service	Free			
CN-TK34		- Due to use other credit institutions	VND 300.000/times/account			Fixed
CN-TK35		- Other reasons	Subject to agreement VND 50,000 /times/account			Flexible
CN-TK36		Cancel blockade of the account	Free			Fixed
CN-TK37	5	Other confirmation services	Subject to agreement Min VND 50,000			Flexible
CN-TK38	6	Advice of lost valuable papers, certificate of term deposit, savings book	VND 50,000-100,000			Flexible
CN-TK39	7	Reissuing valuable papers, certificate of term deposit, savings book	VND 50,000 /note			Fixed
CN-TK40	8	Transfer valuable papers, certificate of term deposit, savings book	VND 50,000 /note			Fixed
	IV	SMS BANKING SERVICES				
CN-TK41	1	Monthly SMS Banking fee per registered phone number (free for VRB staff)	For USD account and other foreign currency accounts: USD 2 ⁽¹⁾	VND 50,000/ month		Flexible

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transactions in VND		
			For RUB account: RUB 150/acc/month			

- Fees are applied for each transaction. In case customers performs a single transaction but includes a combination of several detailed transactions (e.g. account closure 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 respective 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	Transaction in VND		
	I	DOMESTIC REMITTANCE				
	1	Outward Remittance				
	1.1	Outward Remittance from account to beneficiaries within VRB's network (Except in case of transfer to term deposit account/overdraft account/loans account).				
CN-CT01	1.1.1	- In the same province/city	Free			Fixed
CN-CT02	1.1.2	- In different province/city	0.01-0.03%/Value Min USD 2	Free		Flexible
CN-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 10,000		Flexible
	1.2	Outward Remittance from account to beneficiaries who receive cash within VRB's network				
CN-CT04	1.2.1	- In the same province/city		Free		Fixed
CN-CT05	1.2.2	- In different province/city		0.02-0.04%/ 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	Transaction in VND		
CN-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 10,000		Flexible
CN-CT07	1.3	Outward remittance from account periodically according to agreement with client (excluding loan payment)	USD 1 / item/time + corresponding remittance charge	VND10,000/item/times + corresponding remittance charge		Fixed
	1.4	Outward Remittance from account to other banks				
CN-CT08	1.4.1	+ If The transaction amount is less than VND 500 million and payment order received before 2 PM	0.01-0.05%/Value Min USD 1	0-0.02%/ Value Min VND 10,000		Flexible
CN-CT09	1.4.2	+ 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		0.02-0.06%/ Value Min VND 10,000		Flexible
CN-CT10	1.4.3	- 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 10,000		Flexible

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transaction in VND		
	1.4.4	- In the same province/city via clearing house (Only applied to Khanh Hoa branch)				
CN-CT11		+ If The transaction amount is less than VND 500 million		VND 10,000 /transaction		Fixed
CN-CT12		+ If The transaction amount is equal to or more than VND 500 million		0.01%/ Value Min VND 10,000		Fixed
	1.5	Cash deposit to transfer				
	1.5.1	Transfer to beneficiaries within VRB's network				
CN-CT13		- In the same province/city		Free		Fixed
CN-CT14		- In different province/city		0.02-0.05%/ Value Min VND 10,000		Flexible
CN-CT15	1.5.2	Transfer to beneficiaries at other banks		0.03-0.1%/ Value Min VND 20,000		Flexible
CN-CT16		- Outward remittance according to the list		VND 1,000-4,000 / beneficiary/times + corresponding remittance charge		Flexible
	2	Inward remittance (Only for funds from other banks)				
CN-CT17	2.1	- Inward remittance from other banks to credit the current account		Free		Fixed
CN-CT18	2.2	- Inward remittance from other banks for cash withdrawal	Apply the equivalent withdraw fee			

