

**STANDARD**
**PWM**

<b>1. ACCOUNT</b>		
Normal Account opening	Free	Free
Account opening with Lucky Account Service		
+ Default format of the Bank (up to the last 6 digits/12 digits)		
* Prosperity numbers	VND 3,300,000	VND 3,300,000
* Birthday numbers	VND 330,000	Free
* Other numbers	VND 550,000	Free
+ Mobile phone no. format (10 digits)	VND 330,000	Free
Minimum Balance Requirement		
+ Demand Account - VND	VND 50,000/account	VND 50,000/ Account
+ Demand Account - USD	USD 2/account	USD 2/ Account
Monthly Average Balance Requirement		
+ Demand Account - VND	VND 1,000,000/account	VND 1,000,000/ Account
+ Demand Account - USD	USD 50/account	USD 50/ Account
Monthly Account Management fee (If Montly Average Balance falls below VND 1,000,000/USD 50)	VND 11,000/month/account (or USD equivalent)	VND 11,000/ Month/ Account (or USD equivalent)
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
A-OTP Issuance/Re-issuance	VND 550,000/ piece	VND 550,000/ Piece
M-OTP annual fee	Free	Free
Online A-OTP annual fee	VND 55,000/ year	VND 55,000/ Year
<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.) "Please note that Automatic Balance Notification is not applied for transaction below VND 100,000 "	VND 10,000 or USD 0.55/ Month	Free
<b>2.4 SAMSUNG PAY CARD</b>		
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
<b>3. SHBVN CASH CHEQUE</b>		
Issuance of cheque books	VND 44,000/ book	VND 44,000/ Book
Insufficient fund (Per piece at 2 <sup>nd</sup> present)	VND 220,000	VND 220,000
Stop Payment	VND 220,000/ piece	VND 220,000/ Piece
<b>4. CASH DEPOSIT</b>		
<b>4.1 IN VND</b>	Free	Free
Cash counting fee (Applied to cash deposit transactions from VND 500 million and more, then making cash withdrawal or domestic transfer within 02 working days from the cash deposit transaction date)	0.022%	0.022%
<b>4.2 IN FCY</b>	Free	Free
<b>5. CASH WITHDRAWAL AT COUNTER</b>		
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		
<b>6. INTERNAL TRANSFER</b>		
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
<b>7. REMITTANCE</b>		
<b>7.1 INWARD REMITTANCE</b>		
<b>7.1.1. From overseas banks</b>		
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% (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	Free
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
<b>7.1.2. From domestic banks</b>	Free	Free
<b>7.2 OUTWARD REMITTANCE</b>		
<b>7.2.1. To overseas banks</b>		
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
<b>7.2.2. To domestic banks (From Account)</b>		
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 18,000	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
<b>7.2.3. To domestic banks (By VND cash)</b>		
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
<b>7.3 REMITTANCE VIA INTERNET BANKING</b>		
<b>7.3.1. To overseas banks</b>		
BEN A/C at Shinhan Bank, Korea	Free	Free
BEN has AC in other banks	0.11% (Min USD 11 - Max USD 33)	Free
<b>7.3.2. To domestic banks</b>		
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
<b>7.3.3. FastFund NAPAS 247 (Express Domestic transfer)</b>		
- Equal or less than VND 500,000	Flat VND 1,650	Free
- From VND 500,001 to VND 2,000,000	Flat VND 5,000	Free
- From VND 2,000,001 to VND 300,000,000	Flat VND 9,900	Free
- From VND 300,000,001 to VND 499,999,999	Flat VND 12,000	Free
<b>7.4 TRACING - AMENDMENT - CANCELLATION - REFUND</b>		
<b>7.4.1. Tracing for inward remittance</b>	Free	Free
<b>7.4.2. Amendment for outward remittance</b>		
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
<b>7.4.3. Cancellation Outward Remittance</b>	Actual remittance fees	Actual remittance fees
<b>7.4.4. Refund Inward remittance</b>		
Overseas	Same as Inward Remittance Fee	Same as Inward Remittance Fee
Domestic	Free	Free
<b>7.5 OTHER SERVICE</b>		
<b>7.5.1. Confirmation fee</b>	Flat VND 110,000	Flat VND 110,000
<b>7.5.2. Guaranteed fee for full credit transfer as applicant's request (*)</b>		
Overseas		
+ Guaranteed fee to the 1st intermediary bank	From USD 5.5	From USD 5.5
+ Guaranteed fee to the final beneficiary	From USD 27.5	From USD 27.5
Domestic	From USD 0.33	From USD 0.33
(*) The fee amount would depend on each of beneficiary bank and their regulations on full credit transfer		
<b>8. ATM CARD</b>		
First Card Issuance fee	VND 88,000/ card	Free

Second Card Issuance/ Re-issuance fee	VND 88,000/ 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
NAPAS 247 (Express Domestic transfer) Equal or less than VND 500,000	Flat VND 1,650	Free
NAPAS 247 (Express Domestic transfer) From VND 500,001 to VND 2,000,000	Flat VND 5,000	Free
NAPAS 247 (Express Domestic transfer) From VND 2,000,001 to VND 50,000,000	Flat VND 9,900	Free

## 9. INTERNATIONAL CARDS

### International Credit/Debit Cards

[Click here](#)

## 10. CREDIT

Early repayment fee	
+ Unsecured loan	Y1 - Y3: 3% on loan outstanding balance. On wards: waived
+ Secured loan	Subjects to specific scheme and product from time to time
+ Car loan	and will be mentioned in Credit agreement

## 11. OTHER SERVICES (\*)

Fee of Granting Confirmation Letter	By each Request:
Fee of Issuing Verified copies of Loan document	VND 110,000/1st copy; VND 55,000/copy from the 2nd copy
Fee of Lending collateral documents for copy notarization at 3rd party	The 1st Notarized set: <10 pages: VND 110,000, ≥10 pages: VND 330,000 From the 2nd Notarized set: 30% fee of 1st set/set
Fee of Issuing Confirmation/ Approval letter relating to the collateral	VND 550,000/collateral
Fee of lending Real estate collateral documents for Financial proofing/ Updating collateral information	Same city/province: VND 2,200,000/collateral Different city/province: VND 3,300,000/collateral
Fee of changing the loan's collateral	VND 3,300,000/collateral Fee applied as per new collateral
Fee of lending Car Registration Certificate for updating changes/ verifying at State agencies	VND 1,100,000/collateral
issuing Confirmation or keeping original Auto Registration Certificate	The 1st issuance/ Next issuances for extension: waived

(\*) Terms & Conditions:

+ Bank has the right to offer/ refuse to offer the services based on each specific situation.

+ For Services of Lending original documents: only the assigned person (Bank staff or Third party having cooperation with Shinhan to deliver legal service) has the right to bring the original documents assisting the Customer to present/ submit to the authority. After conducting the service, the assigned person will bring the original Appointment letter/ original document back to the Bank's vault.

## 12. 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

## 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.







