

PERSONAL BANKING TARIFF

Effective from 31st May 2016
(Issued with Decision No. 2.0003.16.35 of CEO)

A Account services (excluding VAT)	
I. Current account VND & foreign currency	
1. Account opening	Free
2. Minimum credit balance	
In VND	100,000 VND/ account
In Foreign currency	20 USD/20 EUR/ account
3. Account management fee	
VND account with monthly average balance below 200,000VND	9,000 VND/month
Foreign currency account with monthly average balance is below required minimum credit balance	1 USD/1 EUR/ month
4. Account closure	
Account closure within 12 month of opening	50,000 VND/account
Account closure after 12 month of opening	20,000 VND/account
Foreign currency account closure	2USD or equivalent of 2 USD/account
EVN cashed back Account: (according to Decision 2.0007.16.35 of CEO)	
Account closure within 12 month of opening	100,000 VND/account
Account closure after 12 month of opening	50,000 VND/account
5. Account blockage as account holder's request	100,000 VND/5 USD/5 EUR/request
II. Cash services	
1. Cash deposit to Current account	
VND account (In province/city which is not the place of opening account)	0.03% (Min: 15,000 VND – Max: 1,000,000 VND)
USD account	0.2% (Min: 2 USD)
Other foreign currency account	0.4% (Min: 4 USD or equivalent)
2. Cash withdrawal from Current account	

From VND account	
In province/city which is not the place of opening account	0.03% (Min: 15,000 VND, Max 1,000,000 VND)
At branch located in same province/city which is the place of opening account <i>(Applied when withdrawal amount is from 1 billion VND and without notice before 1 working day)</i>	0.02% (Max: 1,000,000 VND)
From foreign currency account	
USD account	0.2% (Min: 2 USD)
Other foreign currency account	0.4% (Min: 4 USD or equivalent)
III. Authentication service	
1. Account balance certificate	30,000 VND/copy and 10,000 VND/copy from 3 rd copy
2. Account statement	2,200VND/ page (Min: 10,000 VND/request)
3. Document retrieval	20,000 VND/paper (Min: 50,000 VND/request)
Notice: <p>In case the customer cancel the request, the refund of fee cannot be applied.</p> <ul style="list-style-type: none"> - Foreign currency cash deposit into current account is only applied for individuals who are allowed by SBV regulation - Free of charge for cash depositing/money transferring in Province/city different with branch managing CA when customer deposit/transfer money to open saving account or to pay EVN/Viettel bills/ insurance/ Loans provided by VIB - Free of charge for the Current account management fee within 3 months from the date of opening and continue to be free if monthly average balance is from 200,000VND. - Free of charge for the Current account management fee if Customer's account is registered to pay active loans or credit cards. - Accounting fee will be applied if customers withdraw/transfer outside of VIB within 02 working days after depositing into current account (details as in section G II) - For customer requiring to withdraw foreign currency, kindly inform VIB: <ul style="list-style-type: none"> • Before ½ working day with withdrawal amount from 50,000 USD to 100,000 USD. • Before 01 working day with withdrawal amount above 100,000 USD 	
B. Saving service (VND and Foreign currency)	Excluding VAT
1. Cash withdrawal from foreign currency saving	
1.1 From USD saving	
Cash withdrawal before first saving's maturity	0.2% withdrawal amount (Min 2USD)
Cash withdrawal at/after first saving's maturity (Applied for cash withdrawal at province /city Which is not the place of opening saving)	0.2% withdrawal amount (Min 2USD)
1.2 From other foreign currency saving	
Cash withdrawal at/after first saving's maturity	0.4%/ withdrawal amount (Min 4USD)
Withdrawal fee at/after first saving's maturity (Applied for cash withdrawal at other province /city which is not the place of opening saving)	0.4%/ withdrawal amount (Min 4USD)
2. Saving blockage as saving owner request	100,000 VND/5 USD/5 EUR/request