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transaction in VND		
CN-CT19	3	Investigation, amendment, cancellation of payment order due to customer's fault (No charge for inward remittance)	USD 2 /times	VND 20,000/times		Fixed
	4	Collection				
CN-CT20	4.1	- Outward collection order via clearing house (in the same province/city)	USD 0.5 /note + actual postage cost	VND 10,000 /note		Fixed
CN-CT21	4.2	- Outward collection order in different province/city	USD 0.5 / note + actual postage cost	VND 10,000/ note + actual postage cost		Fixed
CN-CT22	4.3	- Receiving collection order for transferring to cheque issuing bank	USD 0.5 / note + actual postage cost	VND 10,000 / note + actual postage cost		Fixed
CN-CT23	4.4	- Collection cancellation as per customer's request	USD 2 /document	VND 15,000 /document		Fixed
CN-CT24	4.5	- Refused collection	As per actual cost			Flexible
	5	Cheque				
	5.1	Cheque collection				
CN-CT25	5.1.1	- Collection via clearing house (in the same province/city)	USD 0.5 /note	VND 10,000 /note		Fixed
CN-CT26	5.1.2	- Collection to other banks (In different province/city)	USD 0.5 / note + actual postage costs.	VND 10,000 / note + actual postage costs.		Fixed
	5.2	Settlement of cheque				
CN-CT27	5.2.1	- Settle the result of cheque collection via clearing house	USD 0.5 /note	VND 10,000 /note		Fixed
CN-CT28	5.2.2	- Settle cheques issued by VRB (To be collected from the cheque drawer)	As per corresponding remittance charge			Flexible

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transaction in VND		
CN-CT29	5.2.3	- Settle cheque issued by other banks in different province/city (To be collected from beneficiary when branches received payment from other banks)	As per corresponding remittance charge			Flexible
CN-CT30	5.2.4	- Settle cheque in cash issued by VRB	As per corresponding cash withdrawal charge			Flexible
CN-CT31	5.2.5	- Settle cheque in cash issued by other banks	As per corresponding cash withdrawal charge			Flexible
CN-CT32	5.2.6	- Receiving of cheque collection	As per agent bank tariff			Flexible
	5.3	Other Cheque transactions				
CN-CT33	5.3.1	-Supply of cheque book		Based on the notice of Finance and Accounting Department		Flexible
CN-CT34	5.3.2	- Payment guarantee for Cheque		VND 10,000 /note		Fixed
CN-CT35	5.3.3	-Advice of lost cheque		Subject to agreement, Min VND 20,000		Flexible
CN-CT36	5.3.4	- Stop payment for cheque		VND 10,000 /note		Fixed
CN-CT37	5.3.5	-Advice of cheque unaffordable for payment		VND 20,000 /times		Fixed
CN-CT38	6	Other services under requirements of customers	Subject to agreement Min USD1	Subject to agreement Min VND20,000		Flexible
	II	OVERSEAS REMITTANCE				
	1	Outward Remittance				

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transaction in VND		
CN-CT39	1.1	If charge inside Viet Nam is born by the remitter(SHA)/the beneficiary (BEN)	0.15-0.2%/Value Min USD 5 + Cable cost			Flexible
	1.2	If all charge is born by the remitter (OUR)				
CN-CT40	1.2.1	- Lệnh thanh toán bằng USD, EUR, RUB	- As per SHA fee + USD 25 /25 EUR/500 RUB - For transaction with OUR fees debited more than 25 USD, collect based on actual arising			Flexible
CN-CT41	1.2.2	- For payment order in other currencies except USD/EUR/RUB	As per SHA fee + USD 30			Flexible
CN-CT42	1.3	NODEDUCT Charge	As per SHA fee + USD 35			Flexible
CN-CT43	1.4	Investigation , amendment, Cancellation of payment order as per remitter's request	USD 5 USD+ Cable cost + Foreign bank charge (if any) Min USD 10			Flexible
	1.5	Cable cost				
CN-CT44	1.5.1	- Remittance	USD 5-50			Flexible
CN-CT45	1.5.2	- Others	USD 5-50			Flexible
	2	Inward remittance				

