

PERSONAL EBANKING TARIFF APPLIED FOR PERSONAL CUSTOMERS

Effective from 21st Jan 2018

No.	Fee type		Fee rate (excludes VAT)
1 Service registration and maintenance fee			
1.1		Service registration fee	Free
1.2		Service maintenance fee	Free
2 Transaction fee			
2.1 Transfer to VIB's accounts			
	2.1.1	Transfer to VIB's accounts (VND)	Free
	2.1.2	Transfer to VIB's accounts (FCY)	Free
2.2 Transaction fee to other banks: Normal transfer			
	2.2.1	Transfer to local banks' accounts in same provinces/cities (VND)	0.02% Min: 10,000 VND Max: 600,000 VND
	2.2.2	Transfer to local banks' accounts in different provinces/cities (VND)	0.03% Min: 15,000 VND Max: 800,000 VND
	2.2.3	Transfer to local banks' accounts (FCY)	0.02% Min: 2 FCY Max: 50 FCY
	2.2.4	Transfer to international banks' accounts (FCY)	
		Less than or equal to 30,000 USD	290,000 VND
		Greater than 30,000 USD	0.02% (Max: 500 USD)
2.3 Transaction fee to other banks: Fast transfer			
	2.3.1	Fast transfer to other Bank's accounts or cards (VND)	10,000 VND
2.4 Transaction fee of bulk transfer			
	2.4.1	Internal bulk transfer to VIB's accounts (VND)	0.03% Min: 15,000 VND
	2.4.2	Domestic bulk transfer to other banks' accounts (VND)	0.03% Max: 15,000 VND
2.5 Transaction fee to email/mobile/ID number			
	2.5.1	Transfer fee to email/mobile	0.03% Min: 15,000 VND

	2.5.2	Transfer fee to ID number	0.03% Min: 15,000 VND
2.6	Receiving money fee by payment code		
	2.6.1	Cash receiving at VIB's counter in the same provinces/cities	0.02% Min: 15,000 VND
	2.6.2	Cash receiving at VIB's counter in the different provinces/cities	0.03% Min: 15,000 VND
	2.6.3	Money receiving by VIB's accounts	Free
	2.6.4	Money receiving by other banks' accounts	10,000 VND
	2.6.5	Money receiving by other banks' cards	10,000 VND
2.7	Top up fee		
	2.7.1	Mobile phone top up	Free
	2.7.2	Game top up	Free
	2.7.3	Cable television top up	Free
	2.7.4	Prepaid card top up	Free
2.8	Bill payment fee		Free
3	Token key fee		
	3.1	Token key maintenance fee	500,000 VND/token
	3.2	Token replacement (Lost/damage which is not included in warranty conditions)	350,000 VND/token
	3.3	Token key maintenance fee	500,000 VND/token/year
	3.4	SMS OTP fee	Free
4	Other fees		
	4.1	Information change fee at counter	10,000 VND
	4.2	Information change fee via website	Free
	4.3	End service fee	10,000 VND
	4.4	Transaction reconciliation to VIB's accounts	20,000 VND
	4.5	Transaction reconciliation to other banks' accounts	20,000 VND

NOTICE:

- Fee tariff excludes 10% value added tax (VAT)
- FCY: Transfer currency
- Customers will not be refunded the fee amount paid to VIB in any cases and due to any reasons except (i) customers already ended service but VIB still collects the service usage fee or (ii) VIB collected fee but the transaction is not successfully processed due to VIB 's errors.
- Transaction fee is collected right after customers make transactions
- This fee tariff is subjected to change according to VIB's policy.

**FEE TARIFF OF MOBILE BANKPLUS SERVICE
FOR PERSONAL CUSTOMERS**

No.	Fee type	Fee rate (excludes VAT)
1	Service registration and maintenance fee	
1.1	Service registration fee	Free
1.2	Service maintenance fee	Free
2	Transaction fee	
2.1	Fast transfer to other banks' cards	10,000 VND
2.2	Transfer to VIB's accounts	Free
2.3	Transfer to VIB' mobile number	Free
2.4	Bill payment fee	Free

**FEE TARIFF OF SMS BANKING SERVICE
FOR PERSONAL CUSTOMERS**

No.	Fee type	Fee rate (excludes VAT)
1	Service registration and maintenance fee	
1.1	Service registration fee	Free
1.2	Service maintenance fee	Free
2	Transaction fee	
2.1	Mobile top up through SMS – VnTop up	Free
2.2	Balance enquiry through SMS	Free
2.3	SMS notification on current account balance (VND)	10,000 VND
2.4	SMS notification on current account balance (USD)	1 USD
2.5	SMS notification on current account balance (EUR)	1 EUR
2.6	SMS notification on current account balance (other FCY)	1 USD