

## SERVICES TARIFF FOR INDIVIDUAL CUSTOMER

### 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>		
CN-TK01	<b>1</b>	<b>Account Opening (Demand Deposit; Term Deposit; Loan)</b>	Free	
CN-TK02	<b>2</b>	<b>Selected demand deposit account number</b>	USD 0-50	VND 0-1.000.000
CN-TK03	<b>3</b>	<b>Minimum Balance</b> (For Demand Deposit)	For USD account and other foreign currency accounts: USD 5 <sup>(1)</sup>	VND 50,000
			For RUB account: RUB 500	
CN-TK04	<b>4</b>	<b>Account Management</b> (Free for customers receiving interest of deposits via current account)	For USD account and other foreign currency accounts: USD 0.5/account/ month <sup>1</sup>	VND 10,000/account/ month
			For RUB account: RUB 500	
	<b>5</b>	<b>Account Closing by holder's request (Free for customers receiving interest of deposits via current account)</b>		
CN-TK05	5.1	– within 1 year from opening date	USD 2/account	VND 20,000/account
CN-TK06	5.2	– over 1 year from opening date	Free	
CN-TK07	<b>6</b>	Overdraft account management (free for VRB staff)	VND 3,000/account/ month	
CN-TK08	<b>7</b>	Documents for authorizing to withdraw deposit books or handling documents of receiving inheritance	USD3/book	VND50,000/book
	<b>II</b>	<b>CASH DEPOSIT INTO ACCOUNT/ CASH WITHDRAWAL</b>		

<sup>1</sup> 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)	
			Foreign Currency	Transactions in VND
	<b>1</b>	<b>Cash deposit into demand deposit account (Free for cash deposit for repayment of credit cards, overdraft account and loans at VRB)</b>		
CN-TK09	1.1	– In the same province/city	1. The first deposit to maintain minimum balance: Free	Free
CN-TK10	1.2	– In different province/city	2. Cash deposits exceeds minimum balance and next deposit times: -Denomination of $\geq$ 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
	<b>2</b>	<b>Cash withdrawal from Demand Deposit Account (Including by Cheque)</b>		
	<b>2.1.</b>	<b>Receiving VND cash</b>		
CN-TK11		– In the same province/city	Free	
CN-TK12		– In different province/city	Free	0.03%/ Value Min VND 10,000 Max VND 2,000,000
	<b>2.2</b>	<b>Receiving USD cash from USD account</b>		
		<b>– In the same province/city</b>		
CN-TK13		+ Source of money transferred from abroad over 20 days	Free	
CN-TK14		+ Source of money transferred from abroad within 20 days and other cases	0.15%/ Value Min USD 2	
		<b>– In different province/city</b>		
CN-TK15		+ Source of money transferred from abroad over 20 days	0-0.1%/ Value	
CN-TK16		+ Source of money transferred from abroad within 20 days and other cases	0.15%/Value Min USD 2	
CN-TK17	<b>2.3.</b>	<b>Receiving other foreign currencies from corresponding accounts</b>	0.15%/Value Min USD 5	

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
CN-TK18	2.4.	<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: 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
	2.5	<b>Cash withdrawal to receive VND within working days for money transferred from outside the system</b>		
CN-TK19		+ <i>Amount</i> < VND 500 million	Free	
CN-TK20		+ <i>Amount</i> ≥ VND 500 million	0-0.02%/Value	
	3	<b>Depositing cash into term deposit account</b>		
CN-TK21		- In the same province/city	Free	
CN-TK22		- In different province/city	Free	
	4	<b>Cash withdrawal from term Deposit Account</b>		
CN-TK23		- In the same province/city	Free	
CN-TK24		- In different province/city	Free	
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  Min USD 1	Min VND 10,000
	III	<b>PROVISION OF ACCOUNT INFORMATION</b>		

