

## CURRENT ACCOUNT SERVICES FEE SCHEDULE FOR INDIVIDUAL CUSTOMERS

(valid from 01 Oct 2018)

SERVICES	FEE		
<b>1. Account management services</b>			
Account type	Normal account	Joint account	Current account for securities transactions
Opening fee	Free		
Management fee	VND Account: VND2.000/ Month	VND Account: VND10.000/Month	Free
	Foreign currency Account: USD0.2/Month	Foreign currency Account: USD1/Month	
Closing fee	<ul style="list-style-type: none"> <li>▪ Within 12 months : VND20.000/ account</li> <li>▪ Over 12 months: Free</li> </ul>		
<b>2. Account holder/ People authorized by account holder transaction services</b>			
Services	By VND	By foreign currency	
Cash deposit	Free	Above 50 sheets of small denomination:	2% Min: USD 2
		Other case	Free
Cash withdrawal/ fund transfer within 02 days from the date of depositing cash of account holder/ People authorized by account holder	0,03% Min: VND 20.000	0,03% Min: USD 2 (receive by foreign currency)	
USD cash withdrawal within 30 days from the date of crediting domestic and overseas inward remittance	N/A	0,15% Min: USD 2	
Other foreign currencies cash withdrawal within 30 days from the date of crediting domestic and overseas inward remittance	N/A	0,40% Min: USD 3	
Other case of cash withdrawal	Free		
Fund transfer	Free for fund transfer among account of the same account holder (include fund transfer of current accounts/ saving accounts/ loan accounts)		
<b>3. Other current account services</b>			
Request for print account statement	At currently month and previous month: Free		
	Other cases: VND 3.000/page Min 10.000 VND.		
Request for print the copy of documents/ electronic documents	VND 3.000/page Min 10.000 VND		
Account balance/Account certificate confirmation	10.000 VND/Copy Min VND 30.000		
Change account holder's information	Free		
Confirmation on account holder's authorization for account using at Vietcombank	VND 30.000/Account/ People authorized Min: VND 50.000		
Processing inheritance documents	VND 100.000/01 set of documents		
Freezing account as per customer's request for other bank's loan	VND 300.000/Request		
Freezing account for other requests	Free		

## NOTE

1. The fees are exclusive of Value Added Tax (VAT). VCB will impose VAT on charge items under objects of value-added taxable as regulated by the Law.
2. Fees calculated by percentage shall be charged by the percentage multiplies the transaction amount.
3. Other payable fees such as: Swift, Fax, postal rates, tax, fee charged by other associated banks...will be additionally charged on a basis of actual expenditure or according to the VCB fee schedule.
4. Transactions in foreign currencies are subject to the current regulations on foreign exchange management of the State Bank of Vietnam.
5. Customers may pay service fees in VND for fees charged in foreign currency at the exchange rate announced by Vietcombank at the time of fee charging.
6. For foreign currencies (other than USD), account management fee is identified as follows:

Currency	Fee		Currency	Fee	
	Normal account	Joint account		Normal account	Joint account
AUD	AUD 0,3 /month	AUD 1,5 /month	HKD	HKD 1,6 /month	HKD 8 /month
CAD	CAD 0,3 /month	CAD 1,5 /month	JPY	JPY 23 /month	JPY 115/month
CHF	CHF 0,2 /month	CHF 1 /month	SGD	SGD 0,3 /month	SGD 1,5/month
EUR	EUR 0,2 /month	EUR 1 /month	THB	THB 6/month	THB 30 /month
GBP	GBP 0,2 /month	GBP 1 /month			

7. VCB shall not reimburse the Service charges and other fees collected by 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.
8. Foreign currency denomination with a par value of 20 currency units or less are considered as small ones.
9. N/A: Not available
10. The above terms and conditions may change without any Vietcombank's prior notice unless there are any other agreements made by the bank and clients.