

1. ACCOUNT MANAGEMENT

Account opening	Free
Account maintenance	Free
Account Information change	Free
Account Block/Release	Free
Account password change	VND 40,000/request
Passbook issuance	
+ Demand Account	VND 50,000/passbook
+ Term/Installment Account	Free
Passbook Re-issuance due to Lost/Damaged (all types of passbook)	VND 50,000/passbook)
Deposit balance certificate	VND 100,000/request
Certificate of account	VND 100,000/request
Account statement	VND 10,000/page
Retrieval of receipts (Case over 3M of trx)	VND 100,000/request
Dormant Account Maintenance	VND 10,000 or \$1 /month/account
Account closure below 1 year of opening	VND 100,000/account
Other management fee	VND 100,000

2. E-BANKING CHANNEL
2.1. INTERNET BANKING

Internet Banking Registration	Free
Security Card issuance	Free
Security Card Re-issuance	VND 40,000/piece
OTP Issuance/Re-issuance	VND 200,000/piece

2.2. PHONE BANKING

Registration	Free
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2.3. SMS BANKING

Registration	Free
Service Fee (base on registered phone no. and account.)	VND 10,000 or \$0.55/ Month (*) VAT included

3. SHBVN CASH CHEQUE

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

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

In VND	VND 5,000/piece
In FCY	\$5/piece

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

5. CASH DEPOSIT

5.1. IN VND	Free
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)

6. CASH WITHDRAWAL

6.1. AT COUNTER	
IN VND	Free
IN FCY	0.2%, (Min \$2)
Waived for withdrawal on/after Maturity Date of Term/Installment Account with tenor is 3M or above	
6.2. VISA/MASTER CARD ENCASHMENT	3%

7. INTERNAL TRANSFER

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

8. REMITTANCE
8.1. INWARD REMITTANCE

8.1.1. From overseas banks	
From Shinhan Bank, Korea	
+ BEN A/C in SHBVN	
- Foreigners	0.1% (Min \$5-Max \$30)
- Vietnamese	0.05% (Min \$2-Max \$30)
+ BEN A/C in other banks in Vietnam	\$10/ trx for Vietnamese worker \$15/ trx for others
From other banks	
+ BEN A/C in SHBVN	
- Foreigners	0.1% (Min \$10-Max \$50)
- Vietnamese	0.05% (Min \$2-Max \$50)
+ BEN A/C in other banks in Vietnam	\$10/ trx for Vietnamese worker \$15/ trx for others

8.1.2. From domestic banks	Free
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8.2. OUTWARD REMITTANCE

8.2.1. To overseas banks	
BEN A/C at Shinhan Bank, Korea	0.1% (Min \$5 - Max \$30)
BEN has A/C at other banks	0.1% (Min \$10 - Max \$50)
8.2.2. To domestic banks (From Account)	
+ In VND	
- 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 Express Domestic transfer - IBT	Flat VND 10,000
+ In USD	
- 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)

+ In VND	
- 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)
+ In USD	N/A

8.3. REMITTANCE VIA INTERNET BANKING

8.3.1. To overseas banks	
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	
+ In VND	
* 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)
+ In USD	
- 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

8.4. OTHER SERVICE	
8.4.1. Confirmation fee	Flat VND 100,000/case

8.4. TRACING - AMENDMENT - CANCELLATION - REFUND	
8.4.1. Tracing for inward remittance	Free
8.4.2. Amendment for outward remittance	
Overseas	\$10/request
Domestic	
+ In VND	VND 25,000/request
+ In USD	\$2/request
8.4.3. Cancellation Outward Remittance	Actual remittance fees
8.4.4. Refund inward remittance	
Overseas	Same as Inward Remittance Fee
Domestic	Free

9. CARD

9.1. ATM CARD

Issuance fee	Free
Re-issuance fee	VND 30,000/card
Reset PIN	Free
Annual Fee	Free
Cash withdrawal fee	
+ Shinhan Bank's ATM	Free
+ Other bank's ATM	VND 3,000/ transaction
Balance inquiry fee	
+ Shinhan Bank's ATM	Free
+ Other bank's ATM	Free
Transaction slip requesting fee	Free
Accident Investigation Fee (In case of customer's fault)	VND 50,000/transaction
Transfer money to other bank	VND 10,000/transaction