3. Saving book lost	50,000 VND/5 USD/5 EUR/request
Note : <ul style="list-style-type: none"> - Accounting fee will be applied if customers withdraw/transfer outside of VIB within 02 working days after depositing into current account (details as in section G II) Customer kindly inform VIB when canceling foreign currency saving: <ul style="list-style-type: none"> • ½ working day with withdrawal amount from 50,000 USD to 100,000 USD. • 01 working day with withdrawal amount above 100,000 USD 	
C. Card Services	VAT included, except for non-VAT fee
I. Debit card	
1. Local debit card – VIB Values	
1.1 Joining fee and Annual fee	
Joining fee	50,000 VND/card
Instant issuance fee (within 2 working days)	100,000 VND/card
Annual fee – Primary card (*)	50,000 VND/year
Annual fee – Supplementary card (*)	50,000 VND/year
1.2 ATM, POS services	
Balance inquiry & Print statement (<i>at external ATM</i>)	550 VND/request
Internal remittance (<i>at VIB's ATM/POS</i>)	0.01% (Min: 1,100 VND/request, Max: 16,500 VND/request)
Internal remittance (<i>at external ATM/POS</i>)	0.01% (Min: 1,650 VND/request, Max: 16,500 VND/request)
Cash withdrawal (<i>at VIB's ATM/POS</i>)	Free
Cash withdrawal (<i>at external ATM/POS</i>) (**)	3,300 VND/request. Fee of charge if the average card balance of the previous month is at least 5 million VND.
1.3 Other services	
PIN/Card re-issue fee	20,000 VND/request
Sales slip retrieval fee	50,000 VND/card/request
Change limit fee	50,000 VND/card/request
2. International Debit Card – VIB Classic	
2.1 Joining fee and Annual fee	
Joining fee	
- Primary card	Free
- Supplementary card	Free
Annual fee – first year (*)	
- Primary card	Free
- Supplementary card	149,000 VND/year

Annual fee – second year onward (*)	
- Primary card	149,000 VND/year. Fee of charge if having at least 12 retail transactions in the previous year. (***)
- Supplementary card	149,000 VND/year
2.2 ATM services	
Balance inquiry/Print statement (at VIB's ATM)	Free
Balance inquiry/Print statement (at external ATM)	5,000 VND/request
Cash withdrawal (at VIB's ATM)	Free
Cash withdrawal (at external ATM)	10,000 VND/request. Fee of charge if the average card balance of the previous month is at least 5 million VND.
Administration fee (applied for overseas transactions and non-VAT)	4% (min: 10,000 VND/request)
Internal remittance	Free
2.3 Other services	
Card replacement fee (for expired or damaged by Cardholder)	Free
PIN re-issue fee	Free
Card replacement fee (for lost)	Free
Request for print statement/sales slip retrieval	100,000 VND/card/request
Change transaction limit fee	100,000 VND/card/request
Dispute investigation fee (Fault caused by card holder)	200,000 VND/card/request
Instant issuance/replacement fee	100,000 VND/card/request
Other services	100,000 VND/card/request
3. International Debit Card – VIB Platinum	
3.1 Joining fee and Annual fee	
Joining fee	
- Primary card	Free
- Supplementary card	Free
Annual fee – first year (*)	
- Primary card	Free
- Supplementary card	249,000 VND/year
Annual fee – second year onward (*)	
- Primary card	249,000 VND/year. Waived if making at least 12 retail transactions in the previous year. (***)
- Supplementary card	249,000 VND/year

