

SCHEDULE OF SERVICE FEES AND CHARGES

VPBANK DIAMOND*

Effective from September 1

A. ACCOUNT SERVICE

		Diamond and Pre Diamond customer		Diamond Elite customer	
I. Opening and maintenance/management fee	Standard account	VP Super account	Standard account	VP Super account	VP Super account
1. Opening fee	<ul style="list-style-type: none"> • Good number account: according to the good number account fee schedule • Other: free 		<ul style="list-style-type: none"> • Good number account: according to the good number account fee schedule • Other: free 		
2. Maintenance fee	<ul style="list-style-type: none"> • 10,000VND/ 2USD/ 2AUD/ 2GBP/ 2 EUR/ 2 CAD/ 2 SGD/ 20JYP/ ...month • Waive fee if monthly average balance \geq 2,000,000 VND/100 USD/ 100 AUD/ 100 GBP/ 100 EUR/ 100 CAD/ 100 SGD/ 1000 JYP/... 	<ul style="list-style-type: none"> • Monthly average balance under 10,000,000VND: 100,000VND/ month • Monthly average balance from 10,000,000VND to less than 20,000,000VND: 30,000VND/ month • Waive fee if: <ul style="list-style-type: none"> - Customers use VPBank Diamond Debit MasterCard with the status 'Card Ok' or - Monthly average balance \geq 20,000,000VND 	<ul style="list-style-type: none"> • 10,000VND/ 2USD/ 2AUD/ 2GBP/ 2 EUR/ 2 CAD/ 2 SGD/ 20JYP/ ...month • Waive fee if monthly average balance \geq 2,000,000 VND/100 USD/ 100 AUD/ 100 GBP/ 100 EUR/ 100 CAD/ 100 SGD/ 1000 JYP/... 	<ul style="list-style-type: none"> • Monthly average balance under 10,000,000VND: 100,000 VND/ month • Monthly average balance from 10,000,000 VND to less than 20,000,000 VND: 30,000 VND/ month • Waive fee if: <ul style="list-style-type: none"> - Customers use VPBank Diamond Debit MasterCard with the status 'Card Ok' or - Monthly average balance \geq 20,000,000VND 	
3. Closure fee	50,000VND/ 2USD/ or equivalent to 2USD converted to other currencies	<ul style="list-style-type: none"> • 50,000VND • Waive fee if customers use VPBank Diamond Debit MasterCard with the status 'Card Ok' 	Free	Free	
4. Inactivity (in 6 months) fee	Free	Free	Free	Free	
II. Account transaction	Standard account	VP Super account	Standard account	VP Super account	
1. Deposit/withdraw from payment account					
1.1 Account holder (or person authorized by the account holder)					
VND account	Free	Free	Free	Free	
Foreign currency account					
USD	0.2% (min: 2USD)	0.2% (min: 2USD)	0.15% (min: 2USD)	0.15% (min: 2USD)	
Other currency	0.6% (min: 4USD)	0.6% (min: 4USD)	0.6% (min: 4USD)	0.6% (min: 4USD)	
1.2. Not account holder					
VND account					
Affluent customer	Free		Free		
Non-affluent customer (in a province/city different from where the account is opened)	<ul style="list-style-type: none"> • Amount <500 million: 0.03% (min: 20,000 VND, max: 1,000,000 VND) • Amount \geq 500 million: 0.04% (min: 20,000 VND, max: 1,000,000 VND) 		<ul style="list-style-type: none"> • Amount <500 million: 0.03% (min: 20,000 VND, max: 1,000,000 VND) • Amount \geq 500 million: 0.04% (min: 20,000 VND, max: 1,000,000 VND) 		
Foreign currency account					
USD	0.2% (min: 2USD)		0.15% (min: 2USD)		
Other currency	0.6% (min: 4USD)		0.6% (min: 4USD)		

Note: There is an additional fee for cash withdrawal within 2 working days from the date of deposit (Waive fee in case customers withdraw money to save at, buy valuable paper issued by VPBank or VPBank's partners, transfer internationally or perform gold and foreign currency transactions at VPBank):

