

## SERVICES TARIFF FOR COOPERATIONS

Unit price: VND – This fee excludes VAT

Applying from 04/07/2018

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Transactions in Foreign Currency	Transactions in VND
	<b>A</b>	<b>ACCOUNT SERVICES</b>		
	<b>I</b>	<b>Account Opening and Account Management</b>		
<b>DN-TK01</b>	<b>1</b>	<b>Account Opening</b> (Demand Deposit; Term Deposit; Loan)	Free	
<b>DN-TK02</b>	<b>2</b>	<b>Minimum Balance</b> (For Demand Deposit)	USD 100	VND 1,000,000
<b>DN-TK03</b>	<b>3</b>	<b>Account Management</b>	USD 1/month	VND 10,000/month
<b>DN-TK04</b>	<b>4</b>	<b>Withdrawal required minimum balance</b> (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
	<b>5</b>	<b>Account Closing by holder's request</b>		
<b>DN-TK05</b>		– within 1 year from opening date	USD 10	VND 150,000
<b>DN-TK06</b>		– over 1 year from opening date	USD 5	VND 100,000
	<b>II</b>	<b>Cash deposit into account/ Cash withdrawal</b>		
	<b>1</b>	<b>Cash Deposit into demand deposit account</b>		
<b>DN-TK07</b>		– In the same province/city	1. The first deposit to maintain minimum balance:	Free
<b>DN-TK08</b>		– In different province/city	Free	0.03% Min VND 10,000

			2. Cash deposits exceeds minimum balance and all next deposit times: - Denomination of USD50 and over ( $\geq 50$ 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 USD2	
	<b>2</b>	<b>Cash withdrawal from Demand Deposit Account (Including by Cheque)</b>		
<b>DN-TK09</b>		– In the same province/city	- USD: 0.2%/value Min USD 2	Free
<b>DN-TK10</b>		– In different province/city	- Other foreign currencies: 0.4%/ value Min USD2	0.03% /value Min VND 30,000
<b>DN-TK11</b>		- <b>Cash withdrawal within 2 working days from the date of depositing into account</b> (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 VND10,000
	<b>3</b>	<b>Depositing cash into term deposit account</b>		
<b>DN-TK12</b>		- In the same province/city	Free	Free

<b>DN-TK13</b>		- In different province/city	Free	Free
	<b>4</b>	<b>Cash withdrawal from Term Deposit Account</b>		
<b>DN-TK14</b>		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
	<b>III</b>	<b>Provision of account information</b>		
	<b>1</b>	<b>Provision of account statement</b>		
<b>DN-TK15</b>	1.1	Provision of monthly account statement (note additional mail service fee if applicable)	Free	Free
	1.2	Provision of unusual account statement		
<b>DN-TK16</b>		- Transactions within 1 year before the date of request ( $\leq 1$ year)	VND 30,000 / 01 statement/01 account	
<b>DN-TK17</b>		- Transactions over 1 year before the date of request ( $>1$ year)	VND 50,000 / 01 statement/01 account	
<b>DN-TK18</b>	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
	<b>2</b>	<b>Copy of documents</b>		
<b>DN-TK19</b>		- Documents within financial year	VND 20,000 / document	
<b>DN-TK20</b>		- Documents before financial year	VND 30,000 / document	
<b>DN-TK21</b>	<b>3</b>	<b>Confirmation of account/account balance</b> (demand deposit, term deposit)	VND50,000 /times/first copy + VND10,000 / additional copies	
	<b>4</b>	<b>Blocking account balance upon request of customers</b>		
<b>DN-TK22</b>		- Due to use VRB' services	Free	
<b>DN-TK23</b>		- Block account balance for lending at other credit institution	VND 300,000/times/account	
<b>DN-TK24</b>		- Other reasons	VND 100,000 /times/account	