3.2 ATM services	
Balance inquiry/Statement printing (<i>at VIB's ATM</i>)	Free
Balance inquiry/Statement printing (<i>at external ATM</i>)	5,000 VND/request
Cash withdrawal (<i>at VIB's ATM</i>)	Free
Cash withdrawal (<i>at external ATM</i>)	10,000 VND/request. Fee of charge if the average card balance of the previous month is at least 5 million VND.
Administration fee (<i>applied for overseas transactions and non-VAT</i>)	3% (min: 10,000 VND/request)
Internal remittance	Free
3.3 Other services	
Card replacement fee (for expired or damaged by Cardholder)	Free
PIN re-issue fee	Free
Card replacement fee (for lost)	Free
Request for print statement/sales slip retrieval	100,000 VND/card/request
Change transaction limit fee	100,000 VND/card/request
Dispute investigation fee (Fault caused by card holder)	200,000 VND/card/request
Instant issuance/replacement fee	100,000 VND/card/request
Other services	100,000 VND/card/request
Notice: - Min: Minimum, Max: Maximum (*) Effective period: from 01/04/2016 (**) Effective period: from 01/05/2016 (***) Retail transaction is transaction via POS/Internet. - The collected fee and others-related in this Schedule of charges shall not be refunded in the event that transactions are cancelled by customer. - The fee is collected right after each request of transaction or the end of service package. - This Schedule of charges is subject to variation and amendment under VIB's policy from time to time.	
II. Credit Card	
1.Credit Card – VIB Classic	
1.1 Joining fee and Annual fee	
Joining fee	
- Primary card	Free
- Supplementary card	Free
Annual fee – first year	
- Primary card	199,000 VND/year. Waived if making at least 01 financial transaction within 30 days of issuance date.

- Supplementary card	199,000 VND/year
Annual fee – second year onward	
- Primary card	199,000 VND/year. Waived if making at least 6 financial transactions in the previous year.
- Supplementary card	199,000 VND/year
1.2 Transaction fee	
Cash advance fee	4% (Min: 60,000 VND/request)
Administration fee (applied for overseas transactions and non-VAT)	4% (Min: 10,000 VND/request)
1.3 Card management fee	
Card replacement fee (for expired or damaged by Cardholder)	Free
PIN re-issue fee	50,000 VND/card/request
Card replacement fee (for lost)	Free
Late payment (<i>non-VAT</i>)	6%/amount due (Min: 100,000 VND)
Over credit limit fee (<i>non-VAT</i>)	5%/over limit amount (Min: 50,000 VND)
Dispute investigation fee (Fault caused by card holder)	200,000 VND/card/request
Specific card number option service	100,000 VND/card/request
Request for print statement/sales slip retrieval	100,000 VND/card/request
Request for change of the credit limit fee	100,000 VND/card/request
Instant issuance (<i>non-VAT</i>)/replacement fee	100,000 VND/card/request
Other services	100,000 VND/card/request
1.4 Finance charge	31%
2. Credit Card – VIB Gold	
2.1 Joining fee and Annual fee	
Joining fee	
- Primary card	Free
- Supplementary card	Free
Annual fee – first year	
- Primary card (*)	399,000 VND/year. Waived if making at least 01 financial transaction (**) within 30 days of issuance date.
- Supplementary card	99,000 VND/year
Annual fee – second year onward	
- Primary card (*)	399,000 VND/year. Waived if total value of financial transactions of the previous year is at least 30 million VND.
- Supplementary card	99,000 VND/year

2.2 Transaction fee	
Cash advance fee	4% (Min: 60,000 VND/request)
Administration fee (<i>applied for overseas transactions and non-VAT</i>)	3.5% (Min: 10,000 VND/request)
2.3 Card management fee	
Card replacement fee (for expired or damaged by Cardholder)	Free
PIN re-issue fee	Free
Card replacement fee (for lost)	Free
Late charge (<i>non-VAT</i>)	4%/amount due (Min: 100,000 VND)
Over credit limit fee (<i>non-VAT</i>)	3%/over limit amount (Min: 50,000 VND)
Dispute investigation fee (Fault caused by card holder)	200,000 VND/card/request
Specific card number option service	100,000 VND/card/request
Request for print statement/sales slip retrieval	100,000 VND/card/request
Request for change credit limit fee	100,000 VND/card/request
Instant issuance (<i>non-VAT</i>)/replacement fee	100,000 VND/card/request
Other services	100,000 VND/card/request
2.4 Finance charge	28%
3. Credit Card – VIB Platinum Double Cash Back	
3.1 Joining fee and Annual fee	
Joining fee	
- Primary card	Free
- Supplementary card	Free
Annual fee – first year	
- Primary card (*)	999.000 VND/year
- Supplementary card	Free
Annual fee – second year onward	
- Primary card (*)	999,000 VND/year. Waived if total value of financial transactions of the previous year is at least 80 million VND.
- Supplementary card	Free
3.2 Transaction fee	
Cash advance fee	4% (Min: 60,000 VND/request)
Administration fee (<i>applied for overseas transactions and non-VAT</i>)	3% (Min: 10,000 VND/request)
3.3 Card management fee	
Card replacement fee (for expired or damaged by Cardholder)	Free
PIN re-issue fee	Free
Card replacement fee (for lost)	Free