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transaction in VND		
CN-CT46	2.1	- Charge is born by the beneficiary	0.05%/value Min USD 2			Fixed
CN-CT47	2.2	- Charge is born by the remitter	As per agent bank tariff			Flexible
CN-CT48	2.3	- Refund	0.05%/value + Cable cost			Fixed
CN-CT49	2.4	- Investiagtion	USD 2 + Cable cost			Fixed
CN-CT50	2.5	- Cable cost	USD 5-10			Flexible
	3	International Cheque				
	3.1	Buying/Selling traveler cheques				
CN-CT51	3.1.1	- Buying traveller cheque, pay by cash in VND or transfer to VND deposit account	0.5%/ Cheque value			Fixed
CN-CT52	3.1.2	- Buying USD traveler cheque, pay in foreign currencies, or transfer to foreign currency deposit account	1%/ Cheque value			Fixed
	3.2	Cheque collection				
CN-CT53	3.2.1	- Receiving cheque for collection	USD 2/note + actual postage costs			Fixed
CN-CT54	3.2.2	- Payment for cheque collection	0.2%/cheque value			Fixed
CN-CT55	3.2.3	- Collection to be refused	As per actual costs			Flexible
CN-CT56	3.2.4	- Collection cancellation as per drawer's request	USD 10 + Foreign bank charge (if any)			Fixed
	3.3	Issuance of cheque (Bank draft)				

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transaction in VND		
CN-CT57	3.3.1	- Denomination of cheque is equal to or less than USD 500	USD 5/note + Cable cost			Fixed
CN-CT58	3.3.2	- Denomination of cheque is more than USD 500	USD 10/note + Cable cost			Fixed
CN-CT59	3.4	Refund of cheque sold	USD 1 /note			Fixed
CN-CT60	3.5	Cable cost	USD 5-10			Flexible

C. LOAN SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT))		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transaction in VND		
	1	Early repayment fee⁽¹⁾				
CN-TD01	1.1	Lending under credit limit		Subject to agreement	x	Flexible
CN-TD02	1.2	Short-term installment lending		Free	x	Fixed
CN-TD03	1.3	Medium-Long term installment lending		0-5% × Early repayment amount Min VND 200,000 /times	x	Flexible
	2	Fee of standby credit limit contracts				
CN-TD04	2.1	Set up and maintain credit limit		0,1% per year × value of credit limit Min VND 100,000 /times	x	Flexible
CN-TD05	2.2	Adjusting to increase credit limit		0,1% × value of increased credit value Min VND 100,000 /times	x	Flexible
CN-TD06		Renew, extend credit limit		0,1% total credit limit Min VND 100,000 /times	x	Flexible
	3	Other fees				
CN-TD07	3.1	Fee of guarantee to withdraw capital		0-3% × not withdraw amount Min VND 200,000 /times	x	Flexible
CN-TD08	3.2	Fee of late payment interest		Subject to agreement on collect or not collect. In case of collection: Max 10%/year × amount of late interest repayment Min VND20,000/times Max VND2,000,000/times	x	Flexible

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT))		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transaction in VND		
CN-TD09	3.3	Fee of guarantee to provide credit		Subject to agreement	x	Flexible
CN-TD10	3.4	Fee of financial advisory		Subject to agreement Minimum 1,000,000 VND/time	x	Flexible

*** Note:**

- Credit and guarantee service fees are not subject to VAT, except for other ancillary service fee codes.
- In case the credit product/package/programs has its own set of credit service fees, the branch shall comply with the provisions in the credit product/package/programs.
- In case the units want to collect additional fees other than the prescribed fee items, they must send a request to the Head Office to submit to the General Director for decision.
- In case the customer has partially paid the debt before the due date and has already been charged a prepayment fee, and then in the next period, the customer pays the correct amount of the debt by installments, the customer will not be charged a prepayment fee.
- In case, the Branch agrees with the customer not to collect the fee for early repayment or the application period expires, the branch will not collect the minimum early payment fee.
- (1) - Applicable to cases where the customer actively repays the loan before the due date compared to the repayment schedule specified in the credit contract but VRB does not want it.
- Early repayment fee is collected according to the provisions in the credit contract or according to VRB's regulations at the time the customer pays the debt before the due date.
- Cases where prepayment fee is not applied:
 - + VRB encourages or actively requires customers to pay ahead of time (bad loans, overdue loans, ...).
 - + Customers are allowed to repay the debt within a period of time (monthly, quarterly, etc.) according to the provisions of the credit contract.
 - + Extended loans.
 - + Loans to discount valuable papers, mortgage loans of valuable papers/passbooks: The branch actively decides to collect or not collect it for all customers of the branch or for each specific customer.
- (2) Collected immediately upon determination of standby credit limit/adjustment of provisional credit limit/renewal of standby credit limit

