

# PERSONAL BANKING TARIFF

Version 08- 2021  
Effective from 27<sup>th</sup> Oct 2021

I. AT THE COUNTER TRANSACTION FEES			
CATEGORY		VND	FOREIGN CURRENCY
<b>A. PAYMENT ACCOUNT TRANSACTION</b>			
<b>1. Account management</b>			
1.1 Minimum deposit for opening/maintaining account		VND 50,000	10 currency (*)
1.2 Account management fee (for full month)	Account	VND 5,500 per month	USD 1 (*)
	Account open on Sacombank Pay	Free of charges	
	Account - Loans customers	VND 8,500 per month	-
	Overdraft guaranteed with Deposit card/ Production-Trading Business/ No security property	Free of charges	-
1.3 Combo 4.0	Package (Depository payment AC, Debit card, Alert for Current Account, (IB + MB) Payment) (*)	VND 30,000 per month (including service maintenance fee & transaction fee on IB and MB, unlimited amount and number of transactions) Free of charges if average balanced amount of last month is over 3 mio VND	
1.4 Combo Super	Package (Depository payment AC, Debit card, Alert for Current Account, (IB + MB) Payment) (*)	VND 200,000 per month (including service maintenance fee & transaction fee on IB and MB, unlimited amount and number of transactions)	
<b>COMBO</b>	<b>ALERT SMS</b>	<b>ALERT SACOMBANK PAY (Non SMS)</b>	
1.5 Combo Standard Package (Depository payment AC, Debit card, Alert for Current Account, (IB+MB) Inquiry, Sacombank Pay) (*)	VND 27,000 per month. Free of charges if average balanced amount of last month is over 5 mio VND	VND 17,000 per month. Free of charges if average balanced amount of last month is over 5 mio VND	-
1.6 Combo Standard (Mastercard) Package (Depository payment AC, Mastercard, Alert for	VND 18,000 per month. Free of charges if average balanced amount of last month is over 5 mio VND	VND 8,000 per month. Free of charges if average balanced amount of last month is over 5 mio VND	

CATEGORY		VND	FOREIGN CURRENCY
Current Account, (IB + MB) Inquiry, Sacombank Pay) (*)			
<b>COMBO</b>	<b>ALERT SMS</b>	<b>ALERT SACOMBANK PAY (Non SMS)</b>	
1.7 Combo Standard (Visa Classic card) Package (Depository payment AC, Visa Classic card, Alert for Current Account, (IB + MB) Inquiry, Sacombank Pay) (*)	VND 18,000 per month. Free of charges if average balanced amount of last month is over 5 mio VND	VND 8,000 per month. Free of charges if average balanced amount of last month is over 5 mio VND	
1.8 Combo Hi-Tek Package (Depository payment AC, Debit card, Alert for Current Account, (IB+MB) Inquiry, Sacombank Pay) (*)	VND 60,000 per year	VND 40,000 per year	
1.9 Combo SSC 1 fee (SSC payment AC, SSC card, Alert SSC for Current Account)	VND 13,200 per month	VND 6,820 per month	
1.10 Combo SSC 2 fee (SSC payment AC, SSC card, Alert SSC for Current Account, IB + MB)	VND 19,250 per month	VND 9,250 per month	
1.11 Combo Boss fee (Included VAT)	Customer group		
Visa Classic/ Master Gold credit card	Silver (25%)	VND 637,950 per year	-
	Gold (50%)	VND 425,300 per year	-
	Diamond (75%)	VND 212,650 per year	-
Visa Platinum credit card	Silver (25%)	VND 1,162,950 per year	-
	Gold (50%)	VND 775,300 per year	-
	Diamond (75%)	VND 387,650 per year	-
Visa Signature/ Master World credit card	Silver (25%)	VND 1,537,950 per year	-
	Gold (50%)	VND 1,025,300 per year	-
	Diamond (75%)	VND 512,650 per year	-
Visa Infinite credit card	Silver (25%)	VND 15,412,950 per year	-
	Gold (50%)	VND 10,275,300 per year	-
	Diamond (75%)	VND 5,137,650 per year	-
1.12 Special management account (based on the demand of accountholder)	As per agreement; Min: VND 20,000 per month	As per agreement; Min: USD 2 (*)	
1.13 Inactive account management fee (more than 6 months)	VND 10,000 per month		-
1.14 Closing an account after 12 months of initial opening	VND 50,000		USD 5 (*)

