

## SERVICES TARIFF FOR CORPORATION CUSTOMERS

### A. ACCOUNT SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
	<b>I</b>	<b>ACCOUNT OPENING AND ACCOUNT MANAGEMENT</b>		
DN-TK01	<b>1</b>	<b>Account Opening (Demand Deposit; Term Deposit; Loan)</b>	Free	
DN-TK02	<b>2</b>	<b>Minimum Balance (For Demand Deposit)</b>	For USD account and other foreign currency accounts: USD 100 <sup>(1)</sup> For RUB account: RUB 5.000	VND 1,000,000
DN-TK03	<b>3</b>	<b>Account Management</b>	For USD account and other foreign currency accounts: USD 1/acc/month <sup>(1)</sup> For RUB account: RUB 50/ acc/month	VND 20,000/month
DN-TK04	<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>		
DN-TK05		– within 1 year from opening date	USD 10	VND 150,000

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
DN-TK06		– 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>		
DN-TK07	1.1	– In the same province/city	1. The first deposit to maintain minimum balance: Free	Free
DN-TK08		– In different province/city	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	0.03%/value Min VND 10,000
	<b>2</b>	<b>Cash withdrawal from Demand Deposit Account (Including by Cheque)</b>		
DN-TK09	2.1	– In the same province/city	- USD: 0.2%/value Min USD 2 - Other foreign currencies: 0.4%/ value Min USD2	Free
DN-TK10	2.2	– In different province/city		0.03% /value Min VND 30,000
DN-TK11	2.3	<b>- Cash withdrawal within 2 working days from the date of depositing into</b>	0.03%/value Min USD1	0.03%/value Min VND10,000

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
		<b>account</b> (only applied to the amount of cash deposited), beside withdrawal fees (if any) collect additional charge:		
	2.4	<b>Cash withdrawal to receive VND within working days for money transferred from outside the system</b>		
DN-TK12		+ Amount < VND 500 million	Free	
DN-TK13		+ Amount ≥ VND 500 million	0-0.02%/Value	
	<b>3</b>	<b>Depositing cash into term deposit account</b>		
DN-TK14		- In the same province/city	Free	Free
DN-TK15		- In different province/city	Free	Free
	<b>4</b>	<b>Cash withdrawal from Term Deposit Account</b>		
DN-TK16		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>		
DN-TK17	1.1	Provision of monthly account statement (note additional mail service fee if applicable)	Free	Free
	1.2	Provision of unusual account statement		

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
DN-TK18		- Transactions within 1 year before the date of request ( $\leq 1$ year)	VND 3,000 / 01 page Min VND 30,000	
DN-TK19		- Transactions over 1 year before the date of request ( $>1$ year)	VND 3,000 / 01 page Min VND 50,000	
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
	<b>2</b>	<b>Copy of documents</b>		
DN-TK21		- Documents within financial year	VND 20,000 / document	
DN-TK22		- Documents before financial year	VND 30,000 / document	
DN-TK23	<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>		
DN-TK24		- Due to use VRB' services	Free	
DN-TK25		- Block account balance for lending at other credit institution	VND 300,000/times/account	
DN-TK26		- Other reasons	VND 100,000 /times/account	
DN-TK27	<b>5</b>	<b>Other confirmation services</b>	Subject to agreement	
DN-TK28	<b>6</b>	<b>Advice of lost valuable papers</b>		VND 20,000/times + postage cost
DN-TK29	<b>7</b>	<b>Reissuing valuable papers</b>		VND 50,000 /note or contract
DN-TK30	<b>8</b>	<b>Transfer valuable papers</b>		VND 50,000 / note or contract
	<b>IV</b>	<b>SMS BANKING SERVICES</b>		

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
DN-TK31	1	Monthly SMS Banking fee per registered phone number	For USD account and other foreign currency accounts: USD 1-2/acc /month <sup>(1)</sup>	VND 20,000-30,000
			For RUB account RUB 50 /acc /month	
<ul style="list-style-type: none"> <li>- 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.</li> <li>- Transactions can be charged in VND or foreign currency</li> <li>- (1) Foreign currency accounts other than USD are converted at the corresponding USD exchange rate at the time of fee payment</li> </ul>				