<b>DN-TK25</b>	<b>5</b>	<b>Other confirmation services</b>	<b>Subject to agreement</b>	
<b>DN-TK26</b>	<b>6</b>	<b>Advice of lost valuable papers</b>		VND 20,000/times + postage cost
<b>DN-TK27</b>	<b>7</b>	<b>Reissuing valuable papers</b>		VND 50,000 /note or contract
<b>DN-TK28</b>	<b>8</b>	<b>Transfer valuable papers</b>		VND 50,000 / note or contract
	<b>IV</b>	<b>SMS BANKING SERVICES</b>		
<b>DN-TK29</b>	<b>1</b>	<b>Monthly SMS Banking fee per registered phone number</b>	USD 1-2	VND 20,000-30,000
	<b>B</b>	<b>REMITTANCE SERVICES</b>		
	<b>I</b>	<b>DOMESTIC REMITTANCE</b>		
	<b>1</b>	<b>Outward Remittance</b>		
	1.1	Outward Remittance from account to beneficiaries at VRB		
<b>DN-CT01</b>		- In the same province/city	Free	
<b>DN-CT02</b>		- In different province/city	0.01-0.03%/Value Min USD1	0.01-0.03%/Value Min VND 10,000
<b>DN-CT03</b>		- 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
	1.2	Outward Remittance from account to beneficiaries who receive cash at VRB		
<b>DN-CT04</b>		- In the same province/city	Applying corresponding cash withdrawal charge (DN-TK09, DNTK10, DN-TK11)	0-0.02%/Value Min VND 10,000
<b>DN-CT05</b>		- In different province/city		0.01-0.04%/Value Min VND 10,000

<b>DN-CT06</b>		- 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
	1.3	Outward Remittance from account to other banks		
		- In the same province/city	0.01-0.02%/Value Min USD 5	
<b>DN-CT07</b>		+ 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)		0-0.01%/Value Min VND 10,000
<b>DN-CT08</b>		+ 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		0.01-0.03%/Value Min VND 10,000
<b>DN-CT09</b>		- In different province/city	0.03-0.05%/Value Min USD 5	0.03-0.07%/Value Min VND 25,000
		- Outward remittance from account (Account to account) via clearing house (Only applied to Khanh Hoa branch)		
<b>DN-CT10</b>		+ 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
<b>DN-CT11</b>		+ If The transaction amount is equal to or more than VND 500 million		0.01%/Value Min VND 10,000
<b>DN-CT12</b>		- 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

	1.4	Cash deposit to transfer to other banks		
<b>DN-CT13</b>		- In the same province/city	Applying corresponding remittance charge plus	0.01-0.03%/Value Min VND 20,000
<b>DN-CT14</b>		- In different province/city	corresponding cash withdrawal charge	0.05-0.07%/Value Min VND 30,000
<b>DN-CT15</b>	1.5	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 20,000 /transaction
<b>DN-CT16</b>	1.6	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
	<b>2</b>	<b>Inward remittance</b> (Only for funds from other banks)		
<b>DN-CT17</b>		- Inward remittance from other banks to credit the current account	Free	
<b>DN-CT18</b>		- Inward remittance from other banks for cash withdrawal	As per corresponding cash withdrawal charge	0-0.02%/Value Min VND 10,000
	<b>3</b>	<b>Investigation</b>		
<b>DN-CT19</b>		- Investigation, amendment, cancellation of payment order (No charge for inward remittance)	USD 2/times	- In the same province /city: VND 10,000 /times - In different province /city: VND 20,000 /times

