

**1. ACCOUNT MANAGEMENT**

Opening Account	Free
Account maintenance	Free
Change any information of account	Free
Block/Release account	Free
Account password change (per case)	VND 40,000
Passbook Issuance (all types of passbook)	Free
Passbook re-issuance due to Lost/ Broken (all types of passbook)	VND 100,000/ passbook
Deposit balance certificate (per case)	VND 100,000
Certificate of account (per case)	VND 100,000
Account statement (per case)	VND 100,000 (Existing A/C) VND 200,000 (Closed A/C)
Retrieval of receipts Case over 3M of trx (Per case)	VND 100,000
Dormant Account Maintenance (per account)	VND 10,000 or \$1 /Month
Closing Account (per account)	Free (Account >= 1 year)  VND 100,000 (Account < 1 year)
Audit Confirmation (per case)	VND 200,000
Other management fee (per case)	VND 100,000

**2. E-BANKING CHANNEL**
**2.1. INTERNET BANKING**

Internet Banking Registration (per case)	Free
Security Card issuance (per piece)	Free
Security Card Re-issuance (per piece)	VND 40,000
OTP issuance/re-issuance (per piece)	VND 200,000

**2.2. PHONE BANKING**

Registration	Free
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**2.3. SMS BANKING**

Registration	Free
Service Fee (based on number of accounts)	VND 55,000 or \$2,75/ Month (* VAT included)

**2.4. FAX BANKING**

Registration	Free
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**2.5. SWIFT CORPORATE FUND MANAGEMENT**

Service Set up Fee (Per case)	\$200
Service Maintenance Fee (Per Month)	\$50
MT940 Cable Charge	
+ Weekly/monthly or requested message	\$5/ message
+ Daily message	\$ 100/ Month

**3. CHEQUE**

Issuance of cheque books (per book)	VND 40,000
Insufficient fund (Per piece at 2nd present)	VND 200,000
Stop Payment (per piece)	VND 200,000

**4. CHEQUE COLLECTION**
**4.1. INWARD COLLECTION (Cheque issued by SHBVN)**

In VND	VND 5,000
In FCY (Per piece)	\$5

**4.2. OUTWARD COLLECTION**
**4.2.1. Overseas outward collection**

Traveler cheque collection/ purchase (Per piece)	1% (Min \$2) + Postal Cost
Other bank's cheque collection (Per piece)	0.25% (Min \$5, Max \$100) + Postal Cost

**4.2.2. Domestic outward collection (per piece)**

	\$3 + Postal Cost
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**5. CASH DEPOSIT**
**5.1. In VND**

Cash for circulation	Free
Cash not for circulation	4%

**5.2. IN USD**

Big notes	Free
Small notes from \$1- \$20	0.3% (Min \$2)
Cash not for circulation	0.5% (Min \$2)

**5.3. IN OTHER FCY**

	0.8% (Min \$2)
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**6. CASH WITHDRAWAL**
**6.1. AT COUNTER**

IN VND	Free
IN USD	0.2%, Min \$2
IN OTHER FCY	0.15%, Min \$2

**6.2. VISA/MASTER CARD ENCASHMENT**

	3%
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**7. INTERNAL TRANSFER**

Internal Transfer (At counter/ Internet Banking/ Mobile banking)	Free
Internal Bulk Transfer (At counter)	VND 1,500/ Ben account
Internal Bulk Transfer (Internet Banking)	VND 1,000/ Ben account
Auto Fund Transfer	Free

**8. REMITTANCE**
**8.1. INWARD REMITTANCE**
**8.1.1. From overseas banks**

<b>From Shinhan Bank, Korea</b>	
+ BEN A/C in SHBVN	0.1% (Min \$10-Max \$30)
+ BEN A/C in other banks in Vietnam	\$15/ trx
<b>From other banks</b>	
+ BEN A/C in SHBVN	0.1% (Min \$10-Max \$50)
+ BEN A/C in other banks in Vietnam	0.15% (Min \$15 -Max \$65)