CATEGORY		VND	FOREIGN CURRENCY
1.15 Fee from the 4 <sup>th</sup> account		VND 100,000 per month	USD 5/ per month
1.16 Combo 6 get 1 free (Applicable to customers who are using combo Standard/ combo Premium and not applicable with other promotion programs)		Customers paying 6 months in advance of the recurring service fee will be given 1 month of using next	-
1.17 Combo 10 get 2 free (Applicable to customers who are using combo Standard/ combo Premium and not applicable with other promotion programs)		Customers paying 10 months in advance of the recurring service fee will be given 2 months of using next	-
<b>2. Deposit cash into an account</b>			
2.1 Cash deposit (*)	Same province/ city (*)	Free of charges	-
	Different province/ city where account is opened	0.03%; Min: VND 20,000 - Max: VND 1,000,000	-
2.2 Transfer from foreign sources into an account (*)		0.045%; Min: VND 50,000 - Max: VND 4,000,000	0.05%; Min: USD 2 - Max: USD 200 or equivalent
2.3 Transfer from Sacombank Laos into an account(*)		0.023%; Min: VND 50,000 - Max: VND 2,000,000	0.025%; Min: USD 5 - Max: USD 100
2.4 Transfer from Sacombank Cambodia into an account	Original currencies	-	0.03%; Min: USD 2 - Max: USD 200
	VND	0.03%; Min: VND 40,000 - Max: VND 4,000,000	-
<b>3. Withdraw cash from an account</b>			
3.1 Withdraw VND cash	Same province/ city (*)	Free of charges	-
	Different province/ city where account is opened	0.03%; Min: VND 20,000 - Max: VND 1,000,000	-
3.2 Withdraw VND cash (same province/city) or transfer (in Sacombank, same province/city) within a day from other domestic banking sources		0.03%; Min: VND 20,000 - Max: VND 2,000,000	-
3.3 Withdraw foreign cash from same/ other Sacombank system sources	In USD	-	0.25%; Min: USD 2
	In other currency	-	0.55%; Min: USD 3 or equivalent
3.4 Withdraw foreign cash from foreign cash deposit sources	Same province/ city		Free of charges
	Different province/ city	In USD	0.25%; Min: USD 2
		In other currency	0.55%; Min: USD 3 or equivalent
<b>4. Money transfer</b>			
4.1 Within Sacombank (*)	Same province/city	Free of charges	Free of charges

CATEGORY		VND	FOREIGN CURRENCY
	Different region	0.01%; Min: VND 8,000 - Max: VND 500,000	0.01%; Min: USD 1 - Max: USD 20 (*)
	Receive with personal ID	0.03%; Min: VND 20,000 - Max: VND 1,000,000	-
4.2 Outside Sacombank (*)	Same province/city where account is opened	- From 500.000 VND or less: Free of Charges	0.03%; Min: USD 2 - Max: USD 50 (*)
	Different province/city where account is opened	- Over 500.000 VND: 0.033%	0.05%; Min: USD 5 - Max: USD 50 (*)
	Receive with personal ID	Min: VND 19,000 - Max: VND 1,000,000	-
4.3 Adjusting or reversing a transfer order received by personal ID/transfer order outside of Sacombank (*)		VND 15,000/time	USD 1/time
<b>B.SAVING ACCOUNT, TIME DEPOSIT ACCOUNT, CERTIFICATE OF DEPOSIT</b>			
<b>1. Account management</b>			
Minimal deposit upon opening		VND 50,000	USD/EUR/...50 as correspondent currency
<b>2. Depositing money into a Non-term saving account</b>			
2.1 Different province/city where account is opened	VND	Fees charged based on sub-section A.2.1	-
	Above USD,EUR 50	-	0.15%; Min: USD,EUR 2
	Below USD,EUR 20	-	0.25%; Min: USD,EUR 2
	Other foreign currency	-	0.4%; Min: USD 2 or equivalent
2.2 Transferring from foreign countries (*)		Fees charged based on sub-section A.2.2	
<b>3. Withdraw cash from a Non-term saving account</b>			
3.1 Withdraw VND cash	Same province/ city	Fees charged based on sub-section A.3.1	-
	Different province/ city where account is opened		
3.2 Withdraw VND cash within a day from other domestic banking sources		Fees charged based on sub-section A.3.2	-
3.3 Withdraw foreign cash from same/ other Sacombank system sources		-	Fees charged based on sub-section A.3.3
3.4 Withdraw foreign cash from foreign cash deposit sources		-	Fees charged based on sub-section A.3.4
<b>4. Withdraw from VND savings for payment</b>		Fees charged based on	-

