

TRANSACTION LIMITS ON VCB – MOBILE B@NKGING FOR INDIVIDUAL CUSTOMERS

I. Applied for mass customers

Unit: VND

No	Transaction type	Minimum limit per txn	Maximum limit per txn	Maximum limit per day	Maximum limit per txn	Maximum limit per day	Maximum limit per txn	Maximum limit per day	Maximum limit per txn	Maximum limit per day
Authentication method		All methods	MPIN		Fingerprint/ Face ID		SMS OTP		Vietcombank Smart OTP	
1	Transfer				10 million (not include item 1.1)		100 million (not include item 1.1)		1 billion (not include item 1.1)	
1.1	<i>Transfer within VCB of the same account holder</i>	Not specified	Unlimited		Unlimited		Unlimited		Unlimited	
1.2	<i>Transfer to other beneficiary within VCB</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	1 billion	1 billion
1.3	<i>Transfer to the other bank</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	1 billion	1 billion
1.4	<i>Send gift to other bank</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	1 billion	1 billion
1.5	<i>Send gift to other beneficiary within VCB</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	1 billion	1 billion
1.6	<i>Future transfer, Periodic transfer</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	1 billion	1 billion
1.7	<i>Quick transfer via card, account</i>	Not specified	Not applied		5 million	5 million	50 million	100 million	300 million	1 billion
1.8	<i>Transfer to beneficiary receiving cash at the counter</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	1 billion	1 billion
1.9	<i>Charity donation</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	1 billion	1 billion

No	Transaction type	Minimum limit per txn	Maximum limit per txn	Maximum limit per day	Maximum limit per txn	Maximum limit per day	Maximum limit per txn	Maximum limit per day	Maximum limit per txn	Maximum limit per day
Authentication method		All methods	MPIN		Fingerprint/ Face ID		SMS OTP		Vietcombank Smart OTP	
2	Topup					5 million		100 million		500 million
2.1	<i>Prepaid mobile phone topup</i>	30,000	Not applied		500,000	5 million	500,000	10 million	500,000	20 million
2.2	<i>E-wallet topup</i>	Not specified	Not applied		According to partner's policy (max 5 million VND)		According to partner's policy (max 100 million VND)		According to partner's policy (max 500 million VND)	
2.3	<i>Card topup</i>	Not specified	Not applied		5 million	5 million	5 million	5 million	5 million	5 million
3	Billing payment			5 million		5 million		100 million		1 billion
3.1	<i>Billings of the services with fixed customer code (electricity, water, postpaid mobile phone, fixed telephone, ADSL internet fee, cable TV fee, tuition, insurance ...)</i>	Not specified	According to partner's policy (max 5 million VND)		According to partner's policy (max 5 million VND)		According to partner's policy (max 100 million VND)		According to partner's policy (max 1 billion VND)	
3.2	<i>Online Booking (airline ticket, movie ticket, hotel services, train ticket, bus ticket)</i>	Not specified	Not applied							
4	QR Payment			5 million		5 million		100 million		1 billion
4.1	<i>Billing QR type</i>	Not specified	5 million	5 million	5 million	5 million	100 million	100 million	1 billion	1 billion

No	Transaction type	Minimum limit per txn	Maximum limit per txn	Maximum limit per day	Maximum limit per txn	Maximum limit per day	Maximum limit per txn	Maximum limit per day	Maximum limit per txn	Maximum limit per day
Authentication method		All methods	MPIN		Fingerprint/ Face ID		SMS OTP		Vietcombank Smart OTP	
4.2	<i>Other QR type</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	1 billion	1 billion
5	Credit card statement payment	Not specified	50 million	50 million	50 million	50 million	Unlimited		Unlimited	
6	Online deposit									
6.1	<i>Open online fixed deposit account/ Adding fund into deposit account</i>	3 million	Unlimited		Unlimited		Unlimited		Unlimited	
6.2	<i>Register auto savings</i>	1 million	Unlimited		Unlimited		Unlimited		Unlimited	
6.3	<i>Cancel registration of auto savings</i>	Not specified	Unlimited		Unlimited		Unlimited		Unlimited	
6.4	<i>Partial withdrawal/ Full withdrawal</i>	Not specified	50 million	50 million	50 million	50 million	Unlimited		Unlimited	