Withdraw money from payment accounts within 02 working days from deposit date (Fee charged on the transaction amount)

<p>- In same province/city where account is opened</p>	<p>0.03% (min: 20,000VND, max: 1,000,000VND)/on amount exceeding threshold of 20,000,000VND E.g.: On July 25, 2022, the beginning balance is 0, then the customer deposits 500 million in their Standard account On the next day, July 26, the customer withdraws the 1st time an amount of 10 million with no fee, however, when the customer withdraws the 2nd time an amount of 50 million, there is a fee charged on the exceeding amount of 40 million. 3rd withdrawal: 80 million, there is an additional fee charged on this amount.</p>	<p>0.03% (min: 20,000VND, max: 1,000,000VND)/on amount exceeding threshold of 1,000,000,000VND E.g.: On July 25, 2022, the beginning balance is 0, then the customer deposits 5 billion in their VPSuper account On the next day, July 26, the customer withdraws the 1st time an amount of 800 million with no fee. 2nd withdrawal: 500 million. There is a fee charged on the exceeding amount of 300 million. 3rd withdrawal: another 800 million. There is an additional fee charged on this amount.</p>	<p>0.03% (min: 20,000VND, max: 1,000,000VND)/on amount exceeding threshold of 20,000,000VND</p>	<p>0.03% (min: 20,000VND, max: 1,000,000VND)/on amount exceeding threshold of 1,000,000,000VND</p>
<p>- Different province/city where account is opened</p>	<p>0.05% (min: 20,000VND, max: 1,000,000VND)/on amount exceeding threshold of 20,000,000VND</p>	<p>0.05% (min: 20,000VND, max: 1,000,000VND)/ on amount exceeding threshold of 1,000,000,000VND</p>	<p>0.03% (min: 20,000VND, max: 1,000,000VND)/on amount exceeding threshold of 20,000,000VND</p>	<p>0.03% (min: 20,000VND, max: 1,000,000VND)/on amount exceeding threshold of 1,000,000,000VND</p>

III. Account service

<p>1. Balance confirmation</p>	<p>Free</p>	<p>Free</p>
<p>2. Balance confirmation service for online term-deposit customers</p>	<p>Free</p>	<p>Free</p>
<p>3. Statement provision</p>	<p>Free</p>	<p>Free</p>
<p>4. Document copying</p>	<p>Free</p>	<p>Free</p>
<p>5. Account freeze</p>	<p>Free</p>	<p>Free</p>
<p>6. Switching fee to other type of Payment Account within 30 working days from the time Customer converts/registers the Payment Account</p>	<p>Free</p>	<p>Free</p>
<p>7. Payment account authorization</p>	<p>Free</p>	<p>Free</p>
<p>8. Make payment authorization letter at VPBank for payment accounts</p>	<p>Free</p>	<p>Free</p>
<p>9. Contract transfer fee to payment account according to the address requested by the customer</p>	<p>Free</p>	<p>Free</p>
<p>10. Update customer information</p>	<p>Free</p>	<p>Free</p>
<p>11. Other service</p>	<p>Free</p>	<p>Free</p>

IV. Deposit/savings transaction

<p>1. Early withdrawal fees of savings (not maintaining enough time)/ valuable papers before maturity/ withdrawing non-term savings <i>Note: Not applicable to Online Deposits</i></p>		
<p>1.1 VND account</p>		
<p>Withdraw savings and valuable papers before maturity by</p>	<p>0.03% (min: 20,000VND, max: 1,000,000VND)</p>	<p>0.02% (min: 20,000VND, max: 1,000,000VND)</p>

cash/transfer transactions (Waive fee for withdrawal amount less than 20,000,000 VND or actual deposit time being 03 days or more from the date of opening the savings.)		
1.2 USD account		
Same deposit city or province and actual deposit time is 30 days or more	Free	Free
Same deposit province or city and deposit time is less than 30 days	0.15% (min: 2USD)	0.12% (min:2USD)
Different deposit province or city	0.2% (min: 3USD)	0.2% (min: 3USD)
1.3 Other currency		
Same province or city and actual deposit time is 30 days or more	Free	Free
Same province or city and actual deposit time less than 30 days	0.5% (min: 3USD or equivalent in other currencies)	0.5% (min: 3USD or equivalent in other currencies)
Different deposit province or city	0.5% (min: 3USD or equivalent in other currencies)	0.5% (min: 3USD or equivalent in other currencies)
2. Other service	Free	Free