CATEGORY	VND	FOREIGN CURRENCY
	sub-section A.4	
<b>5. Deposit/Transfer money into a term Deposit/Saving account</b>	Free of charges	
<b>6. Withdraw money from term saving account, certificate of deposit (including Multifunctional deposit)</b>		
6.1 Withdraw VND before term in different province/city within the initial placement (apply when the actual deposit time period is less than 1 month, including counting and testing fee)	Fees charged based on sub-section A.3.1	-
6.2 Withdraw foreign currency before term within the initial placement (apply when the actual deposit time period is less than 1 month)	-	Fees charged based on sub-section A.3.3/ A.3.4

CATEGORY	FEE	
<b>C. OTHER ACCOUNT RELATED SERVICES</b>		
<b>1. Statement of asset</b>		
1.1 Statement of asset by different account issuer	VND 10,000 per 1-month statement	
1.2 Statement of asset (older than 3 months) by account issuer	VND 10,000 per 1-month statement	
<b>2. Find and copy documents</b>		
2.1 Documents issued within 1 month	VND 20,000 per document	
2.2 Documents issued after 1 month to 1 years	VND 50,000 per document	
2.3 Documents issued after more than 1 years	VND 100,000 per document	
<b>3. Confirmation in paper (maximum of 02 administrative papers; from the 3<sup>rd</sup> one and onwards, a fee of 10.000VND for each will be charged)</b>		
Confirmation of account balance in paper	VND 60,000	
<b>4. Issuing means of payment forms</b>		
Payment entrustment form/Others (*)	VND 25,000 – VND 45,000 per book	
<b>5. Re-issuing Saving card</b>		
5.1 Transfer of ownership	As per agreement; Min: VND 200,000/card/time	
5.2 Re-issue along with providing official acknowledgement of lost card	VND 50,000/card/time	
<b>6. Inheritance records settlement</b>		
Inheritance records settlement Fee	As per agreement; Min: VND 200,000 per dossier	
<b>7. Temporary locking balance of payment account, saving account, certificate of deposit on demand (excluding cases where such action is included in the product's regulation)</b>		
7.1 Locking without issuing authentication document	As per agreement; Min: VND 100,000 per time	
7.2 Locking and issuing authentication document	As per agreement; Min: VND 200,000 per time	

CATEGORY	FEE	
7.3 Locking and issuing authentication document so as to apply for a loan from another bank	As per agreement; Min: VND 500,000 per time	
<b>D. DOMESTIC REMITTANCE</b>		
<b>1. Using cash</b>		
1.1 Transfer within Sacombank, to beneficiary who receives by personal ID	Same province/city	0.04%; Min: VND 25,000 - Max: VND 1,500,000
	Different province/city	0.055%; Min: VND 25,000 - Max: VND 1,500,000
1.2 Outside Sacombank, to receives by account/personal ID (*)	Same province/city	From 500.000 VND or less: Free of Charges Over 500.000 VND: 0,033% Min: VND 22,000 - Max: VND 1,950,000
	Different province/city	From 500.000 VND or less: Free of Charges Over 500.000 VND: 0,053% Min: VND 27,000 - Max: VND 2,450,000
1.3 Amending/Reversing remittance order within Sacombank (*)	VND 15,000/time	
1.4 Amending/Reversing remittance order outside Sacombank (*)	VND 25,000/time	
<b>2. Money transfer to beneficiary with no account in Sacombank (receives with personal ID)</b>		
2.1 Receives from domestic branches of Sacombank (*)	0.015%; Min: VND 15,000 - Max: VND 900,000	
2.2 Receives from other domestic banks	0.03%; Min: VND 25,000 - Max: VND 2,000,000	
<b>E. FOREIGN REMITTANCE</b>		
<b>1. Outward remittance using SWIFT</b>		
1.1 Remittance fees	Purpose of transferring money to study, settle down and earn income	0.15%; Min: USD 5
	Another purpose (*)	0.2%; Min: USD 5
	Telegraphic fee	USD 5
1.2 Outward remittance to Sacombank Laos/Cambodia	Service fees	0.1%; Min: USD 5 - Max: USD 300
	Telegraphic fee	USD 3
1.3 Foreign bank's charges – senders bear all fee (Guarantee OUR fee) (*)	Order in GBP	GBP 30
	Order in EUR	EUR 27
	Order in SGD	SGD 20 (*)
	Order in JPY	JPY 5,000 (*)
	Order in USD, AUD	USD 21
<b>Notes:</b> Sacombank might charge more than above in case beneficiary bank charges abnormal added fee		
1.4 Foreign bank's charges –	Order in GBP	GBP 8 (to Standard Chartered Bank)

