

CORPORATE BANKING TARIFF FOR TRANSACTION ON ACCOUNTS

1. TRANSACTIONS ON CURRENT ACCOUNTS

No.	SERVICES	CHARGES	
		VND Account	Forex Account
I	Account Opening and Management		
1	Account opening	Free	
	<i>Minimum balance</i>	VND 1,000,000	US\$ 300
2	Account Management :		
2.1	For standard account	VND 10,000/month	US\$ 1/month
2.2	For jointly owned account	VND 200,000 p.a.	US\$ 20 p.a.
2.3	For specially managed account (upon request)	Subject to agreement	
3	Account closing (at customer's request) :		
3.1	Within 12 months since the date of opening	VND 100,000	US\$ 10
3.2	Over 12 months since the date of opening	Free	
4	Account hold (part or whole VCB account)		
4.1	On VCB's request or prescribed by law	Free	
4.2	On customer's request	50,000 VND/time/01 acc.	3 USD/time/01 acc.
II	Cash deposits		
1	Cash deposit of VND into VND account :		
1.1	Same city /province with account opening branch		
	- Made by Account Owner (see definition below)	Free	
	- Made by others	0.03% Min VND 10,000 Max VND 1,000,000	
1.2	Different city/province from account opening branch	0.03% Min VND 10,000 Max VND 1,000,000	
2	Cash deposit of foreign currencies into VND account		

2.1	Same city /province with account opening branch	Free	
2.2	Different city/province account opening branch	0.03% Min VND 10,000 Max VND 1,000,000	
3	Cash deposit of foreign currencies into forex account		
3.1	In USD:		
	- For denominations of USD 50 and up		0.2% Min US\$ 2
	- For denominations of USD 2 to 20		0.4% Min US\$ 2
	- For denomination of USD 1		0.5% Min US\$ 3
3.2	In other foreign currencies		0.5% Min US\$ 3
III	Cash withdrawals		
1	Cash withdrawal of VND from VND account		
1.1	Same city /province with account opening branch	Free	
1.2	Different city/province with account opening branch	0.03% Min VND 10,000 Max VND 1,000,000	
1.3	Cash withdrawals, fund transfers to other account by account owner within 2 working days since the date of depositing	0.03% Min VND 10,000 Max VND 1,000,000	
2	Cash withdrawals from foreign currency account		
2.1	In USD		0.2% Min US\$ 2
2.2	In other foreign currencies		0.4% Min US\$ 3
3	Cash withdrawals of VND from forex account	As per Cash withdrawals of VND from VND account	

2. PROVISION OF INFORMATION, SERVICES UPON REQUEST

No.	SERVICES	CHARGES	
		VND Account	Forex Account
1	Account statement (loan accounts included)		
1.1	Monthly	Free	
1.2	Upon request	Subject to agreement	
	- Statement of transactions aged 12 months or below since the date of request	Min VND 30,000 /time	Min US\$ 2 /time

	- Statement of transactions aged over 12 months since the date of request	Min VND 50,000 /time	Min US\$ 5/time
1.3	Account statement by SWIFT		
1.3.1	Periodical request	(Fee charged under account statement actually occurred upon customer's request)	
	- Monthly	VND 100,000 /each/account	US\$ 5/each/account
	- Weekly	VND 50,000/each/account	US\$ 3/each/account
	- Daily	VND 30,000/each/account	US\$ 2/each/account
1.3.2	Non-periodical request	Applied fee in Article II, 1.2 + US\$ 5 (telex fee)	
2	Verification of account balance (loan accounts included)		
	- Verification of account balance in Vietnamese and/or English writing	VND 50,000 – VND 100,000 for the first copy	
	- Additional copies	VND 10,000 for each copy	
3	Confirmation of payment through bank	VND 100,000/01 copy	
4	Providing copies of documents	Subject to agreement Min VND 50,000 VND/time	
5	Providing copies of collaterals papers		
5.1	Copies of collaterals papers upon request	VND 30,000/1 copy	
5.2	Providing notarized copies of collaterals papers upon request (exclusive notarized fee)	VND 100,000/set	
6	Change of collaterals (real estates)	VND 200,000 /time	
7	Valuable papers issued by VCB		
7.1	Advice of lost valuable papers	VND 20,000 per item	
7.2	Transfer of valuable papers	VND 30,000 per item	
7.3	Authentication, verification of valuable papers	VND 30,000 per item	
8	VCB-Money : annual fee	VND 1,000,000 p.a./ user	
9	Other services	Subject to agreement Min VND 20,000	

Notes:

1. The above corporate banking tariff is applied to organizational and corporate customers .

2. *The fees are exclusive of Value - Added Tax (VAT)..*
3. *Fees can be paid in VND or foreign currencies using the exchange rates announced by VCB at time of payment.*
4. *Account Owner herein is referred to as the owner of the account, the fund keeper or one of the representatives of corporate whose names have been registered with VCB.*
5. *Basis for classifying transactions into “same city/province” and “different city/province”: (i) A transaction is considered in the same city/province when the branch where cash is received is located in the same city/province with the branch where the receiving account was opened. (ii) Cases other than mentioned in item (i) above are considered different city/province transactions .*
6. *Transactions in foreign currencies are subject to the current regulations on foreign exchange management of the country.*
7. *Fees are not refundable if transaction is canceled at customers’ request or can not be fulfilled due to mistakes and/or problems other than VCB’s.*
8. *The above tariff is subject to change without prior notice from VCB unless otherwise agreed.*