Late charge (<i>non-VAT</i>)	4%/amount due (Min: 100,000 VND)
Over credit limit fee (<i>non-VAT</i>)	2.5%/over limit amount (Min: 50,000 VND)
Dispute investigation fee (Fault caused by card holder)	200,000 VND/card/request
Credit balance transfer fee	0.5% requested amount
Specific card number option service	100,000 VND/card/request
Request for print statement/sales slip retrieval	100,000 VND/card/request
Request for the change of the credit limit fee	100,000 VND/card/request
Instant issuance (<i>non-VAT</i>)/replacement fee	100,000 VND/card/request
Other services	100,000 VND/card/request
3.4 Finance charge	24%
III. VIB Prepaid MasterCard	
1. Joining fee	50,000 VND/card
2. Transaction fee	
Cash withdrawal (at VIB's ATM)	Free
Cash withdrawal (at external ATM)	3%
Administration fee (<i>applied for overseas transactions and non-VAT</i>)	2.5%
3. Other services	
Card replacement fee (for expired or damaged by Cardholder)	50,000 VND/card
PIN re-issue fee	20,000 VND/request
Request for print statement/sales slip retrieval	50,000 VND/copy
Dispute investigation fee (Fault caused by card holder)	50,000 VND/request
Report for stolen/lost card	50,000 VND/request
Specific card number option service	50,000 VND/card
Card delivery fee	50,000 VND/card/request
Notice: - Min: Minimum, Max: Maximum (*) Effective period: from 01/04/2016 (**) Financial transaction includes retails transaction and cash advance transaction. - The collected fee and others-related in this Schedule of charges shall not be refunded in the event that transactions are cancelled by customer. - The fee is collected right after each request of transaction or the end of service package. - This Schedule of charges is subject to variation and amendment under VIB's policy from time to time.	
D. E-banking (According to Decision No.2.0033.16.60 of CEO)	
Excluding VAT	
I. Registration and maintenance fee	
1. Internet banking service	Free

2. MyVIB (Mobile banking app)	Free
3. Mobile Bankplus (Mobile banking) <i>Applied for Customer using SMS banking via Viettel mobile number</i>	Free
4. SMS banking	
4.1. Mobile top up through SMS – VnTop up	Free
4.2. Balance enquiry through SMS	Free
4.3. SMS notification on current account balance	
4.3.1. VND current account	10,000 VND/month/mobile number
4.3.2. USD current account	1USD/month/mobile number
4.3.3. EUR current account	1EUR/month/mobile number
4.3.4. Other currency current account	~ 1USD/month/mobile number
II. Transaction fee	
5. Remittance fee	
5.1. Transfer to VIB's accounts	Free
5.2 Normal transfer To other Bank's account	Free
5.3. Fast transfer To other Bank's account	Free
5.4. Fast transfer to other Bank's card ccount (*) <i>(This fee free policy will not be applied to transactions on Mobile Bankplus. The applied fee: 10.000 VND/ transaction)</i>	Free
5.5 . Other fund transfer (receiving money by payment code)	Free
6. Bill payment (EVN, water, phone, internet,)	Free
7. Receiving money fee (by payment code)	
7.1. Cash receiving at VIB's counter	
At branches located in province/city which is not place of managing remitter's account	0.03% (Min: 15,000 VND)
At branches located in province/city which is place managing remitter's account	0.02% (Min: 15,000 VND)
7.2. Money receiving by VIB's account	Free
7.3. Money receiving by other Bank's account	Free
7.4. Money receiving by other Bank's card	Free
7.5. Bill payment (EVN, phone, Internet...)	Free
III. Token key fee	
8. Token key maintenance fee	500,000 VND/token key/year
9. Hard token replacement (Lost/damage which is not included in warranty conditions)	350,000 VND/token key/year