- * Note:**
- + For customers who deposit weekly foreign currency savings and withdraw on time: No fee.
 - + For customers with non-term foreign currency savings deposits, when withdrawing, the same rule applies as for customers with term savings deposits but withdrawing before maturity

B. BEAUTIFUL NUMBER ACCOUNT

Special Account Offers for VPBank's Priority Customers				
Nice accounts with 3-15 characters	The fee structure (The fee schedule for regular individual customers at the counter)	Private clients (The system identifies them as Vip Type: AF-Private)	Preferred clients (The system identifies them as Vip Type: AF-Preferred)	Special clients (The system identifies them as Vip Type: AF-Special)
	From 50 million and above	Equal to the online fee		
	Below 50 million (*)	0	Fees below 10 million: 0 VND The remaining fee tiers are equivalent to the online fees listed in appendix 01-13	Equal to the online fee

(*) The above fee tiers are promotional fees applicable to the first opened nice account after the KHUT identification period, and are not applicable to accounts associated with date of birth and phone number benefits

Fees (Net fee *)	Fee refund mechanism Average CASA balance of three consecutive months including T, T+1, T+2 or T+1, T+2, T+3 is required to be as follows: (T: the month in which the customer opens a beautiful number account)
From 500 million or more	At least VND 10 billion/month for VND-based beautiful number accounts or equivalent foreign currency of at least VND 20 billion/month for beautiful foreign currency number accounts: 100% refund
From 200 million to less than 500 million	At least VND 3 billion/month for VND-based beautiful number accounts or equivalent foreign currency of at least VND 6 billion/month for beautiful foreign currency number accounts: 100% refund
From 120 million to less than 200 million	At least VND 2 billion/month for VND-based beautiful number accounts or equivalent foreign currency of at least VND 4 billion/month for beautiful foreign currency number accounts: 100% refund

From 50 million to less than 120 million	At least VND 1 billion/month for VND-based beautiful number accounts or equivalent foreign currency of at least VND 2 billion/month for beautiful foreign currency number accounts: 100% refund
From 30 million to less than 50 million	At least VND 300 million/month for VND-based beautiful number accounts or equivalent foreign currency of at least VND 600 million/month for beautiful foreign currency number accounts: 100% refund
From 20 million to less than 30 million	At least VND 100 million/month for VND-based beautiful number accounts or equivalent foreign currency of at least VND 200 million/month for beautiful foreign currency number accounts: 100% refund
From 12 million to less than 20 million	At least VND 50 million/month for VND-based beautiful number accounts or equivalent foreign currency of at least VND 100 million/month for beautiful foreign currency number accounts: 100% refund
From 6 million to less than 12 million	At least 30 million/month for VND-based beautiful number accounts or equivalent foreign currency of at least 60 million/month for beautiful foreign currency number accounts: 100% refund
Over 1 million to less than 6 million	At least 10 million/month for VND-based beautiful number accounts or equivalent foreign currency of at least 20 million/month for beautiful foreign currency number accounts: 100% refund
From 1 million or less	At least 5 million/month for VND-based beautiful number accounts or equivalent foreign currency of at least 10 million/month for beautiful foreign currency number accounts: 100% refund

(*) **Net fee:** là mức phí mở TKSD mà VPBank đã thu của Khách hàng.