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
	<b>1</b>	<b>Provision of account statement</b>		
CN-TK26	1.1	Provision of monthly account statement	Free	
	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
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
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
	<b>2</b>	<b>Copy of documents</b>		
CN-TK30		- Documents within financial year	USD 2 / document	VND 20,000 / document
CN-TK31		- Documents before financial year	USD 3 / document	VND 30,000 / document
	<b>3</b>	<b>Confirmation of account/account balance</b>		
CN-TK32		<b>Confirmation of account/account balance</b> (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
	<b>4</b>	<b>Blocking account balance upon request of customers</b>		
CN-TK33		- Due to use VRB's service	Free	
CN-TK34		- Due to use other credit institutions	VND 300.000/times/account	
CN-TK35		- Other reasons	Subject to agreement VND 50,000 /times/account	
CN-TK36		Cancel blockade of the account	Free	
CN-TK37	<b>5</b>	<b>Other confirmation services</b>	Subject to agreement Min VND 50,000	

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transactions in VND
CN-TK38	6	Advice of lost valuable papers, certificate of term deposit, savings book	VND 50,000-100,000	
CN-TK39	7	Reissuing valuable papers, certificate of term deposit, savings book	VND 50,000 /note	
CN-TK40	8	Transfer valuable papers, certificate of term deposit, savings book	VND 50,000 /note	
	IV	SMS BANKING SERVICES		
CN-TK41	1	Monthly SMS Banking fee per registered phone number	For USD account and other foreign currency accounts: USD 0,5 <sup>(1)</sup>	VND 8,000 – 15,000/ month
			For RUB account: RUB 30/acc/month	
<p>- 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.</p> <p>- Transactions can be charged in VND or foreign currency</p> <p>- (1) Foreign currency accounts other than USD are converted at the respective USD exchange rate at the time of fee payment</p>				

## B. REMITTANCE SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transaction in VND
	<b>I</b>	<b>DOMESTIC REMITTANCE</b>		
	<b>1</b>	<b>Outward Remittance</b>		
	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	
CN-CT02	1.1.2	- In different province/city	0.01-0.03%/Value Min USD 2	Free
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
	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
CN-CT05	1.2.2	- In different province/city		0.02-0.04%/ Value Min VND 20,000
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

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transaction in VND
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
	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
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
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
	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
CN-CT12		+ If The transaction amount is equal to or more than VND 500 million		0.01%/ Value Min VND 10,000
	1.5	Cash deposit to transfer		
	1.5.1	Transfer to beneficiaries within VRB's network		
CN-CT13		- In the same province/city		Free

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transaction in VND
CN-CT14		- In different province/city		0.02-0.05%/ Value Min VND 10,000
CN-CT15	1.5.2	Transfer to beneficiaries at other banks		0.03-0.1%/ Value Min VND 20,000
CN-CT16		- Outward remittance according to the list		VND 1,000-4,000 / beneficiary/times + corresponding remittance charge
	<b>2</b>	<b>Inward remittance</b> (Only for funds from other banks)		
CN-CT17	2.1	- Inward remittance from other banks to credit the current account		Free
CN-CT18	2.2	- Inward remittance from other banks for cash withdrawal	Apply the equivalent withdraw fee	
CN-CT19	<b>3</b>	<b>Investigation, amendment, cancellation of payment order due to customer's fault</b> (No charge for inward remittance)	USD 2 /times	VND 20,000/times
	<b>4</b>	<b>Collection</b>		
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
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
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
CN-CT23	4.4	- Collection cancellation as per customer's request	USD 2 /document	VND 15,000 /document
CN-CT24	4.5	- Refused collection	As per actual cost	
	<b>5</b>	<b>Cheque</b>		

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transaction in VND
	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
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.
	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
CN-CT28	5.2.2	- Settle cheques issued by VRB (To be collected from the cheque drawer)	As per corresponding remittance charge	
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	
CN-CT30	5.2.4	- Settle cheque in cash issued by VRB	As per corresponding cash withdrawal charge	
CN-CT31	5.2.5	- Settle cheque in cash issued by other banks	As per corresponding cash withdrawal charge	
CN-CT32	5.2.6	- Receiving of cheque collection	As per agent bank tariff	
	5.3	Other Cheque transactions		
CN-CT33	5.3.1	-Supply of cheque book		Based on the notice of Finance and Accounting Department
CN-CT34	5.3.2	- Payment guarantee for Cheque		VND 10,000 /note
CN-CT35	5.3.3	-Advice of lost cheque		Subject to agreement, Min VND 20,000
CN-CT36	5.3.4	- Stop payment for cheque		VND 10,000 /note

