

	STANDARD	PWM
<b>1. ACCOUNT MANAGEMENT</b>		
Account opening	Free	Free
Account maintenance	Free	Free
PWM maintenance fee (If monthly average balance is below the requirement)	N/A	VND 550,000/ month
Account Information change	Free	Free
Account Block/Release	Free	Free
Account password change	VND 44,000/ request	Free
Passbook issuance		
+ Demand Account	VND 55,000/ passbook	Free
+ Term/Installment Account	Free	Free
Passbook Re-issuance due to Lost/Damaged (all types of passbook)	VND 55,000/ passbook	Free
Deposit balance certificate	VND 110,000/ request	Free
Certificate of account	VND 110,000/ request	Free
Account statement	VND 11,000/ statement month	Free
Retrieval of receipts (Case over 3M of trx )	VND 110,000/ request	Free
Dormant Account Maintenance	VND 11,000 or USD 1.1/ month/ account	Free
Account closure below 1 year of opening	VND 110,000/ account	Free
Other management fee	VND 110,000/ case	Free
<b>2. E-BANKING CHANNELS</b>		
<b>2.1 INTERNET BANKING</b>		
Internet Banking Registration	Free	Free
Security Card issuance	Free	Free
Security Card Re-issuance	VND 44,000/ piece	VND 44,000/ piece
OTP Issuance/Re-issuance	VND 220,000/ piece	VND 220,000/ piece
<b>2.2 PHONE BANKING</b>		
Registration	Free	Free
<b>2.3 SMS SERVICE</b>		
Registration	Free	Free
Service Fee (base on registered phone no. and account.)	VND 10,000 or USD 0.55/ Month	Free
<b>2.4 SAMSUNG PAY CARD</b>		
Reload via Samsung Pay app	1.1%/transaction	1.1%/transaction
Transfer to phone number/contacts	8,800 VND/transaction	8,800 VND/transaction
Transfer to other bank card/account number	8,800 VND/transaction	8,800 VND/transaction
Shinhan internal transfer	Free	Free
POS payment	Free	Free
Annual fee	Free	Free

### 3. SHBVN CASH CHEQUE

Issuance of cheque books	VND 44,000/ book	VND 44,000/ book
Insufficient fund (Per piece at 2nd present)	VND 220,000	VND 220,000
Stop Payment	VND 220,000/ piece	VND 220,000/ piece

### 4. OVERSEAS CHEQUE OUTWARD COLLECTION

Overseas cheque outward collection	0.55%, Min USD 11~Max USD 110	0.55%, Min USD 11~Max USD 110
Courier	USD 11	USD 11

### 5. CASH DEPOSIT

In VND	Free	Free
In FCY	Free	Free

### 6. CASH WITHDRAWAL AT COUNTER

In VND	Free	Free
In USD	0.22%, (Min USD 2.2)	Free
In other FCY	0.66%, (Min USD 2.2)	0.66%, (Min USD 2.2)

\* Free of charge for withdrawal from Term/Installment deposit in case actual time of deposit over 30 days

### 7. INTERNAL TRANSFER

Internal Transfer (At counter/ Internet Banking/ Mobile banking)	Free	Free
Internal Bulk Transfer (At counter)	VND 1,650/ account	Free
Auto Fund Transfer	Free	Free

### 8. REMITTANCE

#### 8.1 INWARD REMITTANCE

##### 8.1.1. From overseas banks

##### From Shinhan Bank, Korea

##### + BEN A/C in SHBVN

##### \* In USD

- Foreigners	0.11% (Min USD 5.5-Max USD 33)	Free
- Vietnamese	0.055% (Min USD 2.2-Max USD 33)	Free

* In VND (applied for purpose: Foreign direct/indirect investment, loan to Vietnam)	Flat VND 759,000/trx	Free
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##### + BEN A/C in other banks in Vietnam

* In USD	USD 11/ trx for Vietnamese worker	USD 11/ trx for Vietnamese worker
	USD 16.50/ trx for others	USD 16.50/ trx for others

* In VND (applied for purpose: Foreign direct/indirect investment, loan to Vietnam)	Less than 4.5 bio VND: VND 759,000/trx	Less than 4.5 bio VND: VND 759,000/trx
	More than 4.5 bio VND: VND 1,138,500/trx	More than 4.5 bio VND: VND 1,138,500/trx

##### From other banks

##### + BEN A/C in SHBVN

- Foreigners	0.11% (Min USD 11-Max USD 55)	Free
- Vietnamese	0.055% (Min USD 2.2-Max USD 55)	Free

8.1.2. From domestic banks	Free	Free
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#### 8.2 OUTWARD REMITTANCE

##### 8.2.1. To overseas banks

##### BEN A/C at Shinhan Bank, Korea

* In USD	0.11% (Min USD 5.5 - Max USD 33)	Free
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* In VND (applied for purpose: Foreign direct/indirect investment, loan to Vietnam)	0.11% (Min VND 126,500 - Max VND 759,000)	Free
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BEN has A/C at other banks	0.11% (Min USD 11 - Max USD 55)	Free
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### 8.2.2. To domestics banks (From Account)

#### In VND

+ Less than VND 500 Million

- Before 14:30	0.011% (Min VND 22,000)	Free
- After 14:30	0.033% (Min VND 33,000)	Free

+ Equal or more than VND 500 Million

- Before 14:30	0.033% (Max VND 275,000)	
- After 14:30	0.044% (Max VND 440,000)	