9.2. CREDIT CARD

Annual fee (Per card)	
+ Primary card	
- Classic card	VND 100,000 / card
- Gold card	VND 300,000 /card
- Platinum card	VND 1,000,000 / card
- E-card	VND 390,000 / card
+ Family Card	
- Gold Card / E-card:	VND 200,000
- Platinum card:	VND 500,000
Cash advance processing fee	4% of cash advanced amount (Min VND 50,000)
Cash Withdrawal Fee	
+ Shinhan Bank's ATM	Free
+ Other bank's ATM	2% of withdrawn cash amount (Min VND 20,000/ trx)
Card Credit limit/ Payment account balance inquiry fee	
+ Shinhan Bank's ATM	Free
+ Other bank's ATM	N/A
Normal Interest (Revolving/Cash Advance)	
+ Classic card	26% p.a
+ Gold/Platinum/E-card	22% p.a
	* Interest is exempted if full payment is made before the payment due date. (However, as for cash advance, interest is charged from the following date of the transaction date to the payment date)
Foreign currency transaction fee	2.6% of foreign currency transaction amount converted into VND (Purchase, Cash Advance, Cash Withdrawals) *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 200,000)

9.2. CREDIT CARD	
Card re-issuance fee (Per card)	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 (In case of customer's fault)	VND 100,000/transaction
Transaction slip requesting fee	VND 100,000/transaction
SMS service fee	VND 10,000/month
Late payment interest	
+ For 1st and 2nd month of the late payment	Applied normal interest rate Max 150% of normal interest rate applied * For installment transaction, 150% of normal interest rate will be applied from the 1st month of late payment
+ From 3rd month of delinquency	

9.3. DEBIT CARD

Annual fee	Free
Classic Primary / Family member card	
Cash advance processing fee	N/A
Cash Withdrawal Fee	
+ Shinhan Bank's ATM	Free
+ Other bank's ATM	2% of withdrawn amount (Min VND 20,000)
Card Credit limit/ Payment account balance inquiry fee	
+ Shinhan Bank's ATM	Free
+ Other bank's ATM	N/A
Normal Interest (Revolving/Cash Advance)	N/A
Foreign currency transaction fee	2.6% of foreign currency transaction amount converted into VND (Purchase, Cash Advance, Cash Withdrawals) *This rate is subject to changes
Late Payment fee (Delinquency fee)	N/A
Card re-issuance fee	100,000 VND/card
Card statement re-printing fee	100,000 VND/statement
Card credit limit increase fee	N/A
Accident Investigation Fee (in case of Customer's fault)	VND 100,000/transaction
Transaction slip requesting fee	VND 100,000/transaction
SMS service fee	VND 10,000/month
Late payment interest	
+ For 1st and 2nd month of the late payment	Applied normal interest rate Max 150% of normal interest rate applied
+ From 3rd month of the late payment	

10. CREDIT

Early repayment Fee	Subjects to specific scheme and product from time to time and will be mentioned in Credit agreement
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11. OTHER SERVICES

11.1. SERVICE FEES RELATING COLLATERAL IS LAND USE RIGHT AND HOUSE

11.1.1. Service fee relating Collateral	VND200,000/ request
11.1.2. Changing collateral	VND100,000/ request

11.2 SERVICE FEES RELATING COLLATERAL IS VEHICLE

11.2.1. Secure registration and Auto registration transportation	VND400,000/ Case
11.2.2. Issuing Confirmation of Keeping Original Auto Registration	VND100,000/ year (For 4 times request - applied from 2nd year on onwards) VND30,000/request (applied from 5th time request/year)

GENERAL REGULATIONS

- 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.
- Bank charges already collected shall not be refund to customer even in case of request for cancellation of the transaction.
- In case fee is collected in a different currency with the currency stipulated in the Bank Tariff,