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transaction in VND
CN-CT37	5.3.5	-Advice of cheque unaffordable for payment		VND 20,000 /times
CN-CT38	<b>6</b>	<b>Other services under 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>		
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	
	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	
CN-CT41	1.2.2	- For payment order in other currencies except USD/EUR/RUB	As per SHA fee + USD 30	
CN-CT42	1.3	NODEDUCT Charge	As per SHA fee + USD 35	
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	
	1.5	Cable cost		
CN-CT44	1.5.1	- Remittance	USD 5-50	

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transaction in VND
CN-CT45	1.5.2	- Others	USD 5-50	
	<b>2</b>	<b>Inward remittance</b>		
CN-CT46	2.1	- Charge is born by the beneficiary	0.05%/value Min USD 2	
CN-CT47	2.2	- Charge is born by the remitter	As per agent bank tariff	
CN-CT48	2.3	- Refund	0.05%/value + Cable cost	
CN-CT49	2.4	- Investiagtion	USD 2 + Cable cost	
CN-CT50	2.5	- Cable cost	USD 5-10	
	<b>3</b>	<b>International Cheque</b>		
	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	
CN-CT52	3.1.2	- Buying USD traveler cheque, pay in foreign currencies, or transfer to foreign currency deposit account	1%/ Cheque value	
	3.2	Cheque collection		
CN-CT53	3.2.1	- Receiving cheque for collection	USD 2/note + actual postage costs	
CN-CT54	3.2.2	- Payment for cheque collection	0.2%/cheque value	
CN-CT55	3.2.3	- Collection to be refused	As per actual costs	
CN-CT56	3.2.4	- Collection cancellation as per drawer's request	USD 10 + Foreign bank charge (if any)	

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transaction in VND
	3.3	Issuance of cheque (Bank draft)		
CN-CT57	3.3.1	- Denomination of cheque is equal to or less than USD 500	USD 5/note + Cable cost	
CN-CT58	3.3.2	- Denomination of cheque is more than USD 500	USD 10/note + Cable cost	
CN-CT59	3.4	Refund of cheque sold	USD 1 /note	
CN-CT60	3.5	Cable cost	USD 5-10	

### C. LOAN SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT))	
			Foreign Currency	Transaction in VND
	<b>1</b>	<b>Early repayment fee<sup>(1)</sup></b>		
CN-TD01	1.1	Lending under credit limit		Subject to agreement
CN-TD02	1.2	Short-term installment lending		Free
CN-TD03	1.3	Medium-Long term installment lending		0-5% × Early repayment amount Min VND 200,000 /times
	<b>2</b>	<b>Fee of standby credit limit contracts</b>		
CN-TD04	2.1	Set up and maintain credit limit		0,1% per year × value of credit limit Min VND 100,000 /times
CN-TD05	2.2	Adjusting to increase credit limit		0,1% × value of increased credit value Min VND 100,000 /times
CN-TD06		Renew, extend credit limit		0,1% total credit limit Min VND 100,000 /times
	<b>3</b>	<b>Other fees</b>		
CN-TD07	3.1	Fee of guarantee to withdraw capital		0-3% × not withdraw amount Min VND 200,000 /times
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
CN-TD09	3.3	Fee of guarantee to provide credit		Subject to agreement

**\* 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.

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transaction in VND
<p>- 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.</p> <p>- 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.</p> <p>(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.</p> <p>- 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.</p> <p>- Cases where prepayment fee is not applied:</p> <p>+ VRB encourages or actively requires customers to pay ahead of time (bad loans, overdue loans, ...).</p> <p>+ Customers are allowed to repay the debt within a period of time (monthly, quarterly, etc.) according to the provisions of the credit contract.</p> <p>+ Extended loans.</p> <p>+ 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. .</p> <p>(2) Collected immediately upon determination of standby credit limit/adjustment of provisional credit limit/renewal of standby credit limit</p>				

