

TARIFF FOR ACCOUNT SERVICE

ACCOUNT				
Charge code	No.	SERVICES	CHARGE RATES	
			ACCOUNT IN VND	ACCOUNT IN FOREIGN CURRENCY
A043	I	Open the account	Free of charge	
	II	Account management		
A002	1	Ordinary account	20.000 VND/month/Acc.	1 USD/month/Acc.
	2	Account with special management		
A003	2.1	Co-owner account	According to agreements 20.000 VND/ month/Acc. in minimum	According to agreements 2 USD/ month/Acc. in minimum
A004	2.2	Account with other special management (such as: management by limits, groups, etc... and other typical requirements according to demands of the Account holder and VCB's ability to fulfill)	According to agreements 50.000 VND/ month/Acc. in minimum	According to agreements 3 USD/ month/Acc. in minimum
	III	Close the account (at client's request)		
A005	1	- within 12 months as from its opening date	100.000 VND/Acc./time	5 USD/ Acc./time
A006	2	- above 12 months as from its opening date	50.000 VND/Acc/time	3 USD/Acc/time
	IV	Account blockade/temporary closing (a part/whole of balance on the account at VCB)		
A007	1	According to requirements of VCB or regulations of the Law	Free of charge	Free of charge
A008	2	At client's request	50.000 VND/time/Acc.	3 USD/time/Acc.
	V	Account statement (inclusive of borrowing account)		
	1	Provide the Account statement at VCB		
	1.1	Print the Account statement periodically		
A009	1.1.1	- Print the Account statement periodically - once a month	Free of charge	
A010	1.1.2	- Print the Account statement periodically – more than once a month	5.000 VND/page or according to agreements 20.000VND/time in minimum	0,5 USD/ page or according to agreements 1,5 USD/time in minimum
	1.2	Print the Account statement at client's random request		

A011	1.2.1	- Transaction statement arisen within 12 months from the date requested	5.000VND/ page or according to agreements 30.000VND/time in minimum	0,5 USD/ page or according to agreements 2 USD/time in minimum
A012	1.2.2	- Transaction statement arisen more than 12 months from the date requested	5.000VND/ page or according to agreements 50.000VND/time in minimum	0,5 USD/ page or according to agreements 5 USD/time in minimum
	2	Account statement according to Swift telegraph		
	2.1	Periodically at client's request (exclusive of fee telegraph)		
A013	2.1.1	- Monthly (≤ 04 times/month)	100.000 VND/time/Acc.	5 USD/time/Acc.
A014	2.1.2	- Weekly (≤ 05 times/week)	50.000 VND/time/Acc.	3 USD/time/Acc.
A015	2.1.3	- Daily	30.000 VND/ time/Acc.	2 USD/time/Acc.
A016	2.2	At client's random request	According to agreements, 50.000 VND/time/Acct. in minimum (exclusive fee telegraph)	According to agreements, 3 USD/time/Acct. in minimum (exclusive fee telegraph)
A017	3	Send statement of the Subsidiary ledger via Post office (at client's request)	According to agreements, 20.000 VND in minimum + postal fee/ time	
	VI	Confirm the balance & account (inclusive of borrowing account)		
A044	1	Confirm balance/account in writing at client's request or answer the auditor's letter as in the VCB's template	50.000 VND/ document	
A018	2	Confirm balance/account in writing at client's request or answer the auditor's letter as in client's template	50.000 VND/document (in Vietnamese or English) 100.000 VND/document (in both Vietnamese and English)	
A045	3	Confirm commitment deposit in Demand-deposit account at VCB	400.000 VND/time	20 USD/time
A046	4	Confirm commitment deposit in Term deposit account at VCB	600.000 VND/time	30 USD/time
A019	5	Supplementary printing from the 2 nd document upwards	20.000 VND/document	
	VII	Pay ready money to the account (payee is account holder/ among list get authorized by account holder)		
	1	Pay ready money in VND to VND account		