## B. REMITTANCE SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
	<b>I</b>	<b>DOMESTIC REMITTANCE</b>		
	<b>1</b>	<b>Outward Remittance</b>		
	1.1	Outward Remittance from account to beneficiaries at VRB		
DN-CT01		- In the same province/city	Free	
DN-CT02		- In different province/city	0.01-0.03%/Value Min USD1	Free
DN-CT03		- 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		
DN-CT04		- In the same province/city	Applying corresponding cash withdrawal charge (DN-TK09, DNTK10, DN-TK11)	0-0.02%/Value Min VND 10,000
DN-CT05		- In different province/city		0.01-0.04%/Value Min VND 10,000
DN-CT06		- 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		

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
DN-CT07		+ 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)	0.01-0.05%/Value Min USD 5	0.01-0.05%/Value Min VND 10,000
DN-CT08		+ 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		0.03-0.07%/Value Min VND 20,000
	1.4	- Outward remittance from account (Account to account) via clearing house (Only applied to Khanh Hoa branch)		
DN-CT09		+ 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
DN-CT10		+ If The transaction amount is equal to or more than VND 500 million		0.01%/Value Min VND 10,000
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 10,000
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
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

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
				charge Min VND 20,000 /transaction
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
	<b>2</b>	<b>Inward remittance</b> (Only for funds from other banks)		
DN-CT15		- Inward remittance from other banks to credit the current account	Free	
DN-CT16		- 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>		
DN-CT17		- Investigation, amendment, cancellation of payment order (No charge for inward remittance)	USD 2/times	- In the same province /city: VND 15,000 /times - In different province /city: VND 25,000 /times
	<b>4</b>	<b>Cheque</b>		
DN-CT18	4.1	Supply of cheque book		Based on the notice of Finance and Accounting Department
DN-CT19	4.2	Payment guarantee for Cheque		VND 10,000 / note
DN-CT20	4.3	Stop payment for Cheque		VND 20,000 / note
DN-CT21	4.4	Advice of lost cheque		VND 100,000 / times
	4.5	Cheque collection		
DN-CT22		- Collection via clearing house ( in the same province/city)	USD 0.5 /note	VND 10,000 /note
DN-CT23		- Collection to other banks (In different province/city)	USD 0.5 /note + The actual postage costs	VND 10,000 /note + The actual postage costs



CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
	4.6	Settlement of cheque		
DN-CT24	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)		
DN-CT25		- Transfer cheque	As per corresponding remittance charge	
DN-CT26		- Cash Withdrawal cheque	As per corresponding cash withdrawal charge	
DN-CT27	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		
DN-CT28		- Collection via clearing house ( in the same province/city)		VND 10,000 /transaction
DN-CT29		- Collection in the different province/city		VND 10,000/transaction + postage cost
DN-CT30	5.2	Collection cancellation as per customer's request	USD 2 / document	VND 15,000 / document
DN-CT31	5.3	Refused collection	As per actual costs	
DN-CT32	<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>		
DN-CT33	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)		
DN-CT34		- For payment order in USD/EUR/RUB	- As per SHA fee + USD 25 /25 EUR/500 RUB - For transaction with OUR fees	

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
			debited more than 25 USD, collect based on actual arising	
DN-CT35		- For payment order in other currencies except USD/EUR/RUB	As per SHA fee + USD30	
	1.3	Cable cost		
DN-CT36		- Remittance	USD 5-100	
DN-CT37		- Others	USD 10-100	
DN-CT38	1.4	Investigation , amendment, Cancellation of payment order as per remitter's request	USD 5 + Cable cost + Foreign bank charge (if any)	
DN-CT39	1.5	Back value Charge	As per actual costs	
DN-CT40	1.6	NODEDUCT Charge	As per fee SHA + USD 35	
	<b>2</b>	<b>Inward remittance</b>		
DN-CT41		- Charge is born by the beneficiary	0.05%/Value Min USD 5	
DN-CT42		- Charge is born by the remitter	According to VRB's Tariff collected from overseas.	
DN-CT43		- Cable charge	USD 5-100	
DN-CT44		- Refund	0.05%/Value, Min USD 5+ Cable charge	
DN-CT45		- Investigation	USD 5+ Cable charge + Foreign Banks' charge (if any)	
DN-CT46		- 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		
DN-CT47		- Pay in VND	0.5%/ Cheque value Min USD 1	