#### D. GUARANTEE SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT))	
			Foreign Currency	Transaction in VND
CN-BL01	1	<b>Setup and maintain guarantee limit (*)</b>		Subject to agreement
	2	<b>Guarantee issuance</b>		
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
CN-BL03	2.2	Guarantee secured by other assets (*)		
CN-BL04	3	<b>Amendment to increase guarantee amount/ to extend guarantee term (*)</b>		Min 1,5%/ year/guarantee amount Min VND 300.000
CN-BL05	4	<b>Other amendments (*)</b>		1.7 – 2.5%/year Min VND 500,000
CN-BL06	5	<b>Cancellation of guarantees letter (*)</b>		According to issuing fee and calculated on increased guarantee amount Min VND 300,000
CN-BL07	6	<b>Collateral change (*)</b>		Subject to agreement Min VND 100,000
CN-BL08	7	<b>Guarantee commitment issuing fee (*)</b>		0.1% × guarantee amount Min VND 200,000 /times
CN-BL09	8	<b>Other forms that are accepted by VRB</b>		0.5-1.5%/year × guarantee amount × term Min VND 200.000
CN-BL10	9	<b>Translation fee</b>		VND 100,000 /letter

### E. SECURITY ASSETS SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT))	
			Foreign Currency	Transaction in VND
	<b>1</b>	<b>Fee for borrowing collateral documents</b>		
CN-TS01	1.1	Value papers issued by VRB		VND 0-100.000 /time
CN-TS02	1.2	Means of transportation		VND 0-300.000/time
CN-TS03	1.3	Real estate		VND 0-500.000/time
CN-TS04	1.4	Other assets		VND 0-500.000 time
	<b>2</b>	<b>Fee for changing collaterals at the request of the Customer, with new collateral</b>		
CN-TS04	2.1	Value papers issued by VRB		VND 0-200.000/ time
CN-TS05	2.2	Means of transportation		VND 0-500.000/ time
CN-TS06	2.3	Real estate		VND 0-1.000.000/ time
CN-TS07	2.4	Other assets		VND 0-500.000/ time
CN-TS08	<b>3</b>	<b>Fee for copying property papers on request</b>		VND 0-100.000/ time

## F. TREASURY SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transaction in VND
	<b>I</b>	<b>Cash counting, payment/collection fee</b> ( <i>Free for deposit customers</i> )		
	<b>1</b>	<b>Cash counting</b> (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
CN-NQ02		- Cash counting outside VRB's counter	Subject to agreement Min USD 20	Subject to agreement Min VND 300,000
	<b>2</b>	<b>Transit fee upon cash collection/ payment outside VRB's counter</b>		
CN-NQ03		- Distance ≤05 km	Subject to agreement Min VND 100,000/times	
CN-NQ04		- Distance >05 km	Subject to agreement Min VND 150,000/times + VND 50.000 for every 5km of increase	
	<b>3</b>	<b>Cash collection/ payment as per customer's request</b>		
CN-NQ05		- At VRB's counter	0.1%/ Value	0.03-0.05%/ Value
CN-NQ06		- Outside VRB's counter	0.1%/ Value+ corresponding transit fee	0.03-0.05%/ Value+ corresponding transit fee
	<b>II</b>	<b>Custody Fee</b>		
	<b>1</b>	<b>Overnight custody fee</b>		
CN-NQ07		- Overnight cash custody (counting included)	0.01%/ value/night+ counting fee	

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			Foreign Currency	Transaction in VND
CN-NQ08		- Overnight cash custody as sealed up bag (counting excluded)	0.05%/ reported value/night + counting fee	
CN-NQ09	2	<b>Keeping precious assets</b>	0.01%-0.05%/ asset value/month+ asset evaluation fee (if any)	
CN-NQ10	3	<b>Keeping valuable papers: certificate of term deposit, bill of exchange, savings book, bond, treasury bill...</b>	0.002%-0.005%/ domination value/month	
CN-NQ11	4	<b>Keeping other valuable papers, important documents.</b>	Subject to agreement	
CN-NQ12	5	<b>Checking fee of precious asstes, valuable papers and other important documents (if exceed the maximum number of free charge)</b>	Subject to agreement	
CN-NQ13	III	<b>Counterfeit money examination</b>	0.15%/note	0.05%-0.07% examination amount
	IV	<b>Currency exchange service</b>		
CN-NQ14	1	<b>Exchange from large denomination to small denomination</b>	As per examination fee	Subject to agreement Min VND 10,000
CN-NQ15	2	<b>Exchange from small denomination to large denomination</b>	3%/ exchanged amount + examination fee	0.5%/ exchanged amount Min VND 10,000
CN-NQ16	3	<b>Provide certificate of cash in VND and foreign currency taken abroad</b>		Subject to agreement Min VND 100,000