	<b>4</b>	<b>Cheque</b>		
<b>DN-CT20</b>	4.1	Supply of cheque book		Based on the notice of Finance and Accounting Department
<b>DN-CT21</b>	4.2	Payment guarantee for Cheque		VND 10,000 / note
<b>DN-CT22</b>	4.3	Stop payment for Cheque		VND 20,000 / note
<b>DN-CT23</b>	4.4	Advice of lost cheque		VND 100,000 / times
	4.5	Cheque collection		
<b>DN-CT24</b>		- Collection via clearing house ( in the same province/city)	USD 0.5 /note	VND 10,000 /note
<b>DN-CT25</b>		- Collection to other banks (In different province/city)	USD 0.5 /note + The actual postage costs	VND 10,000 /note + The actual postage costs
	4.6	Settlement of cheque		
<b>DN-CT26</b>	4.6.1	Settle the result of cheque collection via clearing house		VND 5,000-10,000 /note
	4.6.2	Settle cheque issued by VRB (To be collected from the cheque drawer)		
<b>DN-CT27</b>		- Transfer cheque	As per corresponding remittance charge	
<b>DN-CT28</b>		- Cash Withdrawal cheque	As per corresponding cash withdrawal charge	
<b>DN-CT29</b>	4.6.3	Settle cheque issued by other banks (To be collected from beneficiary)	As per corresponding remittance charge	
	<b>5</b>	<b>Domestic Collection</b>		
	5.1	Collection authorization		
<b>DN-CT30</b>		- Collection via clearing house ( in the same province/city)		VND 10,000 /transaction
<b>DN-CT31</b>		- Collection in the different province/city		VND 10,000/transaction + postage cost
<b>DN-CT32</b>	5.2	Collection cancellation as per customer's request	USD 2 / document	VND 15,000 / document

<b>DN-CT33</b>	5.3	Refused collection	As per actual costs	As per actual costs
<b>DN-CT34</b>	<b>6</b>	<b>Other services under the requirements of customers</b>	Subject to agreement Min USD1	Subject to agreement Min VND20,000
	<b>II</b>	<b>OVERSEAS REMITTANCE</b>		
	<b>1</b>	<b>Outward Remittance</b>		
<b>DN-CT35</b>	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	
	1.2	If all charge is born by the remitter (OUR)		
<b>DN-CT36</b>		- For payment order in USD/EUR/RUB	As per SHA fee + USD25/EUR25/RUB500	
<b>DN-CT38</b>		- For payment order in other currencies except USD/EUR/RUB	As per SHA fee + USD30	
	1.3	Cable cost		
<b>DN-CT39</b>		- Remittance	USD 5-100	
<b>DN-CT40</b>		- Others	USD 10-100	
<b>DN-CT41</b>	1.4	Investigation , amendment, Cancellation of payment order as per remitter's request	USD 5 + Cable cost + Foreign bank charge (if any)	
<b>DN-CT42</b>	1.5	Back value Charge	As per actual costs	
<b>DN-CT43</b>	1.6	NODEDUCT Charge	As per fee SHA + USD 30	
	<b>2</b>	<b>Inward remittance</b>		
<b>DN-CT44</b>		- Charge is born by the beneficiary	0.05%/Value Min USD 5	
<b>DN-CT45</b>		- Charge is born by the remitter	According to VRB's Tariff collected from overseas.	
<b>DN-CT46</b>		- Cable charge	USD 5-100	



<b>DN-CT47</b>		- Refund	0.05%/Value, Min USD 5+ Cable charge	
<b>DN-CT48</b>		- Investigation	USD 5+ Cable charge + Foreign Banks' charge (if any)	
<b>DN-CT49</b>		- Advice of incoming funds to the beneficiary as per the remitter's request	1 USD/Advice	
	<b>3</b>	<b>International Cheque</b>		
	3.1	Buying traveler cheques		
<b>DN-CT50</b>		- Pay in VND	0.5%/ Cheque value Min USD 1	
<b>DN-CT51</b>		- Pay in foreign currencies	1%/Cheque value Min USD 2	
	3.2	Cheque collection		
<b>DN-CT52</b>		- Receiving cheque for collection	USD 2 /note	
<b>DN-CT53</b>		- Payment for cheque collection	0.2%/ Cheque value, Min USD 5 + Actual postage costs + Foreign banks' charge (if any)	
<b>DN-CT54</b>		- Collection to be refused	Actual postage costs + Foreign banks's charge (if any)	
<b>DN-CT55</b>		- Collection cancellation as per drawer's request	10 USD + Foreign banks' charge (if any)	
	<b>C</b>	<b>LOAN SERVICES</b>		
	<b>1</b>	<b>Early repayment fee</b>		
<b>DN-TD01</b>	1.1	Short-term	0% - 0.01% Early repayment amount × early repayment months or under the agreement	0% - 0.01% Early repayment amount × early repayment months or under the agreement

