

VCB DIGIBANK FEE SCHEDULE FOR INDIVIDUAL CUSTOMERS

(Effective date on 01/01/2022)

Service	Fee
1. Register fee and maintenance fee of VCB Digibank	
Register fee	Free
Maintenance fee	Free
2. Transaction fee of VCB Digibank	
Charity donation	Free
Transfer within accounts of the account holder	Free
Transfer within Vietcombank	Free
Transfer to other local banks	Free
Quick transfer 24/7 to other local banks (via account/card)	Free
Transfer to the beneficiary receiving cash at VCB counters	Free
Send lucky gifts within Vietcombank	Free
Send lucky gifts to other local banks	Free
Pay domestic taxes	
<i>Collection account of the State Treasury at Vietcombank</i>	Free
<i>Collection accounts of the State Treasury at other banks</i>	
Under 500 million VND	9.000 VND/transaction
From 500 million VND	0,005% of the amount transfer; Max: 175.000VND/ transaction
3. VCB-SMS B@nking	
Register fee	Free
Maintenance fee	According to the number of messages in the month
<i>Under 20 messages</i>	10.000 VNĐ/month/phone number
<i>From 20 to less than 50 messages</i>	25.000 VNĐ/ month/phone number
<i>From 50 to less than 100 messages</i>	50.000 VNĐ/ month/phone number
<i>From 100 messages</i>	70.000 VNĐ/ month/phone number
4. VCB-Phone B@nking	Free (Not include Telecommunication fees charged by Telcos)
5. Investigation/Amendment/Cancellation	30.000 VND/transaction

NOTES:

1. Fees above do not include VAT. Customers should be charged additional VAT.
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. 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.
7. 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.