+ Using Express Domestic transfer - IBT Flat VND 22,000 Free

#### In USD

+ Before 14:30

- BEN A/C at VCB	USD 4.4	Free
- BEN A/C outside VCB	USD 6.6	Free

+ After 14:30 0.11% (Min USD 5.5 - Max USD 60.5) Free

### 8.2.3. To domestic banks (By VND cash)

#### In VND

+ Less than VND 500 Million

- Before 14:30	0.022% (Min VND 33,000)	Free
- After 14:30	0.033% (Min VND 55,000)	Free

+ Equal or more than VND 500 Million

- Before 14:30	0.044% (Max VND 550,000)	Free
- After 14:30	0.055% (Max VND 660,000)	Free

In USD N/A N/A

## 8.3 REMITTANCE VIA INTERNET BANKING

### 8.3.1. To overseas banks

BEN A/C at Shinhan Bank, Korea	Free	Free
BEN has AC in other banks	0.11% (Min USD 11 - Max USD 33)	Free

### 8.3.2. To domestic banks

#### In VND

+ Before 14:30	0.011% (Min VND 11,000 - Max VND 220,000)	Free
+ After 14:30	0.022% (Min VND 16,500 - Max VND 330,000)	Free

#### In USD

+ Before 14:30		
- BEN A/C at VCB	USD 2.2	Free
- BEN A/C outside VCB	USD 3.3	Free
+ After 14:30	0.055% (Min USD 5.5 - Max USD 60.5)	Free

8.3.3. Express domestic transfer Flat VND 11,000 Free

## 8.4 TRACING - AMENDMENT - CANCELLATION - REFUND

8.4.1. Tracing for inward remittance Free Free

### 8.4.2. Amendment for outward remittance

<b>Overseas</b>	USD 11/ request	USD 11/ request
<b>Domestic</b>		
+ In VND	VND 27,500/ request	VND 27,500/ request
+ In USD	USD 2.2/ request	USD 2.2/ request

8.4.3. Cancellation Outward Remittance Actual remittance fees Actual remittance fees

### 8.4.4. Refund inward remittance

Overseas	Same as Inward Remittance Fee	Same as Inward Remittance Fee
Domestic	Free	Free

## 8.5 OTHER SERVICE

Confirmation fee	Flat VND 110,000	Flat VND 110,000
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## 9. ATM CARD

First Card Issuance fee	Free	Free
Second Card Issuance/ Re-issuance fee	VND 33,000/ card	Free
Reset PIN	Free	Free
Annual Fee	Free	Free
Cash withdrawal fee		
+ Shinhan Bank's ATM	Free	Free
+ Other bank's ATM	VND 3,300/ transaction	Free
Balance inquiry fee		
+ Shinhan Bank's ATM	Free	Free
+ Other bank's ATM	Free	Free
Transaction slip requesting fee	Free	Free
Accident Investigation Fee (In case of customer's fault)	VND 55,000/ transaction	VND 55,000/ transaction
Transfer money to other bank	VND 11,000/ transaction	Free

## 10. INTERNATIONAL DEBIT CARD

### Classic

### PWM

Annual Fee	Free	Free
PIN re-issuing fee	Free	Free
Foreign currency transaction fee	3.85%	2.86%
SMS fee	VND 11,000/ month	Free
Cash withdrawal transaction		
+ At Shinhan bank's ATMs in Vietnam	Free	Free
+ At other banks' ATM	2% of transaction amount, (min: VND 22,000)	
Balance inquiry	Free	Free
Card re-issuance fee	VND 110,000	VND 110,000
Card statement re-printing fee	VND 110,000	VND 110,000
Accident Investigation fee (in case of incorrect dispute)	VND 110,000	VND 110,000
Transaction slip request fee	VND 110,000	VND 110,000

## 11. CREDIT

### Early repayment fee

+ Unsecured loan	4% on loan outstanding balance
+ Secured loan	Subjects to specific scheme and product from time to time and will be mentioned in Credit agreement
+ Car loan	

## 12. OTHER SERVICES

### 12.1 SERVICE FEES RELATING COLLATERAL IS LAND USE RIGHT AND HOUSE (\*)

12.1.1. Service fee relating Collateral	VND 220,000/ request	VND 220,000/ request
12.1.2. Changing collateral	VND 1,100,000/ request	VND 1,100,000/ request

(\*) The fee excludes third party and vendor's collection to perform the service

### 12.2 SERVICE FEES RELATING COLLATERAL IS VEHICLE

12.2.1. Secure registration and Auto registration transportation	VND 440,000/ Case	VND 440,000/ Case
12.2.2. Supporting fee for notarization service of Auto Registration document		
For requests in 1st year	Free	Free
For 4 times request - applied from 2nd year on onwards	VND 110,000/ year	VND 110,000/ year
Applied from 5th time request/year	VND 33,000/ year	VND 33,000/ year

### 13. SHINHAN ATMs NETWORK

<b>Other bank's ATM card balance inquiry fee</b>	Free	Free
<b>Cash withdrawal fee</b>		
+ Other bank's ATM card	Free	Free
+ Visa/Master card issued in Vietnam	Free	Free
+ Visa/Master card issued overseas	VND 55,000	VND 55,000
<b>Other bank's ATM card transfer money</b>	Free	Free

#### 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. All fees and charges are current at time of publication and are subject to change without notice.
5. All fees and charges are included VAT except specifically specified