II. Applied for priority customers

Unit: VND

No	Transaction type	Minimum limit per txn	Maximum limit per txn	Maximum limit per day	Maximum limit per txn	Maximum limit per day	Maximum limit per txn	Maximum limit per day	Maximum limit per txn	Maximum limit per day
Authentication method		All methods	MPIN		Fingerprint/ Face ID		SMS OTP		Vietcombank Smart OTP	
1	Transfer				10 million (not include item 1.1)		100 million (not include item 1.1)		2 billion (not include item 1.1)	
1.1	<i>Transfer within VCB of the same account holder</i>	Not specified	Unlimited		Unlimited		Unlimited		Unlimited	
1.2	<i>Transfer to other beneficiary within VCB</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	2 billion	2 billion
1.3	<i>Transfer to the other bank</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	2 billion	2 billion
1.4	<i>Send gift to other bank</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	2 billion	2 billion
1.5	<i>Send gift to other beneficiary within VCB</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	2 billion	2 billion
1.6	<i>Future transfer, Periodic transfer</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	2 billion	2 billion
1.7	<i>Quick transfer via card, account</i>	Not specified	Not applied		5 million	5 million	50 million	100 million	300 million	2 billion
1.8	<i>Transfer to beneficiary receiving cash at the counter</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	2 billion	2 billion
1.9	<i>Charity donation</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	2 billion	2 billion

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Authentication method		All methods	MPIN		Fingerprint/ Face ID		SMS OTP		Vietcombank Smart OTP	
2	Topup					5 million		100 million		500 million
2.1	<i>Prepaid mobile phone topup</i>	30,000	Not applied		500,000	5 million	500,000	10 million	500,000	20 million
2.2	<i>E-wallet topup</i>	Not specified	Not applied		According to partner's policy (tối đa 5 million VNĐ)		According to partner's policy (tối đa 100 million VNĐ)		According to partner's policy (tối đa 500 million VNĐ)	
2.3	<i>Card topup</i>	Not specified	Not applied		5 million	5 million	5 million	5 million	5 million	5 million
3	Billing payment			5 million		5 million		100 million		1 billion
3.1	<i>Billings of the services with fixed customer code (electricity, water, postpaid mobile phone, fixed telephone, ADSL internet fee, cable TV fee, tuition, insurance ...)</i>	Not specified	According to partner's policy (tối đa 5 million VNĐ)		According to partner's policy (tối đa 5 million VNĐ)		According to partner's policy (tối đa 100 million VNĐ)		According to partner's policy (tối đa 1 billion VNĐ)	
3.2	<i>Online Booking (airline ticket, movie ticket, hotel services, train ticket, bus ticket)</i>	Not specified	Not applied							
4	QR Payment			5 million		5 million		100 million		1 billion
4.1	<i>Billing QR type</i>	Not specified	5 million	5 million	5 million	5 million	100 million	100 million	1 billion	1 billion

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4.2	<i>Other QR type</i>	Not specified	Not applied		5 million	5 million	100 million	100 million	1 billion	1 billion
5	Credit card statement payment	Not specified	50 million	50 million	50 million	50 million	Unlimited		Unlimited	
6	Online deposit									
6.1	<i>Open online fixed deposit account/ Adding fund into deposit account</i>	3 million	Unlimited		Unlimited		Unlimited		Unlimited	
6.2	<i>Register auto savings</i>	1 million	Unlimited		Unlimited		Unlimited		Unlimited	
6.3	<i>Cancel registration of auto savings</i>	Not specified	Unlimited		Unlimited		Unlimited		Unlimited	
6.4	<i>Partial withdrawal/ Full withdrawal</i>	Not specified	50 million	50 million	50 million	50 million	Unlimited		Unlimited	