**8.1.2. From domestic banks**

	Free
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<b>8.2. OUTWARD REMITTANCE</b>	
8.2.1. To overseas banks	
BEN A/C at Shinhan Bank, Korea	From 0.2%(Min \$20)
BEN has AC in other banks	From 0.2%(Min \$20)
Salary Payment	
BEN A/C at Shinhan Bank, Korea	0.1% (Min \$5-Max \$30)
BEN has AC in other banks	0.1% (Min \$10-Max \$50)
8.2.2. To domestic banks (From Account)	
<b>+ In VND</b>	
- Less than VND 500 Million	
* Before 14:30	0.01% (Min VND 20,000)
* After 14:30	0.03% (Min VND 30,000)
- Equal or more than VND 500 Million	
* Before 14:30	0.03% (Max VND 250,000)
* After 14:30	0.04% (Max VND 400,000)
- Using IBT – Express Domestic transfer	Flat VND 20,000.
<b>+ In USD</b>	
- Before 14:30	
* BEN A/C at VCB	\$4
* BEN A/C outside VCB	\$6
- After 14:30	0.1% (Min \$5 - Max \$55)
8.2.3. To domestic banks (By VND cash)	
<b>+ In VND</b>	
- Less than VND 500 Million	
* Before 14:30	0.02% (Min VND 30,000)
* After 14:30	0.03% (Min VND 50,000)
- Equal or more than VND 500 Million	
* Before 14:30	0.04% (Max VND 500,000)
* After 14:30	0.05% (Max VND 600,000)
<b>+ In USD</b>	
	N/A
<b>8.3. REMITTANCE VIA INTERNET BANKING</b>	
8.3.1. To overseas banks	
BEN A/C at Shinhan Bank, Korea	0.1% (Min \$20-Max \$200)
BEN has AC in other banks	From 0.2%(Min \$20)
Salary Payment	
BEN A/C at Shinhan Bank, Korea	Free
BEN has AC in other banks	0.1% (Min \$10-Max \$30)
8.3.2. To domestic banks	
<b>+ In VND</b>	
* Before 14:30	0.01% (Min VND 10,000 - Max VND 200,000)
* After 14:30	0.02% (Min VND 15,000 - Max VND 300,000)
<b>+ In USD</b>	
- Before 14:30	
* BEN A/C at VCB	\$2
* BEN A/C outside VCB	\$3
- After 14:30	0.05% (Min \$5 - Max \$55)
8.3.3 Express domestic transfer	Flat VND 10,000

<b>8.4. TRACING - AMENDMENT - CANCELLATION - REFUND</b>	
8.4.1. Tracing for inward remittance	Free
8.4.2. Amendment for outward remittance	
Overseas (Per request)	\$10
Domestic (Per request)	
+ In VND	VND 25,000
+ In USD	\$2
8.4.3. Cancellation Outward Remittance	Actual remittance fees
8.4.4. Refund inward remittance	
Overseas	Same as Inward Remittance Fee
Domestic	Free
<b>8.5. OTHER SERVICES</b>	
8.5.1. Bulk collection	VND 2,000/ account (Excluded VAT)

<b>9. IMPORT</b>	
<b>9.1. L/C ISSUANCE</b>	
With margin	0.1% (Min\$25; Max\$200)
Facility	0.2% Per Month (Min \$25)
Payment of L/C after expiry date	Additional term charges from expired date to payment date
Cable cost	\$20
<b>9.2. L/C AMENDMENT</b>	
Amount	Same as L/C issuance
Validity extension	Same as L/C issuance
Others	\$20
Cable cost	\$20 for Applicant, \$30 for BEN
<b>9.3. L/C CANCELLATION</b>	\$20 + Cable Cost
<b>9.4. L/C SETTLEMENT</b>	From 0.2% (Min \$20)
<b>9.5. LETTER OF GUARANTEE</b>	
Shipping Guarantee	\$20
B/L Endorsement	\$10
<b>9.6. USANCE L/C ACCEPTANCE</b>	
With margin	\$40
Facility	0.2% Per Month (Min \$20)
<b>9.7. DEDUCT FROM THE PROCEED</b>	
Discrepancy fee	\$70
Cable cost	\$40
Other Cable Cost (if any)	\$20/ Message
<b>9.8. D/A, D/P COLLECTION</b>	
Handling Charge	\$5
Payment	From 0.2% (Min \$20)
D/A Acceptance	\$15
B/L Endorsement (if any)	\$20
Cancellation/ Unpaid	\$10 + Actual cost