A020	1.1	- at branch where account is opened and/or at branch of the same province/city with the branch where account is opened – of the same locality	Free of charge	
A021	1.2	- at branch differently from province/city with branch where account is opened – different locality	0,03% 20.000 VND in minimum 2.000.000 VND in maximum	
A022	2	Pay ready money in foreign currencies to VND account	Free of charge	
	3	Pay ready money in foreign currencies to foreign currency account		
	3.1	USD:		
A023	3.1.1	- Face value of kind from 50 USD upwards		0,2%, in minimum: 2 USD
A024	3.1.2	- Face value of kinds from 2 USD to 20 USD		0,4%, in minimum: 2 USD
A025	3.1.3	- Face value of kind: 1 USD		0,5%, in minimum: 3 USD
A026	3.2	Other foreign currencies		0,5%, in minimum: 3 USD
	VIII	Withdraw ready money from Account (person withdraw ready money is account holder/ among list get authorized by account holder)		
	1	VND account		
A027	1.1	Withdraw money at the branch where account is opened and/or at branch of the same province/city with the branch where account is opened – of the same locality	Free of charge	
A028	1.2	Withdraw money at the branch differently from province/city with branch where account is opened – different locality	0,03% 20.000 VND in minimum 2.000.000 VND in maximum	
A029	1.3	Withdraws and/or uses money within 02 days from the date account holder/ person get authorized by account holder paying money to account	0,03% 20.000 VND in minimum 2.000.000 VND in maximum	
	2	Foreign currency account		
A030	2.1	USD		0,2%, 2 USD in minimum
A031	2.2	Other foreign currencies		0,4%, 3 USD in minimum
A032	3	Withdraw VND from foreign currency account	Free of charge	
	IX	Other services (at client's request)		
A033	1	Confirm payments through bank	100.000 VND/time	
	2	Provide photocopy of documents		

A034	2.1	Within 12 months	5.000 VND/page or according to agreements 50.000 VND/document in minimum	
A047	2.2	After 12 months	5.000 VND/page or according to agreements 100.000 VND/document in minimum	
	3	Supply photocopies of registered papers		
A035	3.1	Supply photocopies of registered papers on demand	30.000 VND/document	
A036	3.2	Supply photocopies of registered papers with attestation of the Notary Public and/or certification of the People's Committee at competent ranks (exclusive of Notary fee)	100.000 VND/set	
A037	4	Fee for switching collateral security	300.000 VND/time	
	5	Transaction of valuable papers issued by VCB		
A038	5.1	Inform loss of valuable papers (exclusive of cheque)	50.000 VND/sheet	
A048	5.2	Re-issue valuable papers	100.000 VND/sheet/time	
A039	5.3	Transfer the ownership of valuable papers (in case VCB accept)	100.000 VND/sheet/time	
A040	5.4	Assessment and attestation for valuable papers	30.000 VND/sheet	
	6	Receivables management service via virtual accounts		
A049	6.1	Registration fee	500.000 VND/virtual account code	
A050	6.2	Maintenance service fee	100.000 VND/virtual account code/month	
A051	6.3	Transaction processing fee	3.000 VND/ transaction	0,2 USD/ transaction
A052	6.4	Fee of closing virtual account registration	100.000 VND/virtual account code	
A 041	7	Other services	According to agreements 50.000 VND in minimum	
A 042	X	SWIFT telegraph	5 USD/telegraph	

Notes:

- Charge tariff as above mentioned is applied to clients acting as organization and/or enterprise.
- Charge rates as above mentioned exclude the Value-added tax (VAT) (except for specific cases). VCB will impose VAT on charge items under objects of value-added taxable as regulated by the Law.
- Charge is calculated in VND or foreign currencies which are equivalent to their exchange rates published by VCB at the time of charge collection.

- *Transactions in relation to the use of foreign currencies must comply well with current regulations on foreign exchange management of the Government.*
- *Other actual fees such as: tax, fee of another bank associated in service, postal rates, telegraph fee (Swift, Telex, Fax...) will be additionally collected on a basis of actual expenditure or according to the Charge tariff, unless otherwise regulated herein.*
- *Account holder is known as including account owners and persons who are authorized with power of attorney on behalf of account owner to perform limited transactions as registered previously with VCB.*
- *In case that Client asks to cancel transactions or transactions fails to be implemented due to errors and/or mistakes out of VCB's faults, VCB shall not reimburse the Service charge and other fees collected by VCB.*
- *This Charge Tariff may change without any prior notices from VCB unless there are any other agreements made by the bank and clients.*
- *Other contents are regulated in accordance with instructions of VCB at each of the stages.*