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
DN-CT48		- Pay in foreign currencies	1%/Cheque value Min USD 2	
	3.2	Cheque collection		
DN-CT49		- Receiving cheque for collection	USD 2 /note	
DN-CT50		- Payment for cheque collection	0.2%/ Cheque value, Min USD 5 + Actual postage costs + Foreign banks' charge (if any)	
DN-CT51		- Collection to be refused	Actual postage costs + Foreign banks's charge (if any)	
DN-CT52		- Collection cancellation as per drawer's request	10 USD + Foreign banks' charge (if any)	
DN-CT53	<b>III</b>	<b>ELECTRONIC TAX PAYMENT <sup>1</sup></b>	0.02%/ value Min USD 3 Max USD 200	0.01%/ value Min VND 10,000 Max VND 1,000,000

<sup>1</sup> 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)	
			Foreign Currency	Transactions in VND
	<b>I</b>	<b>EARLY REPAYMENT FEE</b>		
DN-TD01	1	Short-term	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	0% - 0.01% Early repayment amount × early repayment months or under the agreement between VRB and customers in special cases. Min (if not free) VND 500,000
DN-TD02	2	Medium-long term	0% - 0.03% Early repayment amount × 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 × early repayment months or under the agreement between VRB and customers in special cases. Min (if not free) VND 500,000
DN-TD03	<b>II</b>	<b>STAND-BY CREDIT LIMIT FEE</b>	Subject to agreement Min USD 25	Subject to agreement Min VND 500,000
DN-TD04	<b>III</b>	<b>SYNDICATED LOAN SETUP FEE</b>	0.05%/ setup amount Min USD 50	0.05%/ setup amount Min VND1,000,000
DN-TD05	1	<b>Syndicated loan management fee</b>	0.05%-0.15% × real outstanding/year Min USD 50	0.05%-0.15% × real outstanding/year Min VND 1,000,000
	<b>IV</b>	<b>WITHDRAWAL UNDER COMMITMENT FEE</b>		
DN-TD06	1	Late withdrawal fee	0.05% × Late withdrawal amount/date Min USD 25	0.05% × Late withdrawal amount/date Min VND 500,000
DN-TD07	2	<i>Cancel committed withdrawal fee( partially or entirely/cancel contract)</i>	0.25% × Cancel amount Min USD 25	0.25% × Cancel amount Min VND 500,000
DN-TD08	3	<i>Withdraw excess committed amount fee (follow the committed withdrawal schedule)</i>	0.05% × Excess amount Min USD 25	0.05% × Excess amount Min VND 500,000
	<b>V</b>	<b>OTHER SERVICE FEES UNDER CUSTOMERS'</b>		

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
		<b>DEMAND</b> (not in the list of fees, apply when customers require)		
DN-TD09	1	Fee of confirmation on providing credit	Subject to agreement. Min USD 25	Subject to agreement Min VND 500,000
DN-TD10	2	Fee of guarantee to provide credit	Subject to agreement Min USD 25	Subject to agreement Min VND 500,000
<p><b>* Note:</b></p> <ul style="list-style-type: none"> <li>- 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.</li> <li>- 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</li> <li>(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;</li> <li>- 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;</li> <li>- For fees with a set margin, the branch actively negotiates and decides to apply it to each specific customer group and object.</li> </ul>				