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senders bear a portion of fee (OUR fee no Guarantee)		GBP 18 (to JPMorgan Chase Bank)
	Order in USD	USD 9 (to Wells Fargo Bank or HSBC)
	Order in JPY	JPY 2,000
	Order in CHF, CAD, THB, NZD, CNY	USD 18
1.5 Amendment, cancellation of remittance order (*)		USD 10 + plus foreign bank's charges (if any)/time
1.6 Inspection fee (*)		USD 10/time
<b>2. Clean collection (cheque, bankdraft)</b>		
2.1 Documentary sending to collect		USD 2 per item
2.2 Collection payment		0.2%; Min: USD 5 - Max: USD 150
2.3 Margin deposits to cancel/refund a cheque or bankdraft (*)		Min: USD 65
<b>3. Inward remittance using cable (foreign sources) for beneficiary with no account in Sacombank (receives with personal ID/passport)</b>		
3.1 From foreign sources (through cable)	Pay out in VND (calculated based on unexchanged amount of foreign currency)	0.1%; Min: USD 5
	Pay out in foreign currency	0.55%; Min: USD 3 or equivalent
3.2 From Sacombank Laos/Cambodia	Pay out in VND	0.1%; Min: USD 5
	Pay out in foreign currency	0.55%; Min: USD 3 or equivalent
3.3 Transfer to beneficiary account at another bank		0.08%; Min: USD/EUR 6 - Max: USD/EUR 200
<b>4. Refund the money transfer order to foreign bank (*)</b>		
Redemption fee	The value of the money transfer order $\geq$ 17 USD	USD 10 + fee paid foreign bank (if available)
	2 USD $\leq$ the value of the money transfer order < 17 USD	USD 2
	The value of the money transfer order < 2 USD	Not to repatriate but put into bank income
<b>F. FUNDING SERVICE FEES</b>		
<b>1. Counting and testing money</b>		
1.1 Fee (*)	VND	0.03%; Min: VND 19,000
	Foreign currency	0.15%; Min: USD/EUR 1
1.2 Fee for lesser amount of money (applying for denominator below 10.000 VND and the total value of 3 million VND or more) (*)		0.03%; Min: VND 20,000
<b>2. Accreditation of money</b>		
2.1 Accreditation of foreign currency (validity checking)		USD 0.2 per paper; Min: USD 2
2.2 Accreditation of gold		VND 2,000 per 37.5gram; Min: VND 20,000 - Max: VND 1,000,000

CATEGORY		FEE
<b>3. Money storing on behalf (Full amount withdraw only)</b>		
Storing fee (not including counting and testing fees) – full month charge		0.05% per month
<b>4. Money exchange</b>		
4.1 Foreign currency (USD) exchange fee – less value for high value paper (*)		2%; Min: USD 2
4.2 Unqualified foreign currency (USD) exchange fee (*)		3%; Min: USD 2
<b>5. Cheque</b>		
5.1 Providing blank cheques		VND 15,000 per book
5.2 Cheque guarantee		VND 20,000 per cheque
5.3 Notification of dishonored cheque		VND 50,000 per cheque
5.4 Cheque collection on behalf (issued by domestic banks)	Same province/city	VND 6,000
	Different province/city	VND 30,000
5.5 Payment for cheque issued by Sacombank Laos, Sacombank Cambodia		VND 50,000 per cheque
<b>6. Money collecting and payment in a designated location on demand</b>		
6.1 $R \leq 10$ km		0.1%; Min: VND 200,000 - Max: VND 2,000,000
6.2 $10 \text{ km} < R \leq 30$ km		0.2%; Min: VND 500,000 - Max: VND 3,000,000
6.3 $R > 30$ km		As per agreement; Min: VND 1,000,000
<b>G. OTHER SERVICES</b>		
<b>1. Granting certification to carry foreign currency abroad</b>		
1.1 For customer has an account with Sacombank		VND 100,000 per time
1.2 For visitors		VND 200,000 per time
<b>2. Safe deposit box Leasing (full month charge) (Effective from May 2019)</b>		
2.1 In Ho Chi Minh city	Small box	VND 160,000 per month
	Medium box	VND 230,000 per month
	Large box	VND 310,000 per month
2.2 In Ha Noi	Small box	VND 150,000 per month
	Medium box	VND 180,000 per month
	Large box	VND 250,000 per month
2.3 In South-west region of Vietnam	Small box	VND 100,000 per month
	Medium box	VND 13,000 per month
	Large box	VND 150,000 per month
2.4 Deposits box fee reserved		At least equals to lock replacing cost
2.5 Exceeding usage fee		VND 40,000 per time
<b>3. Asset Custody (full month charge)</b>		
3.1 Important document Custody fee	Weight < 20g	VND 50,000 per month
	$20\text{g} \leq \text{weight} < 50\text{g}$	VND 80,000 per month

