

**SERVICES TARIFF OF INTERNET BANKING
FOR INDIVIDUAL CUSTOMER**

| CODE | NO | TYPE OF TRANSACTION | SCHEDULE OF CHARGE (Excluded VAT) |
|---------|------------|--|--------------------------------------|
| | I | Registration service fees | |
| CN-IB01 | 1 | Registration fee | Free |
| | 2 | Service fees | |
| CN-IB02 | 2.1 | SMS Token | Free |
| CN-IB03 | 2.2 | Smart OTP | Free |
| | 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 |
| CN-IB07 | 2 | Financial package | VND 10.000/month |
| | IV | Information amendment/addition fees | |
| CN-IB08 | 1 | Fee of change the security package (SMS, Token) (/time) | Free |
| | 2 | Fee of service termination | |
| CN-IB09 | | Less than 12 months of registration | VND 50.000 |
| CN-IB10 | | Over 12 months of registration | Free |
| | V | Transaction fees | |
| CN-IB11 | 1 | Within VRB's network | Free |
| CN-IB12 | 2 | Domestic remittance outside VRB's network | Free |
| CN-IB13 | 3 | Money transfer NAPAS 24/7 | Free |
| CN-IB14 | 4 | Domestic Remittance for foreign currency outside VRB's network from foreign currency accounts to equivalent foreign currency account | USD 2/transaction |

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|---------|------------|---|---|
| | 5 | International Remittance | |
| 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 |
| CN-IB16 | 5.2 | Domestic fee is paid by the remitter (OUR) | Fee SHA + USD 25 |
| 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 |
| | 6 | Swift fee | |
| CN-IB18 | | - Swift fee for transferring money | USD 5 |
| CN-IB19 | | - Other swift fee | Min USD 5 Max USD 50 |
| CN-IB20 | 7 | Transferring money to pay principle/interest for loans in VRB | Free |
| | VI | Tracing and complain fees | |
| CN-IB21 | 1 | Fault belongs to the customer | VND 30,000/transaction |
| CN-IB22 | 2 | Fault does not belong to the customer | Free |
| | VII | Online topup | |
| CN-IB23 | 1 | Topup MoMo wallet | Free |
| CN-IB24 | 2 | Billing services (more than 100 services) | Free |

* Note:

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.