(*) **Average CASA balance** per month is determined according to the following formula and may be subject to change by VPBank from time to time in accordance with VPBank's regulations:

Average balance = Total end-of-day balance for all days in the month / Total actual number of days in the month

The end-of-day balance is the actual balance recorded in the account at the time the VPBank system closes for the day (COB). The COB time is determined by VPBank's regulations from time to time

In case the day for calculating the average balance falls on a holiday or a non-business day as per VPBank's regulations, the end-of-day balance for that holiday or non-business day will be determined based on the end-of-day balance of the immediate preceding business day

C. MONEY TRANSFER

	Diamond and Pre Diamond customers	Diamond Elite customer
I. Domestic money transfer (No fee charged for VPSuper account holders or people authorized by VPSuper Account holders)		
1. VPBank internal transfer		
In cash	According to the fee charged on deposit in the payment account in section A.II.1 (*)	According to the fee charged on deposit in the payment account in section A.II.1 (*)
By wire transfer	Free	Free
2. External transfer		
2.1 VND payment account		
In cash	0.045% (min: 20,000VND, ma: 1,000,000VND)	0.045% (min: 20,000VND, max: 1,000,000VND)
By wire transfer	0.035% (min: 18,000VND, max: 1,000,000VND)	0.025% (min: 18,000VND, max: 1,000,000VND)
2.2 Foreign currency account		
In cash		
Transfer money to same province/city	5USD/request + counting fee	5USD/request + counting fee
Transfer money to another province/city	0.05% (min: 5USD; max: 50USD) + counting fee	0.05% (min: 5USD; max: 50USD) + counting fee
Transfer		
Transfer money to same province/city	0.03% (min: 2USD, max: 50USD)	0.03% (min: 2USD, max: 50USD)
Transfer money to another province/city	0.05% (min: 5USD; max: 100USD)	0.05% (min: 5USD; max: 100USD)
Note: Additional fees will be charged on transfers within 2 working days from the date of deposit (Waive fee in case customers withdraw money to save at, buy valuable paper issued by VPBank or VPBank's partners, transfer internationally or perform gold and foreign currency transactions at VPBank):		
Transfer within 2 working days from deposit date (Fee charged on transaction amount)		

- Same province/city where account is opened	0.03% (min: 20,000VND, max: 1,000,000VND)/on amount exceeding threshold of 20,000,000VND (for standard account) or 1 billion VND (for VP Super account) E.g. On July 25, 2023, the beginning balance is 0, then the customer deposits 500 million in their Standard account On the next day, July 26, the customer transfers the 1st time an amount of 10 million with no fee, however, when the customer transfers the 2nd time an amount of 50 million, there is a fee charged on the exceeding amount of 40 million. 3rd transfer: 80 million, there is an additional fee charged on this amount.	0.03% (min: 20,000VND, max: 1,000,000VND)/on amount exceeding threshold of 20,000,000VND (for standard account) or 1 billion VND (for VP Super account) E.g. On July 25, 2022, the beginning balance is 0, then the customer deposits 5 billion in their VPSuper account On the next day, July 26, the customer transfers the 1 st time an amount of 800 million with no fee. 2 nd transfer: 500 million. There is a fee charged on the exceeding amount of 300 million. 3 rd transfer: another 800 million. There is an additional fee charged on this amount
- Different province/city where account is opened	0.05% (min: 20,000VND, max: 1,000,000VND)/on amount exceeding threshold of 20,000,000VND (for standard account) or 1 billion VND (for VP Super account)	0.03% (min: 20,000VND, max: 1,000,000VND)/on amount exceeding threshold of 20,000,000VND (for standard account) or 1 billion VND (for VP Super account)
3. Receive by ID/passport	0.03% (min: 20,000VND, max: 1,000,000VND)	0.03% (min: 20,000VND, max: 1,000,000VND)
4. Modify/check/commit telex transfer (outside VPBank system)	20,000VND/ 2USD/order	20,000VND/ 2USD/order
(*Special case: amending and checking telex transfers via Vietcombank (outgoing telex transfer)	60,000VND/ 4USD/order	60,000VND/ 4USD/order
5. Batch transfer	1,000 VND/ transaction (min: 20,000VND per batch)	1,000 VND/ transaction (min: 20,000VND per batch)
II. International money transfer		
1. Outgoing transfer		
At branch	0.15% (min: 5USD)	0.12% (min: 5USD)
Via VPBANK NEO	0.12% (min: 5USD)	
Foreign banking service fees (collected by VPBank) at branch and via VPBANK NEO		
USD	25USD/request	25USD/request
EUR	30EUR/request	30EUR/request
GBP	35GBP/request	35GBP/request
JYP	0.1% (min: 7,000JPG)	0.1% (min: 7,000JPG)
Other currency	Equivalent to 25USD/request	Equivalent to 25USD/request
Check/cancel/change request	10USD/request + Actual incurred fees (if any)	10USD/request + Actual incurred fees (if any)
2. Incoming transfer		
Receiving fee	0.05% (min: 2USD, max: 200USD)	0.05% (min: 2USD, max: 200USD)
Receiving fee by ID card	0.06% (min: 2USD, max: 200USD) + withdrawal fee of foreign currency in cash	0.06% (min: 2USD, max: 200USD) + withdrawal fee of foreign currency in cash
Check/refund money order (no charge for refunds under 20 USD)	10USD/ request (telex fees included)	10USD/ request (telex fees included)
Order commitment fee	3 USD/request	3 USD/request
Transfer to another bank (another beneficiary bank in Vietnam)	5 USD/ transaction	5 USD/ transaction
3. Other Swift fee	5USD/telex transfer	5USD/telex transfer