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	50g ≤ weight < 100g	VND 120,000 per month
	100g ≤ weight < 200g	VND 200,000 per month
	200g ≤ weight < 1.000g	VND 500,000 per month
	Weight ≥ 1.000g	As per agreement; Min: VND 500,000 per month
3.2 Gold custody service Fee		VND 4,000 per 3.75gram/per month; Min: VND 50,000/per month
3.3 Incurred transactions (including checking, drawing out/adding in documents, Gold and others)		VND 40,000 per time
<b>4. Intermediary transaction</b>		
4.1 Buying/selling real asset (*)		0.17%; Min: VND 500,000
4.2 Others (*)		0.2%; Min: VND 500,000
<b>5. Credit fee</b>		
5.1 Guarantee fee		Refer to Corporate Banking fee tariff
5.2 Other Credit fee is regulated in Official document no. 766/2019/QĐ-KHCN on Mar 14 <sup>th</sup> , 2019 and/or other supplement/amendment document (if any)		
<b>6. Payment For receipt</b>		
Payment for SSC Project fees		Free of charge
<b>7. Other services on demand</b>		
7.1 Document faxing on demand		VND 10,000 per document
7.2 Asset swapping fee		As per agreement; Min: VND 200,000
7.3 Collateral escorting fee (*)		0.045%; Min: VND 200,000 per time
7.4 Certificate Bank keep original copy		VND 100,000 per dossier
7.5 Confirmation of the collateral /custody asset in paper		VND 100,000 per time
7.6 Other services on demand		As per agreement; Min: VND 50,000
7.7 Automatic Debt Message Reminder service for borrowers not using a payment account (*)		Loan time ≤ 5 year: VND 200,000 per loan time Loan time > 5 year: VND 500,000 per loan time
<b>8. COMBO fee (stop creating new; applied for registered cases)</b>		
<b>COMBO</b>	<b>ALERT SMS</b>	<b>ALERT SACOMBANK PAY (Non SMS)</b>
Combo Premium Package (Depository payment AC, Debit card, Alert for Current Account, (IB + MB))	VND 37,000 per month. Free of charges if average balanced amount of last month is over 5 mio VND	VND 27,000 per month. Free of charges if average balanced amount of last month is over 5 mio VND
Combo Premium (Mastercard) Package (Depository payment AC, Mastercard, Alert for Current Account, (IB + MB) Payment, Sacombank Pay) (*)	VND 29,800 per month. Free of charges if average balanced amount of last month is over 5 mio VND	VND 19,800 per month. Free of charges if average balanced amount of last month is over 5 mio VND

