

TARIFF FOR E-BANKING SERVICES

Effective from July 1st 2022

E-BANKING				
Charge code	No.	SERVICES	CHARGE RATES	
			ACCOUNT IN VND	ACCOUNT IN FOREIGN CURRENCY
	I	Domestic remittance through VCB - iB@nking, VCB - Money		
	1	Outward remittance within VCB system		
K001	1.1	Deduct from remittance account (<i>Account - Account</i>)	7.000 VND/article	0,7 USD/article
K002	1.2	Deduct from account to dispatch to receivers by their Identity Card/Passport (<i>Account – Cash</i>)	Collected in a level equivalent to fee for money transfer at counter	
	2	Outward remittance outside VCB system		
K003	2.1	<500 million VND	0.02% 20.000 VND in minimum	0,015% + fee of swift telegraph (if any); 5 USD in minimum; 150 USD in maximum
K004	2.2	≥ 500 million VND	0,03% 1.000.000 VND in maximum	
	3	24/7 quick interbank remittance through account		
K003a	3.1	<500 million VND	0.02% 20.000 VND in minimum	According to Charge Tariff for remittance outside VCB
K004b	3.2	≥ 500 million VND	0,03% 1.000.000 VND in maximum	
	4	Payment according to the List		
K005	4.1	Credit to beneficiary's account at VCB	3.000 VND/Acc./time	0,2 USD/Acc./time
K006	4.2	In case the beneficiary does not open account at VCB	Collect a corresponding fee rate for remittance	
K007	5	Collection for clients according to the List	Applied a fee rate equivalent to transaction fee at counter	
K008	6	Money transferred in collecting the State Budget Revenue	Collected under specific regulations of VCB at each of the stages	
K009	7	Other services fail to mention in this section	Applied in accordance with regulations for corresponding services in the Charge Tariff	
	II	Fee for equipment of client nomination		
	1	Use the Identification equipment: EMV – OTP card		
K010	1.1	Fee for EMV- OTP card	100.000 VND/card (VAT included)	
K011	1.2	Fee for EMV- OTP card reader	330.000 VND/card (VAT included)	
K012	2	Use the eToken identification equipment	330.000 VND/card (VAT included)	

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			ACCOUNT IN VND	ACCOUNT IN FOREIGN CURRENCY
K013	3	Fees for warranty & repair of card equipment (EMV-OTP card, EMV- OTP card reader, eToken equipment)	Collected under real-time fee of the supplier	
K013a	4	Use advanced Hard Token equipment	300.000 VND/card (VAT included)	
K013b	5	Use VCB Smart OTP application	Free of charge	
	III	Other fees		
	1	VCB- iB@ning service annual fee		
K014	1.1	Query use	Free of charge	
K015	1.2	Use the remittance transfer service	100.000 VND/year	
	2	VCB - Money service annual fee		
K016	2.1	Use the Query service	500.000 VND/year	
K017	2.2	Use the remittance service	1.000.000 VND/year	
	IV	SMS-B@nking Service		
K018	1	Query service on account information	1.000VND/ 1 message (directly collected by Telecom service supplier from the subscriber – VAT included)	
K019	2	Automatic message service (quantity of message not limited, inform of fluctuations on account balance in the month)	55.000 VND/account/registered number/month (VAT included)	
	V	Other services		
	1	Receive payment direction through SWIFT telegraph		
K027	1.1	Regist MT101 service		50 USD
K020	1.1	Receive & settle payment telegraph (MT101)	Collect a corresponding fee for remittance + fee of swift telegraph (if any)	
	1.2	Inform of incompleteness of telegraph (MT199)		
K021	1.2.1	- domestic	5 USD/ telegraph	
K022	1.2.2	- international	10 USD/ telegraph	
K028	2	SWIFT telegraph fee in testing environment		2,5 USD/ telegraph
K023	2	Other services fail to mention in this section	Applied in accordance with regulations for corresponding services in the Charge Tariff	
K024	3	Check, cancel, adjust & request to refund of transfer order	30.000 VND/time	2 USD/time+ fee of swift telegraph (if any)

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.*