

## TARIFF FOR INDIVIDUAL DEPOSIT

(Applied from 09/09/2023)

Channel	Fee type	Fee Name (ENG)	CCY	Fee freq	Fee rate	Application
<b>Branch Banking</b>						
		<b>Account services fee</b>				
		<b>Term Deposit (TD) fee</b>				
		Close (fully or partially)	VND	by tranx	0	
		Close (fully or partially)	FCY	by tranx	USD: 0.2% FCY: 0.4%	Min USD: 2; FCY: USD 4 As in note 5.0
		Deposit contract/ Certificate Deposit (CD) loss	VND	one off	200,000	Per 1 Deposit Book
			FCY	one off	10	Per 1 Deposit Book
		<b>Blockade</b>				
		TD account_Pledge/ mortgage purposes at other bank	VND	one off	1,000,000	Per 1 Account
		TD account_other purposes	VND	one off	200,000	Per 1 Account
		TD account	FCY	one off	10	Per 1 Account
		<b>Other fees</b>				
		Acc. Confirmation	VND	one off	50,000	
		Bank statement request	VND	one off	2,000/page	Min 20,000
		Document copy request	VND	one off	50,000	
		Authorization	VND	one off	200,000	Per 1 Account
		Standing instruction fee (for Daily Saving/Goal Saver)	VND	one off	0	
		Ownership transferring for Saving book/ Deposit contract/ CD	VND	one off	200,000	Per 1 Account
		<b>Management fee</b>				
		For Deposit contract iDepo Online	VND	one off	0.2% x amount	Per 1 Account
		For Deposit contract iDepo	VND	one off	Min 200,000	Actual day of holding
					6.0%/per year	≤ 29 days
					3.0%/per year	30 - 59 days
					2.0%/ per year	60 - 89 days
					1.0%/ per year	90 - 149 days
					0.0%	≥ 150 days

### Notices:

- 1.0 FCY means foreign currency and refers to: USD, EUR, AUD.
- 2.0 Service fee in the table is excluded VAT. Service fees might be changed base on VIB policy in certain time.
- 3.0 Service fees are levied on a one-time basis upon incurring or one-time accrual after the completion of the entire service, depending on the type of service.
- 4.0 Service fees are not refundable.
- 5.0 Apply/waive condition for FCY TD withdrawal:

Tenor	Waiver conditions
≥24 months	<ul style="list-style-type: none"> <li>- Waiver applied for customer meets below criterio:</li> <li>+ Early termination; and</li> <li>+ Actual time having balance ≥01 month from open date (shown on book) to termination date;</li> </ul>

Tenor	Waiver conditions
<24 months	<ul style="list-style-type: none"> <li>- Waiver applied for customer meets below criterio:</li> <li>+ On maturity date or afterwards; and</li> <li>+ Actual time having balance <math>\geq</math>01 month from open date (shown on book) to termination date;</li> </ul>
All tenors	- Waiver applied for termination (early/ on maturity/ after first tenor) and deposit in full.

Fee schedule applied for other scenarios.

**Abbreviations:**

tranx: transaction; cus.: customer