CATEGORY		FEE
Combo Premium (Visa Classic card) Package (Depository payment AC, Visa Classic Card, Alert for Current Account, (IB + MB) Payment, Sacombank Pay) (*)	VND 29,800 per month. Free of charges if average balanced amount of last month is over 5 mio VND	VND 19,800 per month. Free of charges if average balanced amount of last month is over 5 mio VND
<b>COMBO</b>	<b>ALERT SMS</b>	<b>ALERT SACOMBANK PAY (Non SMS)</b>
<b>COMBO 1</b>		
Package 1 (Depository payment AC, Plus ordinary/UPI card, Alert for Current Account)	VND 15,000 per month	VND 6,300 per month
Package 1 - Loans customers	VND 18,000 per month	VND 9,300 per month
Package 1 Chip (Depository payment AC, Plus chip card, Alert for Current Account)	VND 18,000 per month	VND 9,300 per month
Package 1 Chip - Loans customers	VND 21,000 per month	VND 12,300 per month
Package 2 (Depository payment AC, Visa card, Alert for Current Account)	VND 20,000 per month	VND 11,000 per month
Package 2 - Loans customers	VND 23,000 per month	VND 14,000 per month
Package 3 (Depository payment AC, Master card, Alert for Current Account)	VND 24,000 per month	VND 15,700 per month
Package 3 - Loans customers	VND 27,000 per month	VND 18,700 per month
<b>COMBO 2</b>		
Package 1 (Depository payment AC, Plus ordinary/UPI card, Alert for Current Account, IB + MB)	VND 20,000 per month	VND 10,000 per month
Package 1 – Loans customers	VND 23,000 per month	VND 13,000 per month
Package 1 Chip (Depository payment AC, Plus chip card, Alert for Current Account, IB + MB)	VND 22,000 per month	VND 12,000 per month
Package 1 Chip – Loans customers	VND 25,000 per month	VND 15,000 per month
Package 2 (Depository payment AC, Visa card, Alert for Current Account, IB + MB)	VND 24,000 per month	VND 14,000 per month
Package 2 - Loans customers	VND 27,000 per month	VND 17,000 per month
Package 3 (Depository payment account, Master card, Alert for Current Account, IB + MB)	VND 27,000 per month	VND 17,000 per month
Package 3 - Loans customers	VND 30,000 per month	VND 20,000 per month

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Combo Premium (Offer to get new Mastercard Package (Depository payment AC, Debit card, Alert for Current Account, (IB+MB) Payment, Sacombank Pay) (*)	VND 33,400 per month. Free of charges if average balanced amount of last month is over 5 mio VND	VND 23,400 per month. Free of charges if average balanced amount of last month is over 5 mio VND
Combo Standard (Offer to get new Mastercard Package (Depository payment AC, Debit card, Alert for Current Account, (IB+MB) Inquiry, Sacombank Pay) (*)	VND 22,500 per month. Free of charges if average balanced amount of last month is over 5 mio VND	VND 14,000 per month. Free of charges if average balanced amount of last month is over 5 mio VND
Gold combo fee (Depository payment AC, Visa card, Alert for Current Account)	VND 25,000 per month (Free if the average balance of payment account is at least 5 million VND per month)	VND 16,000 per month (Free if the average balance of payment account is at least 5 million VND per month)
Platinum combo fee (Depository payment AC, Visa card, Alert for Current Account, IB + MB)	VND 40,000 per month (Free if the average balance of payment account is at least 5 million VND per month)	VND 30,000 per month (Free if the average balance of payment account is at least 5 million VND per month)
Current Account	Account with ATM card	VND 2,750 per month
	Account with ATM card - Loans customers	VND 5,750 per month
<b>H.SACOMBANK IMPERIAL SERVICE</b>		
<b>1. Sacombank Imperial service fee</b>		
1.1. Sacombank Imperial service fee		VND 399,000 per month (The fee is only charged if the monthly average account balance is below VND1,000,000,000)
1.2. Sacombank Imperial 1 Package fee		VND 20,000,000 per year
1.3. Sacombank Imperial 2 Package fee		VND 14,000,000 per year
1.4. Sacombank Imperial 3 Package fee		VND 10,000,000 per year
1.5. Account management fee		Free
<b>2. Other privileges</b>		
Safe deposit box leasing		Reducing maximum 50% of leasing fee (leasing period is at least 3 months and leasing fee is paid by Sacombank Visa Imperial Signature debit card)
Important document custody		Reducing maximum 50% of custody fee (custody period is at least 3 months and

