

## TARIFF FOR E-BANKING SERVICES

| E-BANKING             |           |  |  |   |
|-----------------------|-----------|--|--|---|
| Charge code           | No.       | SERVICES   | CHARGE RATES   |   |
|                       |           |  | ACCOUNT IN VND   | ACCOUNT IN FOREIGN CURRENCY   |
|                       | <b>I</b>  | <b>Domestic remittance through VCB - iB@nking, VCB - Money</b>   |  |   |
|                       | 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 (exclusive 24/7 chanel)  |  |   |
| K003 (*) <sup>1</sup> | 2.1       | <500 million VND   | 0.015%<br>19.000 VND in minimum<br>75.000 VND in maximum                               | 0,015% + fee of swift telegraph (if any);<br>5 USD in minimum;<br>150 USD in maximum                  |
| K004 (*)              | 2.2       | ≥ 500 million VND  | 0,027%<br>975.000 VND in maximum   |   |
|                       | 3         | 24/7 quick interbank remittance through account  |  |   |
| K003a                 | 3.1       | <500 million VND   | 0.02%<br>20.000 VND in minimum   | According to charge for remittance outside VCB in Tariff for E-banking services applied for Corporate |
| K004a                 | 3.2       | ≥ 500 million VND  | 0,03%<br>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 |   |
|                       | <b>II</b> | <b>Fee for equipment of client nomination</b>  |  |   |
|                       | 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)  |   |

<sup>1</sup> Updated according to Official Letter 1136 / VCB-CSSPBB dated 13/04/2020, effective from 01/04/2020 to 31/12/2020. After the aforementioned time, codes (\*) apply the fee as prescribed in Appendix 01, unless otherwise prescribed by the CEO from time to time.

|      |            |  |   |
|------|------------|--|---|
| 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 |
| K025 | 4          | Fees for using advanced Hard Token equipment   | 300.000 VND/equipment (VAT included)          |
| K026 | 5          | Fees for using VCB Smart OTP application   | Free of charge                                |
|      | <b>III</b> | <b>Other fees</b>  |   |
|      | 1          | VCB- iB@ning service 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 fee  |   |

|      |           |   |  |   |
|------|-----------|---|--|---|
| K016 | 2.1       | Use the Query service   | 500.000 VND/year   |   |
| K017 | 2.2       | Use the remittance service  | 1.000.000 VND/year   |   |
|      | <b>IV</b> | <b>SMS-B@nking Service</b>  |  |   |
| K018 | 1         | Query service on account information  | 1.000VND/ 1 message<br>(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   |   |
|      | <b>V</b>  | <b>Other services</b>   |  |   |
|      | 1         | Receive payment direction through SWIFT telegraph   |  |   |
| K027 | 1.1       | Regist MT101 service  | 50 USD   |   |
| K020 | 1.2       | Receive & settle payment telegraph (MT101)  | Collect a corresponding fee for remittance + fee of swift telegraph (if any)                               |   |
|      | 1.3       | Inform of incompleteness of telegraph (MT199)   |  |   |
| K021 | 1.3.1     | - domestic  | 5 USD/ telegraph   |   |
| K022 | 1.3.2     | - international   | 10 USD/ telegraph  |   |
| K028 | 2         | SWIFT telegraph fee in testing environment  | 2,5 USD/ telegraph   |   |
| K023 | 3         | Other services fail to mention in this section  | Applied in accordance with regulations for corresponding services in the Charge Tariff                     |   |
| K024 | 4         | 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.