			between VRB and customers in special cases. Min (if not free) USD 25	between VRB and customers in special cases. Min (if not free) VND 500,000
<b>DN-TD02</b>	1.2	Medium-long term	0% - 0.03% Early repayment amount $\times$ early repayment months or under the agreement between VRB and customers in special cases. Min (if not free) USD 25	0% - 0.03% Early repayment amount $\times$ early repayment months or under the agreement between VRB and customers in special cases. Min (if not free) VND 500,000
<b>DN-TD03</b>	<b>2</b>	<b>Stand-by credit limit fee (*)</b>	Subject to agreement Min USD 25	Subject to agreement Min VND 500,000
<b>DN-TD04</b>	<b>3</b>	<b>Syndicated loan setup fee (*)</b>	0.05%/ setup amount Min USD 50	0.05%/ setup amount Min VND1,000,000
<b>DN-TD05</b>	3.1	<b>Syndicated loan management fee (*)</b>	0.05%-0.15% $\times$ real outstanding/year Min USD 50	0.05%-0.15% $\times$ real outstanding/year Min VND 1,000,000
	<b>4</b>	<b>Withdrawal under commitment fee</b>		
<b>DN-TD06</b>	4.1	Late withdrawal fee (*)	0.05% $\times$ Late withdrawal amount/date Min USD 25	0.05% $\times$ Late withdrawal amount/date Min VND 500,000
<b>DN-TD07</b>	4.2	Cancel committed withdrawal fee (partially or entirely/cancel contract) (*)	0.25% $\times$ Cancel amount Min USD 25	0.25% $\times$ Cancel amount Min VND 500,000

<b>DN-TD08</b>	4.3	Withdraw excess committed amount fee (follow the committed withdrawal schedule) (*)	0.05% × Excess amount Min USD 25	0.05% × Excess amount Min VND 500,000
	<b>5</b>	<b>Other service fees under customers' demand</b> (not in the list of fees, apply when customers require)		
<b>DN-TD09</b>	5.1	Fee of confirmation on providing credit	Subject to agreement. Min USD 25	Subject to agreement Min VND 500,000
<b>DN-TD10</b>	5.2	Fee of guarantee to provide credit	Subject to agreement Min USD 25	Subject to agreement Min VND 500,000
	<b>D</b>	<b>GUARANTEE SERVICES</b>		
<b>DN-BL01</b>	<b>1</b>	<b>Set up and maintain guarantee limit (*)</b>	0.1% × guarantee limit/year Min USD 10	0.1% × guarantee limit/year Min VND 200,000
<b>DN-BL02</b>	<b>2</b>	<b>Leading fee to arrange co- guarantee</b> (Fees collected from the co-guarantee banks) (*)	0.03% /guarantee amount	0.03%/ guarantee amount
	<b>3</b>	<b>Guarantee issuance</b>	Calculated on the guarantee amount and guarantee term (1 year =365 days)	
<b>DN-BL03</b>	3.1	Guarantee amount secured by deposit(*)	0-1% /year Min USD 10	0-1%/year Min VND 200,000
	3.2	Guarantee amount secured by assets		
	3.2.1	Bid bond	Min USD 10	Min VND 200,000
<b>DN-BL04</b>		+ Savings, deposit contracts, value papers issued by VRB (*)	0.5-1%/year	0.5-1%/year
<b>DN-BL05</b>		+ Savings, deposit contracts, value papers issued by Government or other financial institutions (*)	0.75 – 1.2%/year	0.75 – 1.2%/year
<b>DN-BL06</b>		+ Real estate (*)	1.2%/year	1.2%/year