**G. INTERNET BANKING FOR INDIVIDUAL CUSTOMER SERVICES**

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)
	<b>I</b>	<b>Registration service fees</b>	
CN-IB01	1	Registration fee	Free
	2	Service fees	
CN-IB02	2.1	SMS Token	Free
CN-IB03	2.2	Smart OTP	Free
	<b>II</b>	<b>SMS Banking</b>	
CN-IB04	1	Notice of balance and bank information	Free
CN-IB05	2	Transaction confirmation notification via SMS Token	Free
	<b>III</b>	<b>Annual fees</b>	
CN-IB06	1	Non-Financial package	Free
CN-IB07	2	Financial package	VND 10.000/month
	<b>IV</b>	<b>Information amendment/addition fees</b>	
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
	<b>V</b>	<b>Transaction fees</b>	
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
	5	International Remittance	

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)
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
	<b>VI</b>	<b>Tracing and complain fees</b>	
CN-IB21	1	Fault belongs to the customer	VND 30,000/transaction
CN-IB22	2	Fault does not belong to the customer	Free
	<b>VII</b>	<b>Online topup</b>	
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.

## H. DOMESTIC DEBIT CARD SERVICES

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		
			STANDARD	GOLD	PLATINUM
	<b>1</b>	<b>Issuing fee</b>			
CN-T101	1.1	Issuing fee, collect per card prefix	30,000	40,000	50,000
CN-T102	1.2	Fast issuing fee	100,000	200,000	200,000
	1.3	Re -issue card			
CN-T103	1.3.1	Re-issuance due to card expiration, damaged card due to technical error	Free		
CN-T104	1.3.2	Due to loss, damage	30,000	40,000	50,000
CN-T105	1.4	Issuing supplementary card	30,000	30,000	30,000
	<b>2</b>	<b>Using fee</b>			
CN-T106	2.1	Card prefix changing fee	50,000		
CN-T107	2.2	Card status changing fee (close, reactivate...)	20,000		
CN-T108	2.3	Annual fee, monthly collected for each card prefix	60,000		
CN-T109	2.4	PIN Re-issue Fee	20,000		
CN-T110	2.5	Linking account changing fee	50,000		
CN-T111	2.6	Requested acknowledgement Fee (acknowledge card using and card credit limit)	10,000		
	<b>3</b>	<b>Transaction fee</b>			
CN-T112	3.1	Print mini statement at ATM	Free		
CN-T113	3.2	Balance inquiry at ATM	Free		
	3.3	Withdrawal transaction			
CN-T114	3.3.1	- At VRB ATM	1,000		
CN-T115	3.3.2	- At ATM of other banks	3,300		
CN-T116	3.4	Internal Transfer transaction	Free		
CN-T117	3.5	Billing service	Free		
CN-T118	3.6	Ecom service	Free		
	3.7	Dispute Investigation Fee, collected after each time of claim			

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)		
			STANDARD	GOLD	PLATINUM
CN-T119	3.7.1	- Correct request		Free	
CN-T120	3.7.2	- Incorrect request		50,000	
CN-T121	3.8	Other service fees		50,000	
	4	<b>Overseas transaction fees (In countries with ATMs in the APN network: Thailand, Singapore, Indonesia, Korea ...)</b>			
CN-T123	4.1	Withdrawal transaction		3,300	
CN-T124	4.2	Currency conversion fee		2% of transaction amount Min VND 35,000	
<p><b>Note:</b></p> <ul style="list-style-type: none"> <li>- 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.</li> <li>- 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.</li> <li>- 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</li> </ul>					