C. CARD SERVICES FEE SCHEDULE

Applicable to Pre Diamond/ Diamond/ Diamond Elite members

I. Domestic payment cards		
	Autolink Domestic debit card	VPSuper Domestic debit card
1. Card issuance and annual fee		
Ordinary issuance	20.000 VND/card	Free

Annual fee	Free	Free
Re-issuance	Free	Free
2. Transaction fees		
Query fee and statement printing		
Intra-bank	Free	Free
Interbank	500VND/ transaction	Free
VPBank's intra-bank transfer fee		
At VPBank's ATMs	Free	Free
At the ATMs of other banks	Free	Free
Interbank transfer on ATM	7,000VND/ transaction	Free
Cash withdrawal at ATM (VPBank's cards)	Free	Free
Cash withdrawal at ATM (Other banks' cards)	3,000VND/ transaction	3,000VND/ transaction
3. PIN re-issuance	Free	Free
4. Other services	Free	Free

II. International payment cards				
International debit card	MC2/Lady Debit MasterCard	Platinum Debit MasterCard	VNA-Platinum Debit MasterCard	Diamond Debit MasterCard
1. Issuance fee				
Normal release	Free	Free	Free	Free
Reissuance	50,000 VND	50,000 VND	50,000 VND	Free
2. Annual fee				
Primary card	MC2: 49,000VND Lady: 99,000 VND	149,000VND	199,000VND	Free
Supplementary card	49,000 VND	99,000VND	149,000VND	Free (first year) From second year, VND 99,000 will be collected
3. Cash withdrawal (within VPBank system) in Vietnam	Free	Free	Free	Free
4. Cash withdrawal (outside VPBank) in Vietnam	Free	Free	Free	Free
5. Cash withdrawal (other than VPBank) abroad	4% (Minimum: 50,000VND)	4% (Minimum: 50,000VND)	4% (Minimum: 50,000VND)	1% (Minimum: 22,000VND)
6. Querying and printing statements (outside VPBank)	7,000VND	7,000VND	7,000VND	Free
7. Reporting card theft or loss to international organizations	200,000VND	200,000VND	200,000VND	Free
8. Processing international card transactions	3%/ transaction	2.5%/ transaction	2.5%/ transaction	2.5%/ transaction
9. PIN reissuance	30,000VND	30,000VND	30,000VND	Free
10. Local currency transaction fees at foreign payment points	1.1%/ transaction	1.1%/ transaction	1.1%/ transaction	1.1%/ transaction
11. Other services	50,000VND	50,000VND	50,000VND	Free