#### D. GUARANTEE SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
DN-BL01	I	Set up and maintain guarantee limit	0-0.1% × guarantee limit/year Min USD 10	0-0.1% × guarantee limit/year Min VND 200,000
DN-BL02	II	Leading fee to arrange co- guarantee (Fees collected from the co-guarantee banks)	0.03% /guarantee amount	0.03%/ guarantee amount
	III	Guarantee issuance	Calculated on the guarantee amount and guarantee term (1 year =365 days)	
DN-BL03	1	Bid guarantee	0.5-3.5% /year Min USD 10	0.5-3.5% /year Min VND 200,000
DN-BL04	2	Warranty guarantee	0.5-3.5% /year Min USD 25	0.5-3.5% /year Min VND 500,000
DN-BL05	3	Contract performance guarantee, advance payment guarantee, other guarantee	0.5-3.5% /year Min USD 25	0.5-3.5% /year Min VND 500,000
DN-BL06	4	Loan guarantee, Payment guarantee, tax guarantee, securities issuance guarantee	0.5-3.5% /year Min USD 25	0.5-3.5% /year Min VND 500,000
	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	
DN-BL08	2	Other amendment	USD 10/times	VND200,000/times
DN-BL09	V	Cancellation of guarantees as per customers' request	USD 15/ times	VND300,000/times
DN-BL10	VI	Payment of guarantee obligation	0.2% × amount Min USD 25	0.2% × amount Min VND 500,000
DN-BL11	VII	Certifying letter of guarantee; issuing additional original/copy letter of guarantee	USD 3 /letter	VND 50,000/letter
DN-BL12	VIII	Guarantee Confirmation	Subject to agreement	
DN-BL13	IX	Counter guarantee	Subject to agreement	
DN-BL14	X	Translation Fee	USD 10 /letter	VND 200,000/letter

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
		(Fee in case of issuing Guarantee in local language is subject to VAT)		
	<b>XI</b>	<b>Using form letter of guarantee</b>		
DN-BL15	1	Form issued by VRB (*)	Free	
DN-BL16	2	Other forms accepted by VRB <sup>2</sup>	USD 10/time	VND 200,000/time

<sup>2</sup> 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)	
			Foreign Currency	Transactions in VND
	<b>I</b>	<b>Fee for changing collaterals at the request of the Customer, with new collateral:</b>		
DN-TS01	1	+ Savings, deposit contracts	Free	
DN-TS02	2	+ Means of transportation	VND 0-200.000/ time	
DN-TS03	3	+ Real estate	VND 0-200.000/ time	
DN-TS04	4	+ Other assets	VND 0-200.000/ time	
	<b>II</b>	<b>Fee for borrowing collateral documents</b>		
DN-TS04	1	+ Savings, deposit contracts, value papers issued by VRB	VND 0-200.000/ time	
DN-TS06	2	+ Means of transportation	VND 0-200.000/ time	
DN-TS07	3	+ Real estate	VND 0-200.000/ time	
DN-TS08	4	+ Other assets	VND 0-200.000/ time	
	<b>III</b>	<b>Fee for partial mortgage of collaterals</b>		
DN-TS09	1	+ Savings, deposit contracts, value papers issued by VRB	VND 0-50.000/ time	
DN-TS10	2	+ Other assets	VND 0-100.000/ time	
DN-TS11	<b>IV</b>	<b>Fee for copying property papers on request</b>	VND 0-200.000/ time	
DN-TS12	<b>V</b>	<b>Fee for issuance / reissuance / extension of vehicle registration copy</b>	Subject to agreement	



## F. IMPORT-EXPORT FINANCE SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
	<b>I.</b>	<b>LETTER OF CREDIT (L/C)</b>		
	<b>1</b>	<b>Import L/C</b>		
	1.1	<b>L/C issuance</b>	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	
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	
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	
	1.2	<b>L/C amendment</b>		
DN-XNK04		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	
DN-XNK05		Extend expiry date +others (if any)	0.7-3%/year* outstanding amount, from the old expiry date to the new expiry date Min USD50	
DN-XNK06		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	

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
DN-XNK07		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	
DN-XNK08	1.3	- Other amendments	USD 25 USD/time	
DN-XNK09	1.4	Cancellation of L/C as per request	USD 20 + arising cost (if any)	
	1.5	Document settlement	0.2%-0.4% / value Min USD 30	
	1.6	Accept documents		
DN-XNK10	1.6.1	Cash deposit	0.05-0.08%/ month	
DN-XNK11	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	
DN-XNK12		Part of L/C value exempt from deposit or guaranteed by other forms (besides the above forms)	0.1-0.3%/month	

