

CORPORATE BANKING TARIFF FOR DOMESTIC REMITTANCE

1. DOMESTIC REMITTANCE BY ACCOUNT AND CASH AT COUNTER

No.	SERVICES	CHARGES	
		VND Account	Forex Account
1	OUTWARD REMITTANCE		
1.1	Outward remittance within VCB's network in the same city/province		
1.1.1	By debiting accounts to accounts (<i>account to account</i>)	Free	Free
1.1.2	By debiting accounts to walk - in customers (<i>account to cash</i>)	0.02% Min VND 10,000 Max VND 500,000	* Receiving USD : 0.2%, min US\$ 2 * Receiving other foreign currencies : 0.8%, min US\$ 3
1.1.3	Cash deposits (VND and foreign currencies) into others' accounts (<i>cash to account</i>)	0.03% Min VND 10,000 Max VND 1,000,000	* USD : denominations of USD 50 and over: 0.2%; USD 5 to 20 USD: 0.4%; USD 1: 0.5%. Min US\$ 2 * Other foreign currencies : 0.5%. Min US\$ 3
1.2	Outward remittance within VCB's network in the different city/province		
1.2.1	By debiting accounts to accounts (<i>account to account</i>)	0.01% Min VND 10,000 Max VND 300,000	Free
1.2.2	By debiting accounts to walk – in customers (<i>account to cash</i>)	0,03% Min VND 10,000 Max VND 1,000,000	* Receiving USD : 0.21%, min US\$ 2 * Receiving other foreign currencies : 0.81%, min US\$ 3
1.2.3	Cash deposits into others' accounts (<i>cash to account</i>)	0.03% Min VND 10,000 Max VND 1,000,000	* USD : denominations of USD 50 and over: 0.2%; USD 5 to 20: 0.4%; USD 1: 0.5% . Min US\$ 2. * Other foreign currencies : 0.5% Min US\$ 3
1.3	Outward remittance outside VCB's network, in the same city/province		

1.3.1	By debiting accounts for outgoing remittance		0.01% Min US\$ 5 Max US\$ 50
	* < VND 500 million	VND 10,000 /each	
	* ≥ VND 500 million	0.01% Min VND 15,000 Max VND 300,000	
1.3.2	Cash deposits for outgoing remittance	0.04% Min VND 20,000 Max VND 1,500,000	* USD : denominations of USD 50 and over: 0.21%; USD 5 to 20: 0,41% ; USD 1 : 0.51% . * Other foreign currencies : 0.51% * Min US\$ 5
1.4	Outward remittance outside VCB's network, in the different city/province		
1.4.1	By debiting accounts for outgoing remittance	0.05% Min VND 25,000 Max VND 1,000,000	0.05% Min US\$ 5 Max US\$ 100
1.4.2	Cash deposits for outgoing remittance	0.07% Min VND 30,000 Max VND 2,000,000	* USD : denominations of USD 50 and over: 0.25%; USD 5 to 20: 0.45% ; USD 1 : 0.55% * Other foreign currencies : 0.55% * Min US\$ 5
1.5	Transfer based on list of beneficiary:		
1.5.1	To beneficiary's account at VCB	VND 4,000/each	US\$ 0.3/each
1.5.2	To beneficiary not have account at VCB	Subject to appropriate remittance fees	
1.6	Automatic remittance as agreed	VND 30,000 /item + appropriate remittance fees	US\$ 3 USD/item + appropriate remittance fees
1.7	Collection according to debiting list	Subject to agreement Min VND 5,000 /item	Subject to agreement Min US\$ 0.5
1.8	Refund	Actual expenses incurred to be paid	
2	AUTOMATIC FUND TRANSFER (in the Central Fund Management)	VND 150,000 /each account per month or subject to agreement	US\$ 10 /each account per month or subject to agreement
3	INVESTIGATION		
3.1	Inward remittance investigation	VND 20,000 /time	US\$ 2 /time

3.2	Outward remittance investigation	VND 20,000 /time	US\$ 2 /time
3.3	Amendments, Cancellation	VND 20,000 /time	US\$ 2 /time

2. CHECK TRANSACTIONS

No.	SERVICES	CHARGES	
		VND Account	Forex Account
1	Settlement of checks issued by VCB		
1.1	Supply of VCB blank checks	VND 10,000 /check-book	US\$ 1 /check -book
1.2	Check payment guarantees	VND 10,000 /1 check	US\$ 1 /1 check
1.3	Cancellation of check payment	VND 10,000 /1 check	US\$ 1 /1 check
1.4	Advice of lost check	VND 100,000 / time	US\$ 10 / time
1.5	Settlement of checks issued by VCB (open check, transfer check)		
1.5.1	Open check		
	- In the same city/province :		* Receiving USD: 0.2% Min US\$ 2 * Receiving other foreign currencies : 0.8% Min US\$ 3
	+ Paid to themselves	Free	
	+ Paid to others	0.02% Min VND 10,000 Max VND 500,000	
	- In the different city /province:	0.03%, Min VND 10,000 Max VND 1,000,000	
1.5.2	Transfer check		
	- Crediting to accounts within VCB's network in the same city/province	Free	Free
	- Crediting to accounts within VCB's network in the different city/province	0.01%, Min VND 10,000 Max VND 300,000	Free
	- Crediting to accounts outside VCB's network	Subject to appropriate remittance fees	
1.6	Advice of checks unqualified for payment (collecting fee from check issuer)	VND 20,000 / 1 check	US\$ 2 / 1 check
2	Collection of check issued by other domestic banks		

2.1	Checks received for collection	VND 10,000 VND/1 check	US\$ 1 / 1 check
2.2	Items returned unpaid	Actual expenses incurred to be paid	

Notes :

1. *The fees are exclusive of Value - Added Tax (VAT).*
2. *Fee can be paid in VND or foreign currencies using the exchange rates announced by VCB at time of payment.*
3. *When customers sell foreign currencies through bank transfer or deposit foreign currencies for outward remittance in VND, the applied fees will be VND account fees, and foreign currencies will be converted to VND using VCB's buying rate at time of transaction.*
4. *If customer wish to receive VND for an open check in a foreign currency, relevant rate of VND cash receipt will be applied*
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 conducting customer's order, the branch where the receiving account was opened, and the beneficiary's branch are located in the same city/province; (ii) Cases other than mentioned in item (i) above are considered different city/province transactions .*
6. *Besides the remittance fee, VCB will collect cash checking and counting fee of 0.03% (Min VND 10,000 Max VND 1,000,000) for the amount deposited into account by account owner and thereafter transferred to another account within 2 working days since the date of depositing. 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 the Bank.). However, total fees incurred will not exceed respective fees for cash deposits for outgoing remittance.*
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.*