

TARIFF FOR E-BANKING SERVICES

E-BANKING				
Charge code	No.	SERVICES	CHARGE RATES	
			ACCOUNT IN VND	ACCOUNT IN FOREIGN CURRENCY
	I	Domestic remittance through VCB - iB@nking, VCB - Money		
	1	Outward remittance within VCB system		
K001	1.1	Deduct from remittance account (<i>Account - Account</i>)	7.000 VND/article	0,7 USD/article
K002	1.2	Deduct from account to dispatch to receivers by their Identity Card/Passport (<i>Account – Cash</i>)	Collected in a level equivalent to fee for money transfer at counter	
	2	Outward remittance outside VCB system		
K003	2.1	<500 million VND	0.02% 20.000 VND in minimum	0,015% + fee of swift telegraph (if any); 5 USD in minimum; 150 USD in maximum
K004	2.2	≥ 500 million VND	0.03% 1.000.000 VND in maximum	
	3	Payment according to the List		
K005	3.1	Credit to beneficiary's account at VCB	3.000 VND/Acc./time	0,2 USD/Acc./time
K006	3.2	In case the beneficiary does not open account at VCB	Collect a corresponding fee rate for remittance	
K007	4	Collection to clients according to the List	Applied a fee rate equivalent to transaction fee at counter	
K008	5	Money transferred in collection transaction of the State Budget	Collected under specific regulations of VCB at each of the stages	
K009	6	Other services fail to mention in this section	Applied in accordance with regulations for corresponding services in the Charge Tariff	
	II	Fee for equipment of client nomination		
	1	Use the Identification equipment: EMV – OTP card		
K010	1.1	Fee for EMV- OTP card	100.000 VND/card (VAT included)	
K011	1.2	Fee for EMV- OTP card reader	330.000 VND/card (VAT included)	
K012	2	Use the eToken identification equipment	330.000 VND/card (VAT included)	
K013	3	Fees for warranty & repair of card equipment (EMV-OTP card, EMV-OTP card reader, eToken equipment)	Collected under real fee of the supplier	
	III	Other fees		
	1	VCB- iB@ning service annual fee		
K014	1.1	Query use	Free of charge	
K015	1.2	Use the remittance transfer service	100.000 VND/year	
	2	VCB - Money service annual fee		

K016	2.1	Use the Query service	500.000 VND/year	
K017	2.2	Use the remittance service	1.000.000 VND/year	
	IV	SMS-Banking Service		
K018	1	Query service on account information	1.000VND/ 1 message (directly collected by Telecom service supplier from the subscriber – VAT included)	
K019	2	Automatic message service (quantity of message not limited, inform of fluctuations on account balance in the month)	55.000 VND/account/registered number/month (VAT included)	
	V	Other services		
	1	Receive payment direction through SWIFT telegraph		
K020	1.1	Receive & settle payment telegraph (MT101)	Collect a corresponding fee for remittance + fee of swift telegraph (if any)	
	1.2	Inform of incompleteness of telegraph (MT199)		
K021	1.2.1	- at home	5 USD/ telegraph	
K022	1.2.2	- abroad	10 USD/ telegraph	
K023	2	Other services fail to mention in this section	Applied in accordance with regulations for corresponding services in the Charge Tariff	
K024	3	Check, cancel, adjust & request for refundment of transfer order	30.000 VND/time	2 USD/time+ fee of swift telegraph (if any)

Notes:

- Charge tariff as above mentioned is applied to clients acting as organization and/or enterprise.
- Charge rates as above mentioned exclude the Value-added tax (VAT) (except for specific cases). VCB will impose VAT on charge items under objects of value-added taxable as regulated by the Law.
- Charge is calculated in VND or foreign currencies which are equivalent to their exchange rates published by VCB at the time of charge collection.
- Transactions in relation to the use of foreign currencies must comply well with current regulations on foreign exchange management of the Government.
- Other actual fees such as: tax, fee of another bank associated in service, postal rates, telegraph fee (Swift, Telex, Fax...) will be additionally collected on a basis of actual expenditure or according to the Charge tariff, unless otherwise regulated herein.
- 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, VCB shall not reimburse the Service charge and other fees collected by VCB.
- This Charge Tariff may change without any prior notices from VCB unless there are any other agreements made by the bank and clients.
- Other contents are regulated in accordance with instructions of VCB at each of the stages.