<b>DN-BL07</b>		+ Other assets (*)	1.4%/year	1.4%/year
	3.2.2	Warranty guarantee	Min USD 25	Min VND 500,000
<b>DN-BL08</b>		+ Savings, deposit contracts, value papers issued by VRB (*)	0.5 - 1%/year	0.5 - 1%/ year
<b>DN-BL09</b>		+ Savings, deposit contracts, value papers issued by Government or other financial institutions (*)	0.75 – 1.2%/ year	0.75 – 1.2%/ year
<b>DN-BL10</b>		+ Real estate (*)	2%/ year	2%/ year
<b>DN-BL11</b>		+ Other assets (*)	2.2%/ year	2.2%/ year
	3.2.3	Performance bond,, Advanced payment guarantee, other guarantee	Min USD 35	Min VND 700.000
<b>DN-BL12</b>		+ Savings, deposit contracts, value papers issued by VRB (*)	0.5 - 1%/ year	0.5 - 1%/ year
<b>DN-BL13</b>		+ Savings, deposit contracts, value papers issued by Government or other financial institutions (*)	0.75 – 1.2%/ year	0.75 – 1.2%/ year
<b>DN-BL14</b>		+ Real estate (*)	1.6%/ year	1.6%/ year
<b>DN-BL15</b>		+ Other assets (*)	1.8%/ year	1.8%/ year
	3.2.4	Loan guarantee, Payment guarantee, tax guarantee, securities issuance guarantee	Min: USD 40	Min: VND 800,000
<b>DN-BL16</b>		+ Savings, deposit contracts, value papers issued by VRB (*)	0.5 - 1%/ year	0.5 - 1%/ year
<b>DN-BL17</b>		+ Savings, deposit contracts, value papers issued by Government or other financial institutions (*)	0.75 – 1.2%/ year	0.75 – 1.2%/ year
<b>DN-BL18</b>		+ Real estate (*)	2.4%/ year	2.4%/ year
<b>DN-BL19</b>		+ Other assets (*)	2.5 - 3%/ year	2.5 - 3%/ year
<b>DN-BL20</b>	3.3	Guarantee amount unsecured (*)	3-3.5%/year Min USD 50	3-3.5%/year Min VND 1,000,000
	<b>4</b>	<b>Amendment</b>		

<b>DN-BL21</b>	4.1	Amendment to increase guarantee amount/extend guarantee term (*)	As per guarantee issuance calculated on the increased amount and extended time	
<b>DN-BL22</b>	4.2	Other amendment	USD 10/times	VND200,000/times
<b>DN-BL23</b>	<b>5</b>	<b>Cancellation of guarantees as per customers' request (*)</b>	USD 15/ times	VND300,000/times
<b>DN-BL24</b>	<b>6</b>	<b>Payment of guarantee obligation (*)</b>	0.2% × amount Min USD 25	0.2% × amount Min VND 500,000
<b>DN-BL25</b>	<b>7</b>	<b>Certifying letter of guarantee; issuing additional original/copy letter of guarantee</b>	USD 3 /letter	VND 50,000/letter
<b>DN-BL26</b>	<b>8</b>	<b>Guarantee Confirmation (*)</b>	Subject to agreement	
<b>DN-BL27</b>	<b>9</b>	<b>Counter guarantee (*)</b>	Subject to agreement	
<b>DN-BL28</b>	<b>10</b>	<b>Translation Fee (*)</b> (Fee in case of issuing Guarantee in local language is subject to VAT)	USD 10 /letter	VND 200,000/letter
	<b>11</b>	<b>Using form letter of guarantee</b>		
<b>DN-BL29</b>		Form issued by VRB (*)	Free	
<b>DN-BL30</b>		Other forms accepted by VRB	USD 10/time	VND 200,000/time
	<b>E</b>	<b>IMPORT-EXPORT FINANCE</b>		
	<b>I.</b>	<b>Letter of Credit (L/C)</b>		
	<b>1</b>	<b>Import L/C</b>		
	1.1	100% deposit		
	1.1.1	L/C issuance		
<b>DN-XNK01</b>		- L/C amount is less than USD1 million (or equivalent) (*)	0.02-0.03%/L/C amount/month (from issuing date to expiry date) Min USD20 + Cable charge	
<b>DN-XNK02</b>		- L/C amount is equal to or more than USD1 million (or equivalent) (*)	0.03-0.04%/ L/C amount /month (from issuing	