III. International Credit Card						
International credit cards	MC2 Credit MasterCard	Lady/ StepUp/ Titanium Cashback MasterCard	Platinum (Loyalty)/ VPBank Platinum Cashback MasterCard	VNA-VPBank Platinum MasterCard	VPBank Priority Platinum/ VNA-VPBank Priority Platinum MasterCard	Diamond World/ World Lady MasterCard
1. Card issuance fee	Free	Free	Free	Free	Free	Free
2. Card liquidation/settlement fee	Free	Free	Free	Free	Free	Free
3. Card/PIN replacement/reissuance fee						

10. Additional credit limit management fee of credit card (month)	4% of total credit limit increase	4% of total increased credit limit	4% of total increased credit limit	4% of total increased credit limit	4% of total increased credit limit	Not applicable
11. Fee for balance change notification via SMS (Effective from 05/05/2024 for customers in the Pre-Diamond tier) Note: The fee will be charged separately for the primary card and supplementary card	4.500VND/card/month	4.500VND/card/month	4.500VND/card/month	4.500VND/card/month	4.500VND/card/month	Free

IV. International Prepaid Card

VPBank Visa Smartcash International Prepaid Card

1. Card issuance and management

Card issuance fee	Free
Card management fee	7,000VND/month

2. Deposit fees

VPBank channel	
Internet Banking	5,000 VND/ transaction
At the counter	15,000 VND/ transaction
Other banking channels	15,000 VND/ transaction
Online Agent	
Vouchers	9,000 VND
E-wallets	9,000 VND
Offline Affiliate Channel	15,000 VND / transaction
Top-up card (only applicable for cards with face value from VND 50,000 and above)	25% of the deposit amount

3. Withdrawal fee (VAT included)

Withdrawal to payment account	4% of transaction value, minimum VND 20,000
Withdrawal to e-wallets	2% of transaction value, minimum VND 20,000
Withdrawal at offline agents	4% of transaction value, minimum VND 20,000

4. Transfer fees

Virtual card transfer	15,000 VND / transaction
Virtual card order	VND 15,000 + 3% of transaction value

5. Other service fees

International transaction processing	4% of transaction value
Inactivity card (Free-of-charge if the card is active within 06 months)	20,000 VND / card
Card closure	100,000 VND / card
Fees for reconciliation and complaints	100,000 VND / transaction
Other services	50,000 VND

VP PASSPORT Card prepaid travel card

1. Issuance fee	100,000VND
2. Deposit fees	Free
3. Withdrawal fees	
ATM withdrawal	4% (Minimum: 50,000VND)
Refund	0.03% (Minimum: 35,000VND)
Transfer	3% of transaction value
4. Other fees	

Card reissuance	200,000VND/ time
Customer Service balance inquiry	7,000VND/ time
Temporary card locking fee via Customer Services	50,000VND/ time
Damaged or Stolen Card Report Fee via Customer Services	200,000VND/ time
Transaction fee via Customer Services	50,000VND/ transaction
Statement printing	80,000VND/ time
Complaint	200,000VND/ time
International transaction processing	3% of transaction value
Account management fee/ month	10,000VND/ month

E. E-BANKING FEE SCHEDULE

Applicable to Pre Diamond/ Diamond/ Diamond Elite members

I. Internet Banking	Packages including query, E-KYC, Standard, Advanced, Flexibility, VIP, SuperVIP, Premium, Diamond, Foreigner (or other packages according to VPBank's regulations from time to time)
1. Registration Fee	Free
2. Services information updating	
Customers' updates on website	Free
Customers' updates at the counter	Free
3. Termination of use	50,000 VND
4. Checking at the counter	
VPBank's intra-bank transaction	10,000VND/ transaction
Interbank transaction	15,000VND/ transaction
5. Transfer (inapplicable to Query package)	
VPBank's intra-bank transfer	Free
Interbank transaction (Autolink / Payroll/ VPSuper/ Dream VPSuper/ VPStaff current account)	Free
II. SMS Banking	
1. Registration	Free
2. Services information updating	Free
3. Services fee	<p style="text-align: center;">Pre Diamond member:</p> <p style="text-align: center;">From 0 to 15 SMS/ current account/mobile number/month: 10,000 VND From 16 -30 SMS/1 current account / mobile number/month: 20,000 VND From 31 -50 SMS/1 current account / mobile number/month: 30,000 VND From 51 -100 SMS/ current account/mobile number/month: 50,000 VND From 101 SMS/ current account/mobile number/month or more: 70,000 VND</p> <p style="text-align: center;">Diamond and Diamond Elite members:</p> <p style="text-align: center;">12,000 VND / current account/mobile number/month</p> <p>Note: SMS balance change notification will not be applicable for transactions below 100000 VND.</p>
4. Outbound SMS	VND 909/ SMS