D. GUARANTEE SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT))		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transaction in VND		
CN-BL01	1	Setup and maintain guarantee limit (*)		Subject to agreement	x	Flexible
	2	Guarantee issuance				
CN-BL02	2.1	Guarantee secured by deposits and/or saving book/Valuable papers issued by VRB/ deposit outstanding at VRB account. (*)		0.1% × guarantee limit/year Min VND 200,000	x	Fixed
CN-BL03	2.2	Guarantee secured by other assets (*)				
CN-BL04	3	Amendment to increase guarantee amount/ to extend guarantee term (*)		Min 1,5%/ year/guarantee amount Min VND 300.000	x	Fixed
CN-BL05	4	Other amendments (*)		1.7 – 2.5%/year Min VND 500,000	x	Flexible
CN-BL06	5	Cancellation of guarantees letter (*)		According to issuing fee and calculated on increased guarantee amount Min VND 300,000	x	Flexible
CN-BL07	6	Collateral change (*)		Subject to agreement Min VND 100,000	x	Flexible
CN-BL08	7	Guarantee commitment issuing fee (*)		0.1% × guarantee amount Min VND 200,000 /times	x	Fixed
CN-BL09	8	Other forms that are accepted by VRB		0.5-1.5%/year × guarantee amount × term Min VND 200.000	x	Flexible
CN-BL10	9	Translation fee		VND 100,000 /letter		Fixed

E. SECURITY ASSETS SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT))		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transaction in VND		
	1	Fee for borrowing collateral documents				
CN-TS01	1.1	Value papers issued by VRB		VND 0-100.000 /time	x	Flexible
CN-TS02	1.2	Means of transportation		VND 0-300.000/time	x	Flexible
CN-TS03	1.3	Real estate		VND 0-500.000/time	x	Flexible
CN-TS04	1.4	Other assets		VND 0-500.000 time	x	Flexible
	2	Fee for changing collaterals at the request of the Customer, with new collateral				
CN-TS04	2.1	Value papers issued by VRB		VND 0-200.000/ time	x	Flexible
CN-TS05	2.2	Means of transportation		VND 0-500.000/ time	x	Flexible
CN-TS06	2.3	Real estate		VND 0-1.000.000/ time	x	Flexible
CN-TS07	2.4	Other assets		VND 0-500.000/ time	x	Flexible
CN-TS08	3	Fee for copying property papers on request		VND 0-100.000/ time	x	Flexible

F. TREASURY SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transaction in VND		
	I	Cash counting, payment/collection fee (<i>Free for deposit customers</i>)				
	1	Cash counting (Customer not deposit into account at VRB)				
CN-NQ01		- Cash counting at VRB's counter	0.05%/Value Min USD 2	0.05% / Value Min VND 20,000		Fixed
CN-NQ02		- Cash counting outside VRB's counter	Subject to agreement Min USD 20	Subject to agreement Min VND 300,000		Flexible
	2	Transit fee upon cash collection/ payment outside VRB's counter				
CN-NQ03		- Distance ≤ 05 km	Subject to agreement Min VND 100,000/times			Flexible
CN-NQ04		- Distance > 05 km	Subject to agreement Min VND 150,000/times + VND 50.000 for every 5km of increase			Flexible
	3	Cash collection/ payment as per customer's request				
CN-NQ05		- At VRB's counter	0.1%/ Value	0.03-0.05%/ Value		Flexible
CN-NQ06		- Outside VRB's counter	0.1%/ Value+ corresponding transit fee	0.03-0.05%/ Value+ corresponding transit fee		Flexible
	II	Custody Fee				
	1	Overnight custody fee				

