

# Fee Schedule for Corporate Customers (Cash Management and Digital Banking Service)

Effective from: January 05, 2024

Fees specified in the fee schedule exclude value-added tax

## I. Cash Management Fee

### 1. Account Service Fee

Fee	Detail	VND account	FCY account <sup>1</sup>
Account Opening <sup>(A)</sup>	Current account (account)	Free of charge	Free of charge
	Special account <sup>(B)</sup>	500,000 VND/account	20 USD/account
	Capital account	500,000 VND/account	20 USD/account
	Escrow account	500,000 VND/account	20 USD/account
	Joint account	500,000 VND/account	20 USD/account
	Lucky account	2,000,000 VND/account	100 USD/account
Account Management	Current account <sup>(C)</sup> (This fee is not charged if the average monthly balance reaches VND 50 mil VND/ 2000 USD)	50,000 VND/account/month	2 USD/account/month
	Special account <sup>(B)</sup>	500,000 VND/account/month	20 USD/account/month
	Capital account	500,000 VND/account/month	20 USD/account/month
	Escrow account	5,000,000 VND/account/month	250 USD/account/month
	Joint account	500,000 VND/account/month	20 USD/account/month
Temporary Lock/Freezing of Account	As requested by customer	100,000 VND/account/time	5 USD/account/time
	As requested by the 3 <sup>rd</sup> party	100,000 VND/account/time	5 USD/account/time
Account Closure	Account opened for under 12 months	100,000 VND/account	5 USD/account
	Account opened for more than 12 months	Free of charge	Free of charge
Confirmation of information as requested by customer	Balance confirmation	100,000 VND/copy	5 USD/copy
	Escrow confirmation	200,000 VND/copy	10 USD/copy
	Other confirmations	100,000 VND/time	5 USD/time

<sup>1</sup> Foreign currency account

Fee	Detail
Account Statement / Debit Note, Credit Note	Periodic issuance of Account Statement <sup>(D)</sup>
	Daily issuance of Debit and Credit notes
	Other requests
	Sending to the address as requested by customer
	Sending soft documents to email as requested by customer
Copying from original documents	Documents arising for the past 03 months
	Documents arising from more than 3 months to 1 year
	Documents arising over 01 year
Transaction via Fax, Email	Service registration
	Service maintenance & use
	Late addition of documents
Trading in Valuable Papers (VP)	Lost notice /appraisal/ confirmation of VIB VP
	Confirmation of transfer of VIB VP
Use of checks	Supply of blank checks & means of payment
	Settlement (notification) of insolvent checks/ Check certification/ Collection of checks issued by domestic bank
Liquidity Management	Physical sweep
	Service registration
	Service change
	Service maintainance

VND account	FCY account <sup>1</sup>
100,000 VND/account/month	5 USD/account/month
Free for the first time each day	Free for the first time each day
50,000 VND/time	2 USD/time
50,000 VND/time + postage <sup>(5)</sup>	2 USD/time + postage <sup>(5)</sup>
100,000 VND/account/month	5 USD/account/month
10,000 VND/page	
20,000 VND/page	
50,000 VND/page	
Free of charge	Free of charge
200,000 VND/month	10 USD/month
100,000 VND/time	5 USD/time
100,000 VND/VP	5 USD/VP
0.01%* VP value Min: 500,000 VND Max: 20,000,000 VND	0.01% * VP value Min: 20 USD Max: 500 USD
50,000 VND/Book	2 USD/Book
50,000 VND/sheet/time	
500,000 VND/time	20 USD/time
200,000 VND/time	10 USD/time
As agreed, Min: 500,000 VND/month	As agreed, Min: 25 USD/month

