

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		VND 100,000/ Account/ Certificate VND 10,000/ Additional Copy
Certificate of account		VND 100,000/ Account/ Certificate VND 10,000/ Additional Copy
Account statement/Notification on transaction amount via account (*)		
+ Account Statement/Notification on transaction amount via account (**) < 6 months		VND 30,000/ Account/ Month
+ Account Statement/Notification on transaction amount via account > 6 months		VND 50,000/ Account/ Month
+ Additional Copy		VND 10,000/ Month
For request Account Statement/Notification on transaction amount via account > 12 months, apply above fee or nego (Min 500,000 VND/Account)(*) Above fee is applied to active accounts. For the closed accounts, the fee applied shall double the fee above.(**) Account Statement/Notification on transaction amount via account is count from start date to end date as customer's requirement of providing account statement/notification on transaction amount via account.		
Print receipts for the first time (Case within 3M of trx)		Free
Reprint or Print receipts for the first time (Case over 3M of trx) (per case)		Negotiate (Min VND 100,000/ Account)
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
Commercial Escrow Account management fee (per account)		Negotiate
Dedicated Account management fee (per account)		VND 200,000/ Month
Other management fee (per case)		Negotiate (Min 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
A-OTP issuance/re-issuance (per piece)		VND 800,000
Online A-OTP annual fee		VND 100,000/ Year/ User
2.2 PHONE BANKING		
Registration		Free
2.3 NOTIFICATION SERVICE		
Registration		Free
Service fee (based on registered phone number)		≤ 500 SMS/month/phone number: VND 50,000 or USD 1.95 /month/phone number
- SMS Channel:		
"Please note that Automatic Account Balance Notification is NOT applied for transaction below VND 100,000"		> 500 SMS/month/phone number: VND 100,000 or USD 3.9 /month/phone number
2.4 FAX BANKING		
Registration		Free
2.5 SWIFT CORPORATE FUND MANAGEMENT		
Service Set up Fee (Per case)		USD 200
Service Maintenance Fee (Per Month)		USD 50
MT940 Cable Charge		
+ Weekly/monthly or requested message		USD 5 per message
+ Daily message		USD 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)		USD 5
4.2. OUTWARD COLLECTION		
4.2.1. Domestic outward collection (per piece)		\$3 + Postal Cost
5. CASH DEPOSIT		
5.1. In VND		
Cash for circulation		Free
Cash not for circulation		4%
Cash counting fee (Applied to cash deposit transactions from VND 1 billion and more, then making cash withdrawal or domestic transfer within 02 working days from the cash deposit transaction date)		0.022%
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 USD	0.2%, Min \$2
IN OTHER FCY	0.15%, Min \$2
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/ 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	
From Shinhan Bank, Korea	
+ BEN A/C in SHBVN	
* In foreign currency	0.1% (Min \$10-Max \$30)
* In VND	VND 690,000/ Trx
+ BEN A/C in other banks in Vietnam	
* In USD	USD 15/ Trx
* In VND	
+ Less than 4.5 bio VND	VND 690,000/ Trx
+ More than 4.5 bio VND	VND 1,035,000/ Trx
* Real time relay remittance	Flat USD 10
From KEB Hana Bank, Ha Noi Branch	Flat USD 2
From other banks	
+ BEN A/C in SHBVN	0.1% (Min \$10 - Max \$50)
8.1.2. From domestic banks	Free
8.2. OUTWARD REMITTANCE	
8.2.1. To overseas banks	
BEN A/C at Shinhan Bank, Korea	
* In foreign currency	0.2% (Min \$20, Max \$200)
BEN has AC in other banks	From 0.2% (Min \$20, Max \$200)
Salary Payment	
+ BEN A/C at Shinhan Bank, Korea	0.1% (Min \$5 - Max \$30)
+ BEN has A/C in other banks	0.1% (Min \$10 - Max \$50)
8.2.2. To domestics 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 IBT Express Domestic transfer	Flat VND 16,364
- E-tax and customs tax payment (at counter and online)	
* Less than VND 500 Million	Flat VND 50,000
* More than VND 500 Million	0.02% (Max VND 250,000)
+ In foreign currency	
- Before 14:30	
* BEN A/C at VCB	\$4
* BEN A/C outside VCB	\$6
- After 14:30	0.1% (Min \$5 - Max \$55)
8.3. REMITTANCE VIA INTERNET BANKING	
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 - Max \$200)
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 domestics 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 FastFund NAPAS 247 (Express Domestic transfer)	
- Equal or less than VND 500,000	Flat VND 1,500
- From VND 500,001 to VND 2,000,000	Flat VND 4,545
- From VND 2,000,001 to VND 300,000,000	Flat VND 9,000
- From VND 300,000,001 to VND 499,999,999	Flat VND 10,909
8.4. TRACING - AMENDMENT - CANCELLATION - REFUND	
8.4.1. Tracing for inward remittance	Free
8.4.2. Amendment for outward remittance	
Overseas (Per request)	USD 10
Domestic (Per request)	