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
	1.7	Shipping guarantee		
DN-XNK13	1.7.1	Shipping guarantee issuance	USD 70	
	1.7.2	Shipping guarantee maintenance Fee		
DN-XNK14		- Return of shipping guarantee within 60 days from issuing date	Free	
DN-XNK15		- 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	
	1.8	Bill of Lading endorsement		
DN-XNK16		- Before documents presented at bank's counter	USD 30	
DN-XNK17		- After documents presented at bank's counter	USD 10	
DN-XNK18	1.9	Fee of handling transaction of import L/C (issue, edit, payment L/C)	USD 20	
DN-XNK19	1.10	Fee of handling documents of import L/C	USD 30	
DN-XNK20	1.11	Consulting for issuing L/C and other related complexed transactions under the requirements of customers	Subject to agreement Min USD 50	
DN-XNK22	1.12	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		
DN-XNK23	2.1.1	L/C advised directly from issuing bank	USD 20	
DN-XNK24	2.1.2	L/C forwarded by local banks	USD 15 + other advising banks' charge (if any)	

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
DN-XNK25	2.2	Advising L/C amendment	USD 10 + other advising banks' charge (if any)	
DN-XNK26	2.3	Cancellation of L/C as per customer's request	USD 15/time	
	2.4	Documents under L/C		
DN-XNK27	2.4.1	– export documents examination	Subject to agreement Min USD 5	
DN-XNK28	2.4.2	– documents settlement	0.1-0.15% documents value Min USD 20	
DN-XNK29	2.4.3	– Refusal to make payment by foreign banks	As per actual costs	
DN-XNK30	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		
DN-XNK31	2.6.1	- Domestic beneficiary (*)	0.1%/transferred amount Min USD 30	
DN-XNK32	2.6.2	- Oversea beneficiary(*)	As per domestic beneficiary + Cable charge	
DN-XNK33	2.7	Documents negotiation under L/C(*)	Export document under L/C examination and settlement. Negotiating rate subject to agreement	
DN-XNK34	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		

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
DN-XNK35	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)	
DN-XNK36	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)	
DN-XNK37	2.9.3	- Others amendment (*)	USD 20	
DN-XNK38	2.10	Consulting fees for the issuance of LC and related complicated transactions	Subject to agreement	
DN-XNK39	2.11	Fee of amendment/adjustment the letter on asking money refund under the customer's requirements	USD 10/times	
DN-XNK40	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>		
DN-XNK41	1.1	Collection advising/collection amendment advising	USD 5	
DN-XNK42	1.2	Collection payment	0.2%/documents value Min USD 10	
DN-XNK43	1.3	Handling transactions of import collection	USD 10/transaction	
DN-XNK44	1.4	Collection cancellation	USD 5 + arising cost (if any)	
	1.5	Bill of Lading endorsement under collection		

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
DN-XNK45		- Before documents presented at bank's counter	USD 30	
DN-XNK46		- After documents presented at bank's counter	USD 0-20	
	1.6	Shipping guarantee under Collection		
DN-XNK47		- Shipping guarantee issuance	USD 50	
DN-XNK48		- Shipping guarantee amendment	USD 10	
	<b>2</b>	<b>Export Collection</b>		
DN-XNK49	2.1	- Sending documents for collection	USD 5/time+ postage cost	
DN-XNK50	2.2	- Payment of documents	0.15-0.2%/ documents value Min USD 10	
DN-XNK51	2.3	- Amendment of collection instructions	USD 5 /time	
DN-XNK52	2.4	- Collection cancellation	USD 10 /time + arisen cost (if any)	
DN-XNK53	2.5	- 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>		
DN-XNK54	1.1	- Guarantee Advising	USD 20	
DN-XNK55	1.2	- Guarantee Amendment Advising	USD 15	
DN-XNK56	1.3	- Guarantee Cancellation advising	USD 15	
	<b>2</b>	<b>Reimbursement claim for advised guarantee</b>		
DN-XNK57	2.1	- Sending Reimbursement claim	USD 15 + Postage costs	
DN-XNK58	2.2	- payment	0.2%/claiming amount	

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
			Min USD 20	
DN-XNK59	3	<b>Guarantee confirmation</b>	0.15%/month/confirmation value Min USD 50	
	4	<b>Confirmation of guarantee amendment</b>		
DN-XNK60	4.1	- Amendment to increase value	As per guarantee confirmation fee calculated on increased value	
DN-XNK61	4.2	- Amendment to extend expiry date	As per guarantee confirmation fee calculated on extended time	
DN-XNK62	4.3	- 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>		
DN-XNK63	1.1	- Issuance, L/C amendment, guarantee	USD 20-100	
DN-XNK64	1.2	- Others	USD 10-100	
DN-XNK65	<b>2</b>	<b>For foreign customer</b>	According to Tariff collected from overseas	

