

Transaction limit list on VCB - iB@nking for mass customers

Unit: VND

No	Service	Minimum limit per transaction	Maximum limit per transaction	Maximum limit per day	Maximum limit per transaction	Maximum limit per day	Maximum limit per transaction	Maximum limit per day
Authentication method		All methods	MPIN		SMS OTP		Smart OTP	
1	Transfer		Unlimited			100,000,000 (exclude item 1.1)		1,000,000,000 (exclude item 1.1)
1.1	<i>Transfer within VCB of the same account holder</i>	Unlimited	Unlimited		100,000,000	100,000,000	Unlimited	
1.2	<i>Transfer to other beneficiary within VCB</i>	Unlimited	Not applied		100,000,000	100,000,000	1,000,000,000	1,000,000,000
1.3	<i>Transfer to the other bank</i>	Unlimited	Not applied		100,000,000	100,000,000	1,000,000,000	1,000,000,000
1.4	<i>Quick transfer via card</i>	Unlimited	Not applied		50,000,000	100,000,000	300,000,000	1,000,000,000
1.5	<i>Quick transfer via account</i>	Unlimited	Not applied		50,000,000	100,000,000	300,000,000	1,000,000,000
1.6	<i>Transfer to beneficiary receiving cash at the counter</i>	Unlimited	Not applied		100,000,000	100,000,000	1,000,000,000	1,000,000,000
1.7	<i>Charity transfer</i>	Unlimited	Not applied		100,000,000	100,000,000	1,000,000,000	1,000,000,000
2	Online deposit	Unlimited	Unlimited		Unlimited		Unlimited	
2.1	<i>Open online fixed deposit account/ Adding fund into deposit account</i>	3,000,000	Unlimited		Unlimited		Unlimited	
2.2	<i>Partial withdrawal/ Full withdrawal</i>	Unlimited	50,000,000	50,000,000	Maximum to savings amount		Maximum to savings amount	
2.3	<i>Register auto savings</i>	1,000,000	Unlimited		Unlimited		Unlimited	
2.4	<i>Cancel registration of auto savings</i>	Unlimited	Unlimited		Unlimited		Unlimited	

No	Service	Minimum limit per transaction	Maximum limit per transaction	Maximum limit per day	Maximum limit per transaction	Maximum limit per day	Maximum limit per transaction	Maximum limit per day
Authentication method		All methods	MPIN		SMS OTP		Smart OTP	
3	Topup		Not applied			100,000,000		500,000,000
3.1	<i>Prepaid mobile phone topup</i>	30,000	Not applied		500,000	10,000,000	500,000	20,000,000
3.2	<i>e - Topup</i>	According to partner's request	Not applied		According to partner's request		500,000,000	500,000,000
4	Billing payment			5,000,000		100,000,000		1,000,000,000
4.1	<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>	According to partner's request	5,000,000	5,000,000	According to partner's request		1,000,000,000	1,000,000,000
4.2	<i>Other billings</i>	According to partner's request	Not applied		According to partner's request		1,000,000,000	1,000,000,000
5	Credit card statement payment			50,000,000	Unlimited		Unlimited	
5.1	<i>Credit card statement payment</i>	Unlimited	50,000,000	50,000,000	Unlimited		Unlimited	
6	Financial service		Not applied			100,000,000		1,000,000,000
6.1	<i>Financial service</i>	According to partner's request	Not applied		According to partner's request		1,000,000,000	1,000,000,000
7	State Budget Collection			5,000,000		100,000,000	Unlimited	
7.1	<i>Domestic tax</i>	Unlimited	5,000,000	5,000,000	100,000,000	100,000,000	Unlimited	
7.2	<i>Vehicle registration tax</i>	Unlimited	5,000,000	5,000,000	100,000,000	100,000,000	Unlimited	

Transaction limit on VCB – iB@nking for Priority customers

Unit: VNĐ

No	Service	Minimum limit per transaction	Maximum limit per transaction	Maximum limit per day	Maximum limit per transaction	Maximum limit per day	Maximum limit per transaction	Maximum limit per day
Authentication method		All methods	MPIN		SMS OTP		Smart OTP	
1	Transfer		Unlimited			100,000,000 (exclude item 1.1)		2,000,000,000 (exclude item 1.1)
1.1	<i>Transfer within VCB of the same account holder</i>	Unlimited	Unlimited		100,000,000	100,000,000	Không giới hạn	
1.2	<i>Transfer to other beneficiary within VCB</i>	Unlimited	Not applied		100,000,000	100,000,000	2,000,000,000	2,000,000,000
1.3	<i>Transfer to the other bank</i>	Unlimited	Not applied		100,000,000	100,000,000	2,000,000,000	2,000,000,000
1.4	<i>Quick transfer via card</i>	Unlimited	Not applied		50,000,000	100,000,000	300,000,000	2,000,000,000
1.5	<i>Quick transfer via account</i>	Unlimited	Not applied		50,000,000	100,000,000	300,000,000	2,000,000,000
1.6	<i>Transfer to beneficiary receiving cash at the counter</i>	Unlimited	Not applied		100,000,000	100,000,000	2,000,000,000	2,000,000,000
1.7	<i>Charity transfer</i>	Unlimited	Not applied		100,000,000	100,000,000	2,000,000,000	2,000,000,000
2	Online deposit	Unlimited	Unlimited		Unlimited		Unlimited	
2.1	<i>Open online fixed deposit account/ Adding fund into deposit account</i>	3,000,000	Unlimited		Không giới hạn		Không giới hạn	
2.2	<i>Partial withdrawal/ Full withdrawal</i>	Unlimited	50,000,000	50,000,000	Tối đa bằng số tiền tiết kiệm		Tối đa bằng số tiền tiết kiệm	
2.3	<i>Register auto savings</i>	1,000,000	Unlimited		Unlimited		Unlimited	
2.4	<i>Cancel registration of auto savings</i>	Unlimited	Unlimited		Unlimited		Unlimited	

No	Service	Minimum limit per transaction	Maximum limit per transaction	Maximum limit per day	Maximum limit per transaction	Maximum limit per day	Maximum limit per transaction	Maximum limit per day
Authentication method		All methods	MPIN		SMS OTP		Smart OTP	
3	Topup		Not applied			100,000,000		500,000,000
3.1	<i>Prepaid mobile phone topup</i>	30,000	Not applied		500,000	10,000,000	500,000	20,000,000
3.2	<i>e - Topup</i>	According to partner's request	Not applied		According to partner's request		500,000,000	500,000,000
4	Billing payment			5,000,000		100,000,000		2,000,000,000
4.1	<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>	According to partner's request	5,000,000	5,000,000	According to partner's request		2,000,000,000	2,000,000,000
4.2	<i>Other billings</i>	According to partner's request	Not applied		According to partner's request		2,000,000,000	2,000,000,000
5	Credit card statement payment			50,000,000	Unlimited		Unlimited	
5.1	<i>Credit card statement payment</i>	Unlimited	50,000,000	50,000,000	Unlimited		Unlimited	
6	Financial service		Not applied			100,000,000		2,000,000,000
6.1	<i>Financial service</i>	According to partner's request	Not applied		According to partner's request		2,000,000,000	2,000,000,000
7	State Budget Collection			5,000,000		100,000,000	Unlimited	
7.1	<i>Domestic tax</i>	Unlimited	5,000,000	5,000,000	100,000,000	100,000,000	Unlimited	
7.2	<i>Vehicle registration tax</i>	Unlimited	5,000,000	5,000,000	100,000,000	100,000,000	Unlimited	

