

	STANDARD	PWM
1. ACCOUNT MANAGEMENT		
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
2. E-BANKING CHANNELS		
2.1 INTERNET BANKING		
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
A-OTP Issuance/Re-issuance	VND 550,000/ piece	VND 550,000/ piece
2.2 PHONE BANKING		
Registration	Free	Free
2.3 SMS SERVICE		
Registration	Free	Free
Service Fee (base on registered phone no. and account.)	VND 10,000 or USD 0.55/ Month	Free
2.4 SAMSUNG PAY CARD		
Reload via Samsung Pay app	Free	Free
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 foreign currency			
- Foreigners	0.11% (Min USD 5.5-Max USD 33)		Free
- Vietnamese	0.055% (Min USD 2.2-Max USD 33)		Free
* In VND	Flat VND 759,000/trx		Free
+ 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			
- Less than 4.5 bio VND	VND 759,000/trx		VND 759,000/trx
- More than 4.5 bio VND	VND 1,138,500/trx		VND 1,138,500/trx
* Real time relay remittance	Flat USD 11		
From KEB Hana Bank, Ha Noi Branch	Flat USD 2.2		
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
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
* In VND	0.11% (Min VND 126,500 – Max VND 759,000)		Free
BEN has A/C at other banks	0.11% (Min USD 11 - Max USD 55)		Free
8.2.2. To domestic 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)		Free
- After 14:30	0.044% (Max VND 440,000)		Free
+ Using Express Domestic transfer - IBT	Flat VND 22,000		Free

In foreign currency		
+ 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
8.3.4. Transfer by contact	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		
Overseas	USD 11/ request	USD 11/ request
Domestic		
+ In VND	VND 27,500/ request	VND 27,500/ request
+ In foreign currency	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
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	
+ Car loan	and will be mentioned in Credit agreement	
12. OTHER SERVICES		
12.1. FEE TARIFF FOR REAL ESTATE COLLATERALS		
Fee of changing the loan's collateral	VND 2,200,000/collateral	
Fee of borrowing the mortgaging assets for updating changes on the	VND 2,200,000/collateral	
Fee of requesting Notarized Copy of collateral set	110,000/collateral set/request From the 2nd : 33,000/set	
Fee of borrowing mortgaged assets for financially proving to the R.O	VND 3,300,000/collateral	
Fee of issuing the approval letter of leasing the collaterals	VND 550,000/collateral	
12.2. FEE TARIFF FOR AUTOMOBILE COLLATERALS		
Fee of Car Loan Secured Transaction Registration	VND 550,000/collateral	
Fee of clearing Secured Transaction via online NRAST channel	VND 220,000/collateral	
Fee of requesting Notarized Copy of Car Ownership	VND 55,000/ request for Notarization	
Fee of issuing Confirmation of holding original collateral	Waive	
Fee of borrowing the car registration for updating changes	VND 1,100,000/collateral	
12.3. FEE TARIFF FOR OTHERS		
Fee of granting Confirmation Letter as per borrower request	VND 110,000/request	
13. SHINHAN ATMs NETWORK		
Other bank's ATM card balance inquiry fee	Free	
Cash withdrawal fee		
+ Other bank's ATM card	VND 3,300/ transaction	
+ Visa/Master card issued In Vietnam	Free	
+ Visa/Master card issued other countries	VND 50,000/ transaction	
Other bank's ATM card transfer money	VND 11,000/ transaction	
14. INTERNATIONAL CARDS		
International Credit/Debit Cards	Click here	

GENERAL REGULATIONS

1. The above mention shall be applied to normal transaction, other expenses such as stamps, telegraphic expenses, corresspond ent 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 prevailling selling ex change 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.