+ In VND	VND 25,000
+ In foreign currency	USD 3
8.4.3. Cancellation Outward Remittance	Actual remittance fees
8.4.4. Refund inward remittance	
Overseas	Same as Inward Remittance Fee
Domestic	Free
8.5. OTHER SERVICES	
8.5.1. Bulk collection	Negotiate (Min VND 2,000/ Account)
8.5.2. Guaranteed fee for full credit transfer as applicant's request (*)	
Overseas	
+ Guaranteed fee to the 1st intermediary bank	From USD 5
+ Guaranteed fee to the final beneficiary	From USD 25
Domestic	From USD 0.3
(*) The fee amount would depend on each of beneficiary bank and their regulations on full credit transfer	
9. IMPORT	
9.1. L/C ISSUANCE	
With margin	0.1% (Min USD 25/ VND 600,000; Max USD 200/ VND 5,000,000)
Facility	0.2% Per Month (Min USD 25/ VND 600,000)
Payment of L/C after expiry date	Additional term charge from expiry date to payment date
Cable cost	USD 20/ VND 500,000
9.2. L/C AMENDMENT	
Amount	Same as L/C issuance
Validity extension	Same as L/C issuance
Others	USD 20/ VND 500,000
Cable cost	USD 20/ VND 500,000 for Applicant USD 30/ VND 750,000 for Beneficiary
9.3. L/C CANCELLATION	USD 20/ VND 500,000 + Actual Cost
9.4. L/C SETTLEMENT	From 0.2% (Min USD 20/ VND 500,000)
9.5. SHIPPING GUARANTEE	
Shipping Guarantee/ Delivery Authorization	USD 20/ VND 500,000
B/L Endorsement	USD 10/ VND 250,000
9.6. USANCE L/C ACCEPTANCE	
With margin	USD 40/ VND 1,000,000
Facility	0.2% Per Month (Min USD 20/ VND 500,000)
9.7. L/C REIMBURSEMENT	
Reimbursement charge	Actual cost notified by the Reimbursing Bank
9.8. D/A, D/P COLLECTION	
Handling Charge	USD 5
Payment	From 0.2% (Min USD 20)
D/A Acceptance	USD 15
B/L Endorsement (if any)	USD 20
Cancellation/ Unpaid	USD 10 + Actual cost
9.9. OTHER IMPORT FEE	
L/C Discrepancy fee (for account of Beneficiary)	USD 70/ VND 1,750,000
Wire transfer fee (for account of Beneficiary)	USD 40/ VND 1,000,000
Draft L/C	USD 20/ VND 500,000
Cable cost	USD 20/ VND 500,000/ Message
10. EXPORT	
10.1. ADVISING L/C, GUARANTEE AND AMENDMENTS	
Directly to beneficiary	USD 20/ VND 500,000
To second advising bank (by courier service)	USD 40/ VND 1,000,000 + Cable cost
10.2. L/C CANCELLATION	Actual Cost
10.3. TRANSFERING L/C	
Total/Partial Transfer	0.1% (Min USD 50 / VND 1,250,000)
Amendment of increasing amount	0.1% (Min USD 50 / VND 1,250,000)
Other amendments	USD 20/ VND 500,000
Cancellation	USD 20/ VND 500,000
10.4. L/C, D/A, D/P COLLECTION	
Handling Charge	USD 5/ VND 125,000
L/C, D/A, D/P Collection commission	0.2% (Min USD 20/ VND 500,000 - Max USD 200/ VND 5,000,000)
10.5. D/A, D/P NEGOTIATION	
Negotiation commission	0.25% (Min USD 20/ VND 500,000 - Max USD 200/ VND 5,000,000)
10.6. L/C NEGOTIATION	
Negotiation commission	0.25% (Min USD 20/ VND 500,000 - Max USD 200/ VND 5,000,000)
10.7. EXPORT FACTORING	
Export factoring commission	0.25% (Min USD 20/ VND 500,000 - Max USD 200/ VND 5,000,000)
10.8. L/C FORFAITING	
Normal L/C Forfaiting Fee	Negotiable Normal Fee rate x Purchase price x Forfaiting Period/365
Overdue L/C Forfaiting Fee	Negotiable Overdue Fee rate x Purchase price x Overdue Period/365
10.9. OTHER EXPORT FEE	
Examination of L/C documents	USD 20/ VND 500,000/ Set of documents
Postage Charge	USD 60/ VND 1,600,000 + Surcharge, Service charge (If any)/ Set of documents
Cable Cost	USD 20/ VND 500,000/ Message
11. GUARANTEES & CONFIRMATION	
11.1. Stand-by L/C, Bank Guarantee, Bond, Confirmation on L/C , etc	
Issuing Commission	\$100/ VND 2.330.000
Term charge	From 1.25% PA
Cable cost (if any)	\$20
11.2. AMENDMENT - EXTENSION - CANCELLATION	