10. EXPORT	
<b>10.1. ADVISING L/C, L/C AMENDMENT</b>	
Directly to beneficiary	\$20
To second advising bank (by courier service)	\$20 + Cable cost
<b>10.2. L/C CANCELLATION</b> Cable Cost	
<b>10.3. TRANSFERING L/C</b>	
Total/Partial	\$20
<b>10.4. COLLECTION (L/C, D/A, D/P )</b>	
Handling Charge	\$5
L/C, D/A, D/P Collection commission	0.2% (Min \$20 - Max \$200)
Postage Charge	\$50/ Set of documents
Cable Cost (if any)	\$20/ Message
<b>10.5. NEGOTIATION (L/C, D/A, D/P, O/A )</b>	
Negotiation commission	0.25% (Min \$20 - Max \$200)
Postage Charge	\$50/ Set of documents
Cable Cost (if any)	\$20/ Message

11. GUARANTEES & CONFIRMATION	
<b>11.1. Stand-by L/C, Bank Guarantee, Bond, Confirmation on L/C , etc</b>	
Issuing Commission	\$100
Term charge	From 1% PA
<b>11.2. AMENDMENT - EXTENSION - CANCELLATION</b>	
Commission	\$50
Term charge	From 1% P.A

12. CREDIT	
<b>12.1. STANDBY CREDIT LINE</b>	
Open revolving line	\$100
Open non-revolving line	\$50
Commitment set-up fee for revolving line	0.5% PA
<b>12.2. EARLY REPAYMENT FEE FOR NON-REVOLVING LOAN</b>	
30 days to 179 days	0.5%
180 days to 359 days	1.0%
360 days to 720 days	1.5%
Over 720 days	2.0%

13. CARD	
<b>13.1. CREDIT CARD</b>	
Annual fee (Per card) Gold Card	200,000 VND
Normal Interest	22% PA * Interest is exempted if full payment is made before the payment due date. *This rate is subject to changes from time to time

13. CARD (cont.)	
<b>13.1. CREDIT CARD (cont.)</b>	
Foreign currency transaction fee	2.6 % of foreign currency transaction amount after being converted into VND. *This rate is subject to changes from time to time
Late Payment fee (Delinquency fee)	4% of the late payment amount (Min VND 50,000 - Max VND 1,000,000)
Card re-issuance fee	VND 200,000
Card statement re-printing fee (Per statement)	VND 100,000
Card credit limit increase fee (Per transaction)	VND 100,000
Accident Investigation Fee (Per transaction)	VND 100,000 (In case of customer's fault)
Transaction slip requesting fee (Per transaction)	VND 100,000
SMS service fee (Per month)	VND 10,000
Late payment interest	+ Applied normal interest rate + Max 150% of normal IR applied
+ For 1st payment interest (Per year)	
+ From 3rd month of delinquency	

13.2. DEBIT CARD	
Annual fee (Classic Card)	Free
Foreign currency transaction fee	2.6 % of foreign currency transaction amount after being converted into VND (Purchase, Cash Advance, Cash Withdrawals)
Late Payment fee (Delinquency fee)	N/A
Card re-issuance fee (Per Card)	VND 100,000
Card statement re-printing fee (Per Statement)	VND 100,000
Accident Investigation Fee (Per Transaction)	VND 100,000 (in case of Customer's fault)
Transaction slip requesting fee (Per Transaction)	VND 100,000
SMS service fee (Per month)	VND 10,000
Late payment interest (PA)	33%
Free above exclude VAT 10%	

14. OTHER SERVICES	
Administrative service	VND 150,000 Case
* Notarized fee shall be paid separately by customer	

#### GENERAL REGULATIONS

1. The above mention shall be applied to normal transaction, other expenses such as stamps, telegraphic expenses, correspondent charges, out of pocket expenses, overdue receipts issuing, if any, will be charged additionally.

2. Bank charges already collected shall not be refund to customer even in case of request for cancellation of the transaction.

3. In case fee is collected in a different currency with the currency stipulated in the Bank Tariff, a prevailing selling exchange rate by SHINHAN BANK VIETNAM will be applied.

4. In case the fees stipulated in article 1,2,3,7 of the Bank Tariff is collected in USD, a fix foreign exchange rate USD/ VND = 20,000 shall be applied.

5. All fees and charges are current at time of publication and are subject to change without notice.

6. All fees and charges are excluded VAT except specifically specified