			date to expiry date) Min USD 50 + Cable charge	
	1.1.2	L/C Amendment (If an amendment application includes several amendments, collected by sum of partial amendments)		
<b>DN-XNK03</b>		- Amendment to increase L/C amount /extend expiry date (Calculated on the increased amount/the extended period from old expiry date to new expiry date or from amendment date to new expiry date if the amendment date later than old expiry date) (*)	As per L/C issuance commission	
<b>ND-XNK04</b>		- Other amendments (*)	USD 25/time	
	1.2	Deposit less than 100% LC amount and secured by assets or non-deposit		
	1.2.1	L/C issuance		
<b>DN-XNK05</b>		- L/C amount is less than USD1million (or equivalent) (*)	0.04-0.07%/L/C amount/month Min USD 25	
<b>DN-XNK06</b>		- L/C amount is equal to or more than USD1million (or equivalent) (*)	0.06-0.08%/L/C amount/month Min USD 50	
	1.2.2	L/C Amendment (If an amendment application includes several amendments, collected by sum of partial amendments)		
<b>DN-XNK07</b>		- Amendment to increase L/C amount /extend expiry period (Calculated on the increased amount/the extended period from old expiry date to new expiry date or from amendment date to new expiry date if the amendment date later than old expiry date) (*)	As per L/C issuance commission	
<b>DN-XNK08</b>		- Other amendments (*)	USD 25 USD/time	
<b>DN-XNK09</b>	1.3	Cancellation of L/C as per request (*)	USD 20 + arising cost (if any)	
	1.4	Document settlement		

<b>DN-XNK10</b>		– Document under at sight L/C (*)	0.2%/documents value Min USD 20	
		– Document under usance L/C		
<b>DN-XNK11</b>		+ Acceptance of usance L/C, 100% deposit document value(*)	USD 0- 100	
<b>DN-XNK12</b>		+ Acceptance of usance L/C, non-deposit or deposit less than 100% document value (calculated from acceptance date to expiry date) (*)	0.12%/draft amount/month Min USD 30	
		Notes: Branch does not collect acceptance fee in case of usance L/C above one year which is issued with payment guarantee		
<b>DN-XNK13</b>		+ Payment of due draft (*)	0.2%/ draft amount Min USD20	
	1.5	Shipping guarantee		
<b>DN-XNK14</b>	1.5.1	Shipping guarantee issuance (*)	USD 50	
	1.5.2	Shipping guarantee maintenance Fee		
<b>DN-XNK15</b>		- Return of shipping guarantee within 60 days from issuing date (*)	Free	
<b>DN-XNK16</b>		- Return of shipping guarantee above 60 days from issuance date (*)	0.1%/month/guarantee amount (from 61 <sup>st</sup> date to expiry date) Min USD50	
	1.6	Bill of Lading endorsement		
<b>DN-XNK17</b>		- Before documents presented at bank's counter (*)	USD 15	
<b>DN-XNK18</b>		- After documents presented at bank's counter (*)	USD 5-10	
<b>DN-XNK19</b>	1.7	Fee of handling transaction of import L/C (issue, edit, payment L/C)	USD 20	
<b>DN-XNK20</b>	1.8	Fee of handling documents of import L/C	USD 30	
<b>DN-XNK21</b>	1.9	Consulting for issuing L/C and other related complexed transactions under the requirements of customers	Subject to agreement Min USD 50	

<b>DN-XNK22</b>	1.10	Fee for consulting foreign trading contract under the requirements of customers	USD 20/transaction	
	<b>2</b>	<b>Export L/C</b>		
	2.1	Advising L/C		
<b>DN-XNK23</b>		L/C advised directly from issuing bank	USD 20	
<b>DN-XNK24</b>		L/C forwarded by local banks	USD 15 + other advising banks' charge (if any)	
<b>DN-XNK25</b>	2.2	Advising L/C amendment	USD 10 + other advising banks' charge (if any)	
<b>DN-XNK26</b>	2.3	Cancellation of L/C as per customer's request	USD 15/time	
	2.4	Documents under L/C		
<b>DN-XNK27</b>		– export documents examination	Subject to agreement Min USD 5	
<b>DN-XNK28</b>		– documents settlement	0.1-0.15% documents value Min USD 20	
<b>DN-XNK29</b>		– Refusal to make payment by foreign banks	As per actual costs	
<b>DN-XNK30</b>	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	
	2.6	L/C Transfers		
<b>DN-XNK31</b>		- Domestic beneficiary (*)	0.1%/transferred amount Min USD 30	
<b>DN-XNK32</b>		- Oversea beneficiary(*)	As per domestic beneficiary + Cable charge	
<b>DN-XNK33</b>	2.7	Documents negotiation under L/C(*)	Export document under L/C examination and settlement.	