IV. Other fees fee		
10. Change service package (SMS, Token)	10,000 VND/request	
11. End service	10,000 VND/request	
E. Remittance over VIB's counter		
Excluding VAT		
I. Inward remittance		
1. In Vietnam (For beneficiary)		
Received by ID (with Money transfers from outside of VIB)	0.02% (Min: 10,000 VND, Max:1,000,000 VND)	
2. Overseas (with banking channel)		
Received by current account	0.05% (Min: 2 USD, Max: 200 USD)	
Received USD by ID	0.26% (Min: 4 USD, Max: 200 USD)	
Received other foreign currencies by ID	0.46% (Min: 6 USD, Max: 200 USD)	
Investigation/Amendment (As beneficiary's request)	10 USD/request + Oversea Bank charge (if any)	
Cancellation	20 USD/request	
II. Outward remittance	Transfer forms	
1. In Vietnam	Cash	Account
1.1 Inside VIB		
To same city/province with transfer brach		
Received by ID/Passport	0.03% (Min: 20,000 VND/2 USD	0.03% (Min: 15,000VND/1 USD)
To diffrent city/provice with the transfer branch		
Received by current account	0.03% (Min: 15,000 VND, Max 1,000,000 VND)	15,000 VND/1 USD
Received by ID/ Passport	0.05% (Min: 25,000 VND/5 USD)	0.03% (Min: 25,000VND/2USD)
1.2 Outside VIB		
To the same city/province with transfer Branch		
In VND	0.045% (Min: 20,000 VND, Max: 1,000,000 VND)	0.03% (Min: 15,000 VND, Max: 1,000,000 VND)
In foreign currency	5 USD/request	5 USD/request
To diffrent city/provice with the transfer branch		
In VND	0.07% (Min: 25,000 VND, Max: 1,000,000 VND)	0.05% (Min: 20,000 VND, Max: 1,000,000 VND)
In foreign currency	0.05% (Min: 5 USD, Max: 50 USD)	0.05% (Min: 5 USD, Max: 50 USD)

2. Overseas	
Remittance fee	0.2% (Min: 10 USD, Max: 300 USD)
<i>Oversea Bank charge (Collecting fee)</i>	
USD	25 USD/request
EUR	35 EUR/request
/ Other foreign currency	35 USD/request
Investigation/Amendment/Cancellation	10 USD/request + Actual expenses incurred (charged by Oversea Bank)
3. Investigation/Amendment/Cancellation (Outside VIB)	20,000 VND/2 USD/request
<i>Via Vietcombank (outward remittance)</i>	60,000 VND/4 USD/request
Notice:	
- Free of charge with inward remittance transactions via Remittance companies cooperating with VIB.	
F. Bundle service <i>Excluding VAT</i>	
I. Freedom package	
1. Annual fee	
1 Year	300,000 VND/package/year
2 Years	500,000 VND/package/2 years
3 Years	600,000 VND/package/ 3 years
2. Products in Freedom package	
Opening Current account and managment fee	Free
Issuance and maintainance card fee for 1 st year	
Local debit card – VIB Values	Free
International debit card – IDC (1 primary card and 1 supplementary card)	Free
Automatic balance notification (1 mobile number)	Free
Internet banking & Mobile banking registration and Maintenance	Free
Transaction fee	
Remittance via Internet Banking & Mobile banking	Free for first 10 transactions every month
ATM cash withdrawal with VIB values card (at VIB's ATM)	Free
ATM cash withdrawal with VIB values card (at other bank's ATM)	Free
ATM cash withdrawal with IDC card (at VIB's ATM posts)	Free
G. Other services <i>Excluding VAT</i>	
I. Cheque service	
Cheque issuance	20,000 VND/book