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		custody fee is paid by Sacombank Visa Imperial Signature debit card)
<b>II. ELECTRONIC BANKING SERVICE FEES</b>		
<b>1. Sacombank Ebanking (ibanking and mbanking)</b>		
1.1 Service maintenance fee (/user) (No charge when customers use less than a month)		VND 15,000 per month
1.2 Updating trading limit (/per time/per user)		Free of Charge
1.3 Registering/updating high trading limit	From over 1 billion to under 5 billion	Free of Charge
	From 5 billion to under 10 billion	Free of Charge
	From 10 billion or more	Free of Charge
1.4 Service cancellation fee		Free of Charge
1.5 OTP authentication fee through Token/Advanced token (*)		VND 200,000 per device
1.6 OTP authentication fee through SMS		Free of charge
1.7 OTP authentication fee through mSign		Free of charge
1.8 Update fee for authentication type (Token/ Advanced token or SMS or vice versa) (/time)		Free of Charge
1.9 Intra Bank Funds Transfer (Account to account)	Same province/city	Free of charge
	Different province/city	From 10 mil VND or less: Free of charge Over 10 million VND: VND 8,000 per transaction
1.10 Intra Bank Funds Transfer (Card to account)		VND 8,000 per transaction
1.11 Intra Bank Funds Transfer to personal ID		0.024% of amount transfer; Min: VND 15,000 - Max: VND 900,000
1.12 Cash on Mobile (cardless service)		VND 8,000 per transaction
1.13 Send Money to Visa Card		VND 15,000 per transaction
1.14 Inter Bank Funds transfer receiving with personal ID/in an account (CITAD system)		- From 100 mil VND or less: VND 13,000 per transaction - Over 100 mil VND: 0.02% of amount transfer (Max: VND 500,000)
		- From 500.000 VND or less: Free of charge - Over 500.000 VND to 50 mil VND: VND 7,000 per transaction - Over 50 mil VND: VND 10,000 per transaction
1.15 Fast Inter Bank Funds transfer receiving by an account/a card (banknet system)		- From 500.000 VND or less: Free of charge - Over 500.000 VND to 50 mil VND: VND 7,000 per transaction - Over 50 mil VND: VND 10,000 per transaction
1.16 Buy virtual prepaid card		VND 13,636 per transaction
1.17 Adjusting or reversing a transfer order within Sacombank, to beneficiary who receives by personal ID		VND 15,000 per time
1.18 Adjusting or reversing a transfer order outside Sacombank, to		VND 15,000 per time



CATEGORY		FEE	
receive by account/personal ID			
1.19 Pay financial bill VIETCREDIT		VND 5,000 per receipt	
1.20 Tax payment		VND 10,000 per transaction	
1.21 File upload	Intra Bank	VND 5,000 per transaction	
	Inter Bank	VND 15,000 per transaction	
<b>2. Alert</b>			
Alert for Current Account		VND 10,000 per month per account per phone number	
<b>3. Standing Order</b>			
3.1 Direct debit including electric, water, telephone, Internet, cable TV, rental fee receipts, and so on		Free of Charge	
3.2 Direct debit SSC Project fees		Free of charge	
3.3 Scheduled payment – Normal (per payment)	Receive with a Sacombank account		Free of charge
	Receive with a personal ID within Sacombank		0.024%; Min: VND 17,000 - Max: VND 900,000
	Receive with an account/a personal ID outside of Sacombank	Same province/city	0.009%; Min: VND 15,000 - Max: VND 900,000
		Different province/city	0.045%; Min: VND 25,000 - Max: VND 900,000
3.4 Scheduled payment (per payment) - Wealth		Free of Charge	
3.5 Scheduled payment for Kumon fees (per payment)		Free of Charge	
3.6 Scheduled payment for Manulifeam (Account open at HoChiMinh city)	Account open at HoChiMinh city	0.018%; Min: VND 17,000 - Max: VND 900,000	
	Account open Different province/city	0.0405%; Min: VND 24,000 - Max: VND 900,000	
3.7 Alert schedule payment	Via SMS		Free of Charge
	Via SMS with specific calendar dates		Free of Charge
	Via email		Free of Charge

### III. GENERAL PROVISIONS

- Tariff does not include VAT (except for some items with separate notes). Collection of VAT is carried out in accordance with the law.
- Some of fee may be higher than regulated at some regions.
- Recurring fees:
  - Every month, Sacombank collects all fees incurred by customers (Account/Ebanking/IB/Card management ...) collected 1 time on 1 account generating fees.
  - Fees are collected according to the account designated to charge, in case the account designates an insufficient balance, it will continue to collect from another account with the largest balance of the same customer.
  - Customers can view the details of collected charges at website [khachhangthanhtiet.sacombank.com](http://khachhangthanhtiet.sacombank.com)
- Collected fees are not refundable for under any circumstances.

- Respective fees are calculated in VND/foreign currency from the arising services. In the case where fees are in foreign currency, customers shall pay with listed prices in VND for foreign currency at Sacombank.
- Other arising fees, for instance, postal fee, cable fee or any fee issued by other institutions, will be collected by Sacombank (if any).
- In a case when customers make payments outside of Sacombank, Sacombank shall not only apply this tariff for fee collection, but also charge for fee issued by other financial institutions (if any).
- All transactions with regards to foreign currency shall comply with FOREX legislations administered by Vietnamese government and the State Bank of Vietnam (SBV).
- Service fee is respectively collected shortly after initial installment or is charged in lump sum amount after finishing the full service, depending on the service's nature.
- This tariff is apply for Sacombank's working day (not applicable on the weekend, national holidays).
- Transactions arising after the closing day of Sacombank are counted as the transaction of the next working day when calculating the service charge (the effective date of charging).
- This tariff is mainly used for reference purposes, kindly contact Sacombank branches for further detail.