Commission	\$50/ VND 1.165.000
Term charge	From 1.25% PA
Cable cost (if any)	20
12. CREDIT	
12.1. STANDBY CREDIT LINE	
Open revolving line	\$100
Open non-revolving line	\$50
Commitment set-up fee for revolving line	0.5% PA
12.2. EARLY REPAYMENT FEE FOR NON-REVOLVING LOAN	
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%
12.3. PRIME FACTORING PROCCESSING FEE	VND 2,000,000/factoring debt
13. CARDS	
Corporate Credit Card and Debit Card	Click here
14. FIRM BANKING AND SCFM SERVICE FEE	
14.1. MONTHLY MANAGEMENT FEE	USD 200
14.2. TRANSFER SERVICE	
Fund transfer	VND 1,500 (Salary transfer)
Domestic transfer to other bank less than VND million 500	0.008% (Min VND 16,000)
Domestic transfer to other bank amount from VND million 500	0,024% (Max VND 200,000)
Napas Express Domestic transfer amount equal and less than VND 2,000,000	VND 5,000
Napas Express Domestic transfer amount more than VND 2,000,000	VND 10,000
Domestic transfer to other banks (USD)	\$10
Overseas remittance	0.2% (Min \$20; Max \$200)
15. SHINHAN CMS SERVICE	
15.1 DOMESTIC TRANSFER	
Fund transfer	2,000 VND/ Transaction (*)
Domestic transfer (Citad)	2,000 VND/ Transaction (*)
Napas Express Domestic transfer (Napas)	2,000 VND/ Transaction (*)
<i>(*) Free for the first 50 transactions per month</i>	
15.2. VIRTUAL CODE	
Credited fee	2,000 VND/ Transaction (*)
<i>(*) Free for the first 50 transactions per month</i>	
15.3. BULK COLLECTION	
	2,000 VND/ Account (*)
<i>(*) Free for the first 50 transactions per month</i>	
15.4. OVERSEAS REMITTANCE	
	20 USD/ Transaction
16. VIRTUAL CODE SERVICE	
Issuance fee	VND 2,000/ Account
Credited fee	VND 2,000/ Time
17. L/C REIMBURSING	
17.1 REIMBURSING BY SHBNV'S FUND	
Reimbursing fee	\$120 (EUR 100/ JPY 12,000/ VND 3,000,000) (VAT exempted)
Cable fee	\$20 (EUR 15/ JPY 2,000)
Early repayment fee	1.5% (Min \$100/ EUR 100/ JPY 10,000/ VND 2,500,000) (VAT exempted)
17.2. REIMBURSING BY ISSUING BANK'S FUND	
Reimbursing fee	\$120 (EUR 100/ JPY 12,000/ VND 3,000,000)
Cable fee	\$20 (EUR 15/ JPY 2,000)
18. OTHER SERVICES	
Administrative service	VND 150,000 Case
<i>* Notarized fee shall be paid seperately by customer</i>	
Postage Charge (Domestic)	
+ Same Province (Per case)	VND 20,000
+ Different Province (Per case)	VND 50,000
Advisory Fee	Min VND 50,000
19. CI Guarantee	
Issuing fee	\$100 (EUR 80/ JPY 10,000/ VND 2,500,000)
Term charge	From 0.5% PA
Handling fee (amend/reissue/transfer)	\$100 (EUR 80/ JPY 10,000/ VND 2,500,000)
Courier fee/ Cable fee	collect in case of document sent by mail
20. LC Purchase without recourse	
Purchasing charge	From 2% PA
Hadling fee	\$50 (EUR 50/ JPY 5,000/ VND 1,000,000)
Courier fee	\$20 (EUR 15/ JPY 2,000/ VND 400,000)
Cable fee	\$20 (EUR 15/ JPY 2,000/ VND 400,000)
Early repayment fee	1.5% (Min \$100/ EUR 100/ JPY 10,000/ VND 2,500,000)

GENERAL REGULATIONS

1. The above mention shall be applied to normal transaction, other expenses such as stamps, telegraphic expenses, corresspondent 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 excluded VAT except specifically specified