Cheque guarantee	10,000 VND/paper 10,000 VND paper
Cheque cancellation/lost	50,000vnd/request
II. Cash and account services	
Accounting fee <i>Applied when customer deposit into current/saving account/book then withdraw /transfer outside of VIB in 02 working days. If customers transfer money via Internet banking, VIB will automatically charge fee from customer's current account</i>	0.03%/ withdrawal/transfer amount
Other cash services	
Exchange money that does not qualified for circulation	Free
Denomination exchange	
VND	2% / total exchange amount (Min: 50,000 VND)
Foreign currency (if any)	2% total exchange amount (Min: 2 USD)
III. Personal Guarantee Service Without VAT	
Guarantee fee (full month counted)	
If the guarantee is secured 100% by deposit	0.6 %/year (Min: 200,000 VND)
If the guarantee is secured partially by deposit (<100%) and acceptable valuable paper issued by VIB.	1.5 %/year (Min: 200,000 VND)
If the guarantee is secured partially by deposit (<100%) and acceptable other assets.	2 %/year (Min: 300,000 VND)
Bank guarantee contract in Vietnamese (VIB form)	Free
Customer's guarantee contract in Vietnamese approved by VIB	200,000 VND/copy
Bank guarantee contract in English (VIB form)	200,000 VND/copy
Customer's guarantee contract in English approved by VIB	400,000 VND/copy
Guarantee tenor extension	Fee is accounted base on the increase in guarantee tenor (Min: 300,000VND/time)
Guarantee limit change	Fee is accounted base on the increase in guarantee limit(Min: 300,000VND/time)
IV Credit service (Without VAT)	
Borrow/change collateral	
VIB valuable paper (<i>Applied when borrowing collateral</i>)	100,000 VND/asset
Other collateral	400,000 VND/asset
Copy of collateral's ownership certificate (Registration certificate or other certificate)	50,000 VND/copy
Payment commitment issuance fee for auto dealers	200,000 VND/copy
Payment commitment issuance fee to for real estate dealers	0.05% committed amount (Min: 300,000VND, Max: 2,000,000VND)

Extension fee of Payment commitment for real estate dealers	50%* fee of first Payment commitment
Intermediate fee for transaction of purchasing/selling real estate at VIB branches	0.2%* payment amount through VIB (Min: 500,000 VND, Max: 50,000,000 VND).
Intermediate fee for transaction of purchasing/selling real estate at the customer's preferred location	0.2%* payment amount through VIB (Min: 500,000VND, Max: 50,000,000VND) plus fee of collecting money at the customer's preferred location.
Standby credit limit issuance fee	0.35% total provided limit/quarter
Outstanding Balance Confirmation (VIB's format)	100,000 VND/copy
Outstanding Balance Confirmation (Customer's form – Vietnamese)	100,000 VND/copy
Outstanding Balance Confirmation (Customer's form – English)	200.000VND/copy
V. Other service	
License of bringing foreign currency aboard	10 USD/request
Exchange rate confirmation	10,000 VND/request
Financial consulting service at customer's request	Under agreement (Min: 20,000 VND)
Home service (<i>Collection, Money denomination replacement, Accounting...</i>)	Under agreement (Min: 100,000 VND)
Other services*	Under agreement (Min: 50,000 VND)
* Other services include services not mentioned in this tariff s. VIB will charge under agreement with customer and minimum amount is 50,000 VND/request. (VD: fee of money arrival notification at customer's request...)	
General notice: <ul style="list-style-type: none"> - Min: Minimum; Max: Maximum - Service fees and other charges collected according to this tariff will not be refunded if customer request for cancellation. - Service fees will be charged each time right after transaction incurred or will be totally collected when all parts of the service are finished. - This personal banking tariff can be replaced/ amended according to VIB policy in each specific time. <p>Accounting fee Free of charge for accounting fee if Cash depositing to pay VIB loan.</p> <ul style="list-style-type: none"> ✓ Cash depositing to pay bills, insurance provided by VIB. ✓ The fee will be charged only when withdrawal/transferring amount is from 100 million dong and will be calculated on withdrawal/transferring amount. 	