

## TARIFF FOR DOMESTIC REMITTANCE

*Effective from July 1<sup>st</sup> 2022*

DOMESTIC REMITTANCE				
Charge code	No.	SERVICES	CHARGE RATES	
			ACCOUNT IN VND	ACCOUNT IN FOREIGN CURRENCY
	I	<b>Account &amp; Cash transactions at counter</b>		
	1	Outward Remittance		
	1.1	Outward Remittance within VCB system		
C001	1.1.1	Deduct from remittance account ( <i>Account - Account</i> )	10.000 VND/article	1 USD/article
C002	1.1.2	Deduct from account to dispatch to receivers by their Identity Card/Passport ( <i>Account – Cash</i> )	0,03% 20.000 VND in minimum 2.000.000 VND in maximum	- Receive USD: 0,2%, 2 USD in minimum. - Receive other foreign currencies: 0,4%, 3 USD in minimum.
C003	1.1.3	Pay ready money (VND, Foreign currencies) to another receiver's account ( <i>Cash - Account</i> )	0,03% 20.000 VND in minimum 2.000.000 VND in maximum	- USD: kind of currency from 50 USD upwards: 0,2%; kind of currency from 5 USD to 20 USD: 0,4%; kind of currency from 1 USD: 0,5%. 2 USD in minimum. - Other foreign currencies: 0,5%. 3 USD in minimum.
	1.2	Outward Remittance outside VCB system		
	1.2.1	Deduct from account to dispatch to		
	1.2.1.1	< 500 million VND		
C004		- Normal dispatch	0,03% 20.000 VND in minimum	
C005		- Urgent dispatch at client's request before the Cut off time as regulated by the State Bank of Vietnam	0,04% 200.000 VND in minimum	0,02%+ swift telegraph fee (if any); 5 USD in minimum 150 USD in maximum
C006	1.2.1.2	≥ 500 million VND	0,04%, 1.000.000 VND in maximum	
C007	1.2.2	Pay ready money to dispatch	0,06%; 25.000 VND in minimum; 2.500.000 VND in maximum	- USD: kind of currency from 50 USD upwards: 0,25%; kind of currency from 2 to 20 USD: 0,45%; kind of currency 1 USD : 0,55% - Other foreign currencies: 0,55%. - 5 USD in minimum.
C008	1.3	Money transferred in collecting the State Budget Revenue	According to regulations in the Fee Tariff on State Budget Collection of VCB	

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	1.4	Payment according to the List		
C009	1.4.1	Credit to beneficiary's account at VCB	4.000 VND/Acc.	0,3 USD/Acc.
C010	1.4.2	In case the beneficiary does not open account at VCB	Collect a corresponding fee rate for remittance	
C011	1.5	Automatic money transfer at client's request	30.000 VND/article + Equivalent fee for remittance	3 USD/article + Equivalent fee for remittance
C012	2	Collection to clients according to the List	Under agreement 5.000 VND/article in minimum	Under agreement 0,5 USD/article in minimum
C013	3	Automatic capital transfer (in the service of concentration capital management)	Under agreement, 300.000 VND/Acc./Month in minimum	Under agreement 15 USD/ Acc./Month in minimum
C014	4	Inward domestic remittance	Free of charge	
C015	5	Check, cancel, adjustment, request for refund of transfer order	30.000 VND/time	2 USD/time+ swift telegraph fee (if any)
C016	6	Retroggression of transfer order	Free of charge	
	<b>II</b>	<b>Cheque transaction, collection orders</b>		
	1	Cheque issued by VCB		
C017	1.1	Supply of blank cheque	20.000 VND/book	1 USD/book
C018	1.2	Certified cheque	10.000 VND/sheet	1 USD/sheet
C019	1.3	Suspension of cheque payment	10.000 VND/sheet	1 USD/sheet
C020	1.4	Notice on cheque loss	100.000 VND/time	10 USD/time
	1.5	Pay cheques issued by VCB (Open cheque, Giro cheque)		
	1.5.1	Open cheque at VCB:		
C021		- Issued to itself (Account holder withdraws money by cheque)	Collected under Service charge for ready money withdrawal at the part of account service	
C022		- Issued to another person	Collected under Service charge for remittance	
	1.5.2	Giro cheque		
C023		- Credit to account in VCB's system	10.000 VND/article	1 USD/ article
C024		- Outside VCB's system	Collected under fee for remittance	
C025	1.6	Inform of cheque's insolvency (collected from the drawer)	20.000 VND/sheet	2 USD/sheet
	2	Cheque collected to another domestic supplying payment service		
C026	2.1	Receive client's cheque to forward to	10.000 VND/sheet+ postal fee	1 USD/sheet + postal fee

Charge code	No.	SERVICES	CHARGE RATES	
			ACCOUNT IN VND	ACCOUNT IN FOREIGN CURRENCY
C027	2.2	Collection refused	Collected under reality	
	3	Collected according to collection orders		
C028	3.1	Receipt of collection orders	10.000 VND/transaction	
C029	3.2	Payment of collection orders	Collected under Service charge for remittance	
C030	3.3	Cancellation of collection upon request of client	15.000 VND/transaction	
C031	3.4	Advise refused collection	20.000 VND	
	<b>III</b>	<b>SWIFT TELEGRAPH</b>		
C032	1	Normal SWIFT telegraph	5 USD/telegraph	
	2	SWIFT telegraph according to agreement between VCB and Bank Receiver (e.g.: Agribank, Vietinbank, ...)	3 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.