			Negotiating rate subject to agreement	
<b>DN-XNK34</b>	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) Min USD 100	
	2.9	Confirmation of L/C amendment		
<b>DN-XNK35</b>		- 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)	
<b>DN-XNK36</b>		- 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)	
<b>DN-XNK37</b>		- Others amendment (*)	USD 20	
<b>DN-XNK38</b>	2.10	Consulting fees for the issuance of LC and related complicated transactions	Subject to agreement	

<b>DN-XNK39</b>	2.11	Fee of amendment/adjustment the letter on asking money refund under the customer's requirements	USD 10/times	
<b>DN-XNK40</b>	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	
	<b>II</b>	<b>Collection</b>		
	<b>1</b>	<b>Import Collection</b>		
<b>DN-XNK41</b>	1.1	Collection advising/collection amendment advising	USD 5	
<b>DN-XNK42</b>	1.2	Collection payment	0.2%/documents value Min USD 10	
<b>DN-XNK43</b>	1.3	Handling transactions of import collection	USD 10/transaction	
<b>DN-XNK44</b>	1.4	Collection cancellation	USD 5 + arising cost (if any)	
	1.5	Bill of Lading endorsement under collection		
<b>DN-XNK45</b>		- Before documents presented at bank's counter (*)	USD 30	
<b>DN-XNK46</b>		- After documents presented at bank's counter (*)	USD 0-20	
	1.6	Shipping guarantee under Collection		
<b>DN-XNK47</b>		- Shipping guarantee issuance (*)	USD 50	
<b>DN-XNK48</b>		- Shipping guarantee amendment (*)	USD 10	
	<b>2</b>	<b>Export Collection</b>		
<b>DN-XNK49</b>		- Sending documents for collection	USD 5/time+ postage cost	
<b>DN-XNK50</b>		- Payment of documents	0.15-0.2%/documents value Min USD 10	
<b>DN-XNK51</b>		- Amendment of collection instructions	USD 5 /time	
<b>DN-XNK52</b>		- Collection cancellation	USD 10 /time + arisen cost (if any)	

<b>DN- XNK53</b>		- Collection to be refused	As per actual costs	
	<b>III</b>	<b>Overseas Guarantee</b>		
	<b>1</b>	<b>Advising guarantee issued by foreign banks</b>		
<b>DN- XNK54</b>		- Guarantee Advising	USD 20	
<b>DN- XNK55</b>		- Guarantee Amendment Advising	USD 15	
<b>DN- XNK56</b>		- Guarantee Cancellation advising	USD 15	
	<b>2</b>	<b>Reimbursement claim for advised guarantee</b>		
<b>DN- XNK57</b>		– Sending Reimbursement claim	USD 15 + Postage costs	
<b>DN- XNK58</b>		– payment	0.2%/claiming amount Min USD 20	
<b>DN- XNK59</b>	<b>3</b>	<b>Guarantee confirmation (*)</b>	0.15%/month/confirmation value Min USD 50	
	<b>4</b>	<b>Confirmation of guarantee amendment</b>		
<b>DN- XNK60</b>		- Amendment to increase value (*)	As per guarantee confirmation fee calculated on increased value	
<b>DN- XNK61</b>		- Amendment to extend expiry date (*)	As per guarantee confirmation fee calculated on extended time	
<b>DN- XNK62</b>		- Other amendments (*)	USD 20	
	<b>IV</b>	<b>Cable charge</b> Fee collected in addition to above items (if any)		
	<b>1</b>	<b>For local customer</b>		
<b>DN- XNK63</b>		- Issuance, L/C amendment, guarantee (*)	USD 20-100	
<b>DN- XNK64</b>		- Others	USD 10-100	
<b>DN- XNK65</b>	<b>2</b>	<b>For foreign customer</b>	According to Tariff collected from overseas	