## 2. Cash and fund service fees

Fee	Detail	VND account	FCY account
Cash deposit at VIB counter (Applicable to individuals and organizations depositing cash to current account at VIB counters)	Same Province/City where the Account is opened	Free of charge	0.2%* Amount Min: 2 USD Max: 100 USD
	Different Province/City where the Account is opened <sup>(F)</sup>	0.03%* Amount Min: 20,000 VND Max: 2,000,000 VND	0.3%* Amount Min: 2 USD Max: 100 USD
Cash withdrawal at VIB counters (including withdrawal by check)	Same Province/City where the Account is opened	Free of charge	0.2%*Amount Min: 2 USD Max: 100 USD
	Different Province/City where the Account is opened <sup>(F)</sup>	0.03% *Amount Min: 20,000 VND Max: 2,000,000 VND	0.2%*Amount Min: 2 USD Max: 100 USD
	Receipt of transfer from another bank and withdrawal of cash in the same day (Withdrawal amount is more than 1 billion VND at a time, fee will be charged on the part exceeding 1 billion VND) <sup>(G)</sup>	0.03%* Amount Min: 500,000VND Max: 1,000,000VND	0.03%*Amount Min: 20 USD Max: 50 USD
Cash tally	Tally as requested by customer	0.05%*Amount Min: 100,000 VND Max: 5,000,000 VND	0.5%*Amount Min: 5 USD Max: 250 USD
Cash collection at location as requested by customer <sup>(H), (I)</sup>		0.1%*Amount Min: 1,000,000 VND	0.1%*Amount Min: 50 USD
Cash payment at location as requested by customer <sup>(H), (I)</sup>		0.2%*Amount Min: 1,000,000 VND	0.2%*Amount Min: 50 USD
Money deposit at VIB counter located at customer's office		As agreed	As agreed
Exchange of cash that fails to meet circulation standards		Free of charge	Free of charge

### 3. Funds transfer service fee at the counter

Fee	Detail		VND account	FCY account
Funds transfer in VIB system	Same Province/City where the Account is opened		Free of charge	Free of charge
	Different Province/City where the Account is opened <sup>(6)</sup>	Transfer to beneficiary account	10,000 VND/time	1 USD/time
		Transfer to the intermediary account for the beneficiary to receive by citizen ID card/ID card/passport	0.03%* Amount Min: 20,000 VND Max: 500,000 VND	0.03%* Amount Min: 3 USD Max: 30 USD
	Funds transfer by list, batch		3,000 VND/ Item Min: 100,000 VND/transaction batch	0.3 USD/Item Min: 10 USD/transaction batch
	Fee for amending/tracing/cancelling funds transfer order		20,000 VND/time	2 USD/time
Domestic funds transfer/ Funds transfer outside the VIB system	VND Transfer	Transaction value < 500 million VND, receive order before 3pm	20,000 VND/time	
		Transaction value ≥ 500 million VND, receive order before 3pm	0.03%* Amount Min: 150,000 VND Max: 1,000,000 VND	
		Receive order after 3pm for transactions	0.05% *Amount Min: 50,000 VND Max: 1,000,000 VND	
	VND Transfer	Instant transfer 247 <sup>2</sup>	30,000 VND/time	
	FCY Transfer	Same province, city where the Account is opened		0.03%*Amount Min: 10 USD Max: 50 USD

<sup>2</sup>Transaction limit: Up to 499,999,999 VND/transaction and can be changed according to VIB's regulations but not exceeding the maximum limit set by NAPAS from time to time

Fee		Detail	VND account	FCY account
		Different province, city where the Account is opened <sup>(F)</sup>		0.05%*Amount Min: 10 USD Max: 50 USD
		Funds transfer by list, batch	Domestic funds transfer service fee, funds transfer service fee outside VIB system at the counter	Domestic funds transfer service fee, funds transfer service outside VIB system at the counter
		Fee for amending/tracing/ cancelling funds transfer order	30,000 VND/time	5 USD/time
Overseas funds transfer		Outgoing funds transfer in a convertible foreign currency		0.2%*Amount (+ Cable charge), Min: 10 USD, Max: 500 USD
		Intermediary bank fee if remitter pays		30 USD/Item
		Penalty for late addition of documents		0.05%*Amount of late addition of documents
		Cable charge		10 USD/telegram
		Fee for amending/tracing/ cancelling funds transfer order		10 USD /Item + Cable charge + Fee collected by the SBV (if any)
Funds transfer on a recurring schedule		Service registration/ change	200,000 VND /time	10 USD/time
		Scheduled payment	Funds transfer transaction fee at the counter	Funds transfer transaction fee at the counter