### (\*) SIDENOTES

- Sub section A.1.1:** Only applicable to opening foreign currency payment accounts on Ibanking.
- Sub section A.(excluding A.1.5 and A.1.8 and sub section G):** excluding transaction fee on IB and MB.
- Sub section A.1.2 → A.1.11; A.1.14 → A.1.18:** charge SMS debt reminding fee VND 3,000 / month (if any)
- Sub section A.1.2 → A.1.14, A.4.1, A.4.2** with currency differ from USD, min max is equivalent min max of USD.
- Sub section A.2.1, A.4.1** - Not charging Cash Deposits/Account transfer fee when sender is beneficiary.
- Sub section A.2.1, A.3.1, E.1.1, E.1.6, G.4.1, G.4.2:** The fee may be higher than that specified in the fee schedule, depending on the specific case that the branch or transaction office will notify the customer.
- Regarding section I, sub-section A.2.2 and A.2.3:** when an amount of foreign currency is deposited into VND account, Sacombank has the right to automatically convert that amount to VND using the transfer buying rate listed by Sacombank at that time.
- In addition to the fees charged according to section I, sub-section A.4.2 and D.1.2,** for money transferring/outward remittance to Nghe An branch of Vietnam Bank for Agriculture and Rural Development, Sacombank will charge 0.03% more, with min: VND 20,000 and max: VND 1,900,000.
- Sub section C.4:** fee of VND 25,000 / book for paper size from A5 or less and fee of VND 45,000 / book for A4 paper size. In addition, for the special form of paper size and printing materials, the branch or transaction office will announce the fee to customers.
- Regarding section I, sub-section D.2.1:** this fee is solely applied for Cash transactions at all branches that are not located in Ho Chi Minh city.
- Regarding section I, sub-section E.1.3:**
  - For a transferring order in JPY with a value ≥ JPY 8,500,000: Sacombank will charge 0.06% transferred value. On a side note, the beneficiary might be charged with additional fee if the account is not opened at SMBC Bank.
  - For a transferring order in SGD with a beneficiary's bank that is not located in Singapore: Sacombank will charge 0.2%, with min: SGD 15, max: SGD 150.
- Regarding sub-section E.2.3:** when issuing cheque/bankdraft collection on behalf, customer has to initiate a margin deposit at Sacombank, with the rate might be set higher the minimum amount shown on this tariff depends on the decision of Sacombank to compensate for possible cost when a cheque/bankdraft collection on behalf is refunded or cancelled.

- **Regarding section I, sub-section F.1.1:** fees are applied on the occasions where
  - ✓ Withdrawing cash/account transferring (at the counter or via Internet banking) within two working days since the initial date of depositing cash into a non-term account, term accounts (saving and payment accounts).
  - ✓ Using overdraft limit and repay within a day (when the deposited money is applied for counting and testing service).
  - ✓ Issuing a mortgage loan for savings, repaying/liquidation-before-maturity certificate of deposit within 3 days since the initial loan establishment date. Fee is calculated as counting fee multiplies by the repaying amount/the liquidation-before-maturity amount (Apply when having disbursement by cash).
- **Not apply F.1.1** for cash withdraw and account transfer (at the counter or via Internet banking) when the cash deposit is charged.
- **Regarding section I, sub-section F.1.2:** including the cases of depositing cash in to payment account, non-term saving account.
- **Regarding section I, sub-section F.4.1 and F.4.2:** fees are also applied for a case when the customer deposits low value money (USD 1, USD 2), unqualified foreign currency (of poor quality) into Term/Non-term accounts, certificate of deposit. Regulation with regards to poor quality money is implemented in the Official dispatch no. 4150/CV-NQ on August 19<sup>th</sup>, 2014 and/or amendment, supplement documents (if any).
- **Regarding section I, sub-section G.7.3:** Collateral escorting fee: charges on the amount of loan secured by the collateral.
- **Regarding section I, sub-section G.7.7:** A one-time registration fee applies.
- **Regarding section II, sub-section II.1.5:** Sacombank branches will collect the fee from customer in the initial registering date.