	<b>F</b>	<b>TREASURY SERVICES</b>		
	<b>I</b>	<b>Cash counting Fee</b>		
<b>DN-NQ01</b>	<b>1</b>	<b>Cash counting at VRB's counter</b>	0.05%/counted amount Min USD 1	0.03%/ counted amount Min VND 10,000
	<b>2</b>	<b>Transit fee upon cash collection/ payment outside VRB's counter</b>		
<b>DN-NQ02</b>		- Distance $\leq 10$ km	0.15%/transited amount	0.05%/ transited amount
<b>DN-NQ03</b>		- Distance $> 10$ km	0.2%/ transited amount	0.1%/ transited amount
	<b>3</b>	<b>Cash counting outside VRB's counter</b>		
<b>DN-NQ04</b>	3.1	Customer not deposit into account at VRB	0.03-0.1%/ counted amount	0.03-0.1%/ counted amount
	3.2	Customer deposit into account at VRB		
<b>DN-NQ05</b>		- Distance $\leq 10$ km	DN-NQ04 plus corresponding transit fee	
<b>DN-NQ06</b>		- Distance $> 10$ km	DN-NQ04 plus corresponding transit fee	
	<b>4</b>	<b>Cash payment as per customer's request outside VRB's counter</b>		
	4.1	In case Bank transit cash		
<b>DN-NQ07</b>		- Distance $\leq 10$ km	As per corresponding transit fee	
<b>DN-NQ08</b>		- Distance $> 10$ km	As per corresponding transit fee	
<b>DN-NQ09</b>	4.2	In case Bank not transit cash	As per corresponding withdrawal fee	
	<b>II</b>	<b>Custody Fee</b>		
	<b>1</b>	<b>Overnight custody fee</b>		
<b>DN-NQ10</b>		- Overnight cash custody (counting included)	0.01%/ value/night+ counting fee Min USD 10	0.01% value/night+ counting fee Min VND 150,000
<b>DN-NQ11</b>		- 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

<b>DN-NQ12</b>	<b>2</b>	<b>Keeping precious assets</b>	0.01%-0.05%/ asset value/month+ asset evaluation fee (if any)	
<b>DN-NQ13</b>	<b>3</b>	<b>Keeping valuable papers: certificate of term deposit, bill of exchange, savings book, bond, treasury bill...</b>	0.002%-0.005%/ domination/month Min VND 10,000 /page/month/time	
<b>DN-NQ14</b>	<b>4</b>	<b>Keeping other valuable papers, important documents.</b>	Subject to agreement Min VND 30,000/set/month/time	
<b>DN-NQ15</b>	<b>5</b>	<b>Safe box for rent</b>	On basis of rented safe box dimension, the bank discussing with customer about charges	
<b>DN-NQ16</b>	<b>6</b>	<b>Safe box visiting and checking fee</b>	Subject to agreement	
<b>DN-NQ17</b>	<b>III</b>	<b>Counterfeit money examination</b>	USD 0.15 /page	0.05%-0.07%/ examined amount
	<b>IV</b>	<b>Currency exchange service</b>		
	<b>1</b>	<b>Exchange of banknotes unqualified for circulation (VAT included)</b>		
<b>DN-NQ18</b>	<b>2</b>	<b>Exchange from large denomination to small denomination</b>	Subject to agreement	
<b>DN-NQ19</b>	<b>3</b>	<b>Exchange from small denomination to large denomination</b>	0.5%/ exchanged amount	

**Note:**

(\*) - Fees are not subject to VAT. For the cable charge, cable charge in transactions subject to VAT are subject to VAT, cable charge in transactions not subject to VAT are not subject to VAT.

- Apply to the cases customers actively repay early compared with schedule fixed in credit contract and VRB unwanted that.

- Fee for early repayment is collected pursuant to the provisions in the credit agreement or the provisions of VRB at the time of prepayment customers.

- Case in credit products / packages / programs with provision on credit service fees, implementation under the provision of the credit product / package / program

- For the charge rate with amplitude, the branch shall take the initiative in applying to each group and each customer specific.