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		OBJECTS NOT SUBJECT TO VAT (X)	FEE TYPE
			Foreign Currency	Transaction in VND		
CN-NQ07		- Overnight cash custody (counting included)	0.01%/ value/night+ counting fee			Fixed
CN-NQ08		- Overnight cash custody as sealed up bag (counting excluded)	0.05%/ reported value/night + counting fee			Fixed
CN-NQ09	2	Keeping precious assets	0.01%-0.05%/ asset value/month+ asset evaluation fee (if any)			Flexible
CN-NQ10	3	Keeping valueable papers: certificate of term deposit, bill of exchange, savings book, bond, treasury bill...	0.002%-0.005%/ domination value/month			Flexible
CN-NQ11	4	Keeping other valueable papers, important documents.	Subject to agreement			Flexible
CN-NQ12	5	Checking fee of precious asstes, valuable papers and other important documents (if exceed the maximum number of free charge)	Subject to agreement			Flexible
CN-NQ13	III	Counterfeit money examination	0.15%/note	0.05%-0.07% examination amount		Flexible
	IV	Currency exchange service				
CN-NQ14	1	Exchange from large denomination to small denomination	As per examination fee	Subject to agreement Min VND 10,000		Flexible
CN-NQ15	2	Exchange from small denomination to large denomination	3%/ exchanged amount + examination fee	0.5%/ exchanged amount Min VND 10,000		Fixed
CN-NQ16	3	Provide certificate of cash in VND and foreign currency taken abroad		Subject to agreement Min VND 100,000		Flexible

G. INTERNET BANKING FOR INDIVIDUAL CUSTOMER SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	FEE TYPE
	I	Registration service fees		
CN-IB01	1	Registration fee	Free	Fixed
	2	Service fees		
CN-IB02	2.1	SMS Token	Free	Fixed
CN-IB03	2.2	Smart OTP	Free	Fixed
	II	SMS Banking		
CN-IB04	1	Notice of balance and bank information	Free	
CN-IB05	2	Transaction confirmation notification via SMS Token	Free	
	III	Annual fees		
CN-IB06	1	Non-Financial package	Free	Fixed
CN-IB07	2	Financial package	VND 10.000/month	Fixed
	IV	Information amendment/addition fees		
CN-IB08	1	Fee of change the security package (SMS, Token) (/time)	Free	Fixed
	2	Fee of service termination		
CN-IB09		Less than 12 months of registration	VND 50.000	Fixed
CN-IB10		Over 12 months of registration	Free	Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	FEE TYPE
	V	Transaction fees		
CN-IB11	1	Within VRB's network	Free	Fixed
CN-IB12	2	Domestic remittance outside VRB's network	Free	Fixed
CN-IB13	3	Money transfer NAPAS 24/7	Free	Fixed
CN-IB14	4	Domestic Remittance for foreign currency outside VRB's network from foreign currency accounts to equivalent foreign currency account	USD 2/transaction	Fixed
	5	International Remittance		Fixed
CN-IB15	5.1	Domestic fee is paid by the remitter (SHA)/beneficiary (BEN)	0.1%/transaction amount + swift fee Min USD 5 Max USD 100	Fixed
CN-IB16	5.2	Domestic fee is paid by the remitter (OUR)	Fee SHA + USD 25	Fixed
CN-IB17	5.3	Doing investigation, cancellation, or modification of international remittance as requested by the remitter	USD 5 + swift fee + Fees of foreign banks (if any) Min USD 10 Max USD 100	Fixed
	6	Swift fee		Fixed
CN-IB18		- Swift fee for transferring money	USD 5	Fixed
CN-IB19		- Other swift fee	Min USD 5 Max USD 50	Fixed
CN-IB20	7	Transferring money to pay principle/interest for loans in VRB	Free	Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	FEE TYPE
	VI	Tracing and complain fees		
CN-IB21	1	Fault belongs to the customer	VND 30,000/transaction	Fixed
CN-IB22	2	Fault does not belong to the customer	Free	Fixed
	VII	Online topup		
CN-IB23	1	Topup MoMo wallet	Free	Fixed
CN-IB24	2	Billing services (more than 100 services)	Free	Fixed
<p>* Note:</p> <ol style="list-style-type: none"> 1. Transaction fee: automatically collected by the system at the time of transaction. 2. Money transfer service including transfer to account number or card number 3. International money transfer limit: as agreed upon on the basis of the customer's application dossier review and approval. 4. VRB does not refund the collected payment fee in case the customer requests to cancel the payment service or the payment service cannot be performed because of errors, problems not caused by VRB's fault. 5. Fee schedule applies to transactions in VND and USD. For transactions in other foreign currencies, the fee will be automatically converted by the bank to the equivalent of the USD fee. 				