**Notes:**

- (A) The minimum balance of the Current Account required to maintain at VIB: 1,000,000 VND / 100 USD (converted foreign currency).
- (B) Special account is a current account that the legal representative has special management requirements such as having an overdraft feature, or has other special requirements.
- (C) Cases of opening a new account: Waive Account management fee (code M16) for the month of account opening.
- (D) The periodic issuance of subsidiary ledger is only charged in case of receiving hard copies

- (E) Postage, courier, fax, telex, third-party service fees, intermediary bank fees, other arising fees (if any) will be additionally collected according to the actual arising on the basis of the service provider's notice or fee agreement with the customer.
- (F) The identification of transactions performed in different provinces/cities in accordance with the regulations on collection of transaction fees of the State Bank of Vietnam include:
- The unit receiving the transaction order is not located in the same province/city as the unit executing the transaction order; and/or
  - The unit receiving the transaction order is not located in the same province/city as the Client's account opening unit
  - The province/city is determined according to the regulations on national administrative boundaries
- (G) In case the customer receives incoming transfer money from another bank and withdraws cash on the same day, and at the same time withdraws from another Province/City where the account is opened, only 01 fee (Cash withdrawal at VIB counter in different Province/City) will be charged.
- (H) The coefficient of adjusting cash collection/ deposit/payment out of working hours compared to the base fee is as follows:

Working time	Coefficient
Out of working hours	1.5
Days off	2.0
Holidays, New year	3.0

- (I) The coefficient of adjusting cash collection/ deposit/payment in the area requested by the customer compared to the base fee is as follows:

Distance	Coefficient
Less than 10km	1
From 10km to 30km	1.5
Over 30km	As agreed, Min 2.0

## II. Digital Banking Service

### 1. Internet Banking Service

Fee			Detail		In VND	In FCY
Amending/addition of registration information Fee					50,000 VND/time	
Service maintenance Fee	Enquiry package				350,000 VND/year	
	Financial Package				600,000 VND/year	
Hard token provision Fee					500,000 VND/token	
VIB digital signature document provision Fee					2,000 VND/time	
MT 940 statement Fee	Maintenance Fee				500,000 VND/month	
	Transaction Fee				200,000 VND/time	
Transfer to VIB's accounts	Single transfer				Free	
	Batch transfer				2,000 VND/time	0.1 USD/time
	Amending, tracing of fund transfer order				20,000 VND/time	1 USD/time
Transfer to outside VIB's accounts	Normal transfer (VND)	Transaction value < 500 million VND			15,000 VND/time	
		Transaction value ≥ 500 million VND			0.025%* Amount Min: 125,000 VND Max: 1,000,000 VND	
	FCY Transfer					0.02%* Amount Min: 10 USD Max: 50 USD
	24/7 quick transfer				10,000 VND/time	
	Batch transfer				VIB's outside transfer Fee	VIB's outside transfer fee
	Amending, tracing of fund transfer order				30,000 VND/time	1.5 USD/time

Fee	Detail	
Overseas funds transfer	Outgoing funds transfer in a convertible foreign currency	
	Intermediary bank fee if remitter pays	
	Fee for amending/tracing/cancelling funds transfer order	
	Penalty for late addition of documents	
	Cable charge	

In VND	In FCY
	0.2%* Amount Min: 10 USD Max: 500 USD
	30 USD/món
	10 USD/món
	0.05%*Amount
	10 USD/time

## 2. SMS Banking Service

Fee
Service registration fee
Amending/addition of registration information Fee
Service maintenance Fee

In VND
Free
20,000 VND/account
50,000 VND/account/phone number/month

## 3. Submitting national budget Service

Fee
Service registration
Amending/addition of registration information Fee
Service cancelling Fee
Fund transfer Fee

In VND
Free
50,000 VND/time
100,000 VND/time
VIB's outside transfer Fee

## 4. Collection - Payment Service

Fee	Detail
Payment orders	Transaction fee

In VND
10,000 VND/time

### Notes:

- Fees specified in the fee schedule exclude value-added tax



- Fees listed in foreign currency may be paid by customer in foreign currency of the same type on the fee schedule; or in VND/ other foreign currencies calculated at the selling exchange rate of transfer foreign currency of VIB at the time of fee charging
- This fee schedule may be changed and listed by VIB from time to time