**G. TREASURY SERVICES**

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
	<b>I</b>	<b>CASH COUNTING FEE</b>		
DN-NQ01	<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>		
DN-NQ02	2.1	- Distance ≤10 km	0.15%/transited amount	0.05%/ transited amount
DN-NQ03	2.2	- Distance >10 km	0.2%/ transited amount	0.1%/ transited amount
	<b>3</b>	<b>Cash counting outside VRB's counter</b>		
DN-NQ04	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		
DN-NQ05	3.2.1	- Distance ≤10 km	DN-NQ04 plus corresponding transit fee	
DN-NQ06	3.2.2	- 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		
DN-NQ07	4.1.1	- Distance ≤10 km	As per corresponding transit fee	
DN-NQ08	4.1.2	- Distance >10 km	As per corresponding transit fee	
DN-NQ09	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>		
DN-NQ10	1.1	- Overnight cash custody (counting included)	0.01%/ value/night+ counting fee Min USD 10	0.01% value/night+ counting fee Min VND 150,000
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
DN-NQ12	<b>2</b>	<b>Keeping precious assets</b>	0.01%-0.05%/ asset value/month+ asset evaluation fee (if any)	
DN-NQ13	<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	



CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
DN-NQ14	4	Keeping other valuable papers, important documents.	Subject to agreement Min VND 30,000/set/month/time	
DN-NQ15	5	Fee for checking property box	Subject to agreement	
DN-NQ16	III	COUNTERFEIT MONEY EXAMINATION	USD 0.15 /page	0.05%-0.07%/ examined amount
	IV	CURRENCY EXCHANGE SERVICE		
		Exchange of banknotes unqualified for circulation (VAT included)		
DN-NQ17	1	Exchange from large denomination to small denomination	Subject to agreement	
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)
	<b>I</b>	<b>REGISTRATION SERVICE FEES</b>	
DN-IB01	<b>1</b>	<b>Registration fee</b>	Free
	<b>2</b>	<b>Fees of providing security equipment</b>	
DN-IB02	2.1	SMS OTP	Free
DN-IB03	2.2	Smart OTP	Free
DN-IB04	<b>3</b>	<b>Annual service maintenance fees</b>	VND 10.000/month
	<b>II</b>	<b>TRANSACTION FEES</b>	
DN-IB05	<b>1</b>	<b>Remittance within VRB's network</b>	Free
DN-IB06	<b>2</b>	<b>Remittance in VRB's network but different enterprise accounts (the 3<sup>rd</sup> party)</b>	VND 5,000/transaction
	<b>3</b>	<b>Domestic remittance outside VRB's network</b>	Min: VND 12,000 Max: VND 500,000
DN-IB07	3.1	- < VND 500 mil/transaction	VND 12,000/transaction
DN-IB08	3.2	- ≥ VND 500 mil/transaction	0,02%/ amount
DN-IB09	<b>4</b>	<b>Salary payment within VRB's network</b>	VND 3,000/beneficiary's account/transaction Min VND 50,000/transaction
DN-IB10	<b>5</b>	<b>Periodical payment</b>	VND 20,000/transaction
DN-IB11	<b>6</b>	<b>Transferring the payments for principal and interest of loans at VRB</b>	Free
DN-IB12	<b>7</b>	<b>Money transfer 24/7</b>	Free
	<b>III</b>	<b>INFORMATION AMENDMENT/ADDITION FEES</b>	
DN-IB13	<b>1</b>	<b>Fee of change the security package (SMS, Token) (/time)</b>	Free
DN-IB14	<b>2</b>	<b>Fee of service termination (To be only applies in case of service termination before 12 months from the registration date of this service)</b>	VND 1,000,000

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)
<p><b><u>* Notes:</u></b></p> <ol style="list-style-type: none"> <li>1. Fee of Origination Package for Financial Services includes 01 security device (Token) and the customer commits to use service at least 12 months.</li> <li>2. Transaction Fee: to be automatically collected by the system at the moment of transaction.</li> <li>3. VRB will not refund the fees in the case the customer cancels payment service or the payment services cannot be performed due to errors, incidents not caused by the fault of the VRB.</li> <li>4. VRB will automatically deduct the current 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.</li> </ol>			