H. DOMESTIC DEBIT CARD SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)			FEE TYPE
			STANDARD	GOLD	PLATINUM	
	1	Issuing fee				
CN-T101	1.1	Issuing fee, collect per card prefix	30,000	40,000	50,000	Fixed
CN-T102	1.2	Fast issuing fee	100,000	200,000	200,000	Fixed
	1.3	Re -issue card				
CN-T103	1.3.1	Re-issuance due to card expiration, damaged card due to technical error	Free			Fixed
CN-T104	1.3.2	Due to loss, damage	30,000	40,000	50,000	Fixed
CN-T105	1.4	Issuing supplementary card	30,000	30,000	30,000	Fixed
	2	Using fee				
CN-T106	2.1	Card prefix changing fee	50,000			Fixed
CN-T107	2.2	Card status changing fee (close, reactivate...)	20,000			Fixed
CN-T108	2.3	Annual fee, monthly collected for each card prefix	60,000			Fixed
CN-T109	2.4	PIN Re-issue Fee	20,000			Fixed
CN-T110	2.5	Linking account changing fee	50,000			Fixed
CN-T111	2.6	Requested acknowledgement Fee (acknowledge card using and card credit limit)	10,000			Fixed
	3	Transaction fee				
CN-T112	3.1	Print mini statement at ATM	Free			Fixed
CN-T113	3.2	Balance inquiry at ATM	Free			Fixed

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)			FEE TYPE
			STANDARD	GOLD	PLATINUM	
	3.3	Withdrawal transaction				
CN-T114	3.3.1	- At VRB ATM	1,000			Fixed
CN-T115	3.3.2	- At ATM of other banks	4,000			Fixed
CN-T116	3.4	Internal Transfer transaction	Free			Fixed
CN-T117	3.5	Billing service	Free			Fixed
CN-T118	3.6	Ecom service	Free			Fixed
	3.7	Dispute Investigation Fee, collected after each time of claim				
CN-T119	3.7.1	- Correct request	Free			Fixed
CN-T120	3.7.2	- Incorrect request	50,000			Fixed
CN-T121	3.8	Other service fees	50,000			Fixed
	4	Overseas transaction fees (In countries with ATMs in the APN network: Thailand, Singapore, Indonesia, Korea ...)				
CN-T123	4.1	Withdrawal transaction	3,300			Fixed
CN-T124	4.2	Currency conversion fee	2% of transaction amount Min VND 35,000			Fixed

Note:

- In case the customer reports the loss of the card and requests for a re-issuance of the card: only the fee for re-issuance of the card, no fee for reporting the loss of the card.
- In case the customer reports the loss of the card and requests to stop using the card: two types of fees will be collected including the fee for reporting the loss of the card and stopping the use of the card.
- The fee schedule applies to transactions in VND and USD. For transactions in foreign currencies, the fee will be automatically converted by the bank at the time of transaction