F. OTHER SERVICES SCHEDULE

Applicable to Pre Diamond/ Diamond/ Diamond Elite members

I. Added services fee for affluent customers	
Less than two years old	Free
From two to 12 years old	150,000 VND/ person
12 years old and over	300,000 VND/ person
II. Cheque services	
1. Blank cheque	20,000VND/ cheque-book
2. Certified cheque	10,000VND/ cheque
3. Notice of lost / bounced cheque	50,000VND/ notice
4. Collection of cheque issued by domestic banks	10,000VND/ cheque
5. Traveller's cheque	2% (max: 2USD)
III. Treasury services	
1. Counting fees	Free
2. Banknote exchange	
Exchange damaged banknotes	Free
Exchange banknotes in	
• VND	Free
• Foreign currency	Free
IV. Foreign currency receiving – Western Union	
1. Receiving foreign currency via Western Union (foreign currency)	Free
2. Transfer foreign currency via Western Union	According to the fee schedule of Western Union
V. Others	
1. Permit to carry foreign currency abroad	10USD/ permit
2. Financial consultancy at the customers' requests	Free
3. In-home services (cash collection, exchange, etc.)	According to in-home cash collection and payment regulation applicable to affluent customers
4. Other services	Free
VI. Investment consultancy	
Investment consultancy services	Free

G. FEE SCHEDULE APPLICABLE TO PRIORITY CUSTOMERS WHOSE BENEFITS ARE TERMINATED

I. For priority customers whose benefits are terminated, service fee schedule shall be applied according to the normal individual customer fee schedule from time to time.

II. For Diamond Debit MasterCard card holders, fee schedule of Platinum Debit MasterCard international debit card shall be applied.

III. For Priority Platinum/ VNA Priority Platinum credit card holders, fee schedule of Platinum/ VNA Platinum credit cards shall be applied, except for annual fee as follows:

	Priority Platinum Card	VNA Priority Platinum Card
Primary card	900,000 VND	1,000,000 VND
Supplementary card	300,000 VND	300,000 VND

(*): Fee schedule does not include 10% VAT fee. Fee schedule may change according to VPBank's regulations from time to time

Guidelines		
No.	Items	For fee/free of charge
A.II.1	Making deposit/withdrawal from payment intermediary account	Free for deposits repaying principal/interest/fee of inter-provinces/ cities loans
		Free withdrawal for inter-provincial/city loan disbursement, passbook settlement
	Withdrawal from current account within two days from the deposit day	Deposit transaction is the transaction made at the counter or at VPBank's CDMs
A.III.10	Other services (account)	Include but not limited to the following services fees:
		+ Account confirmation
		+ Confirmation of the use of banking services
A.IV.2	Fees of other services (deposits/saving transactions)	Include but not limited to the following services:
		+ Deposits/saving transactions: <ul style="list-style-type: none"> ✓ Passbook loss notice ✓ Passbook authorization ✓ Saving deposit blockade at the customers' requests ✓ Confirming savings deposit balance/information ✓ Making authorization letter at VPBank to conduct transactions regarding deposits/valuable papers ✓ Money withdrawal under inheritance documents ✓ Other deposit/savings-related services
		Fees related to the customer information changes/confirmation
B.I.1 & B.I.2	Domestic transfer	No difference among inter-provincial/city transfer in VND The money from settling saving books is considered money resources after two working days
	(*) VPBank's intra-bank cash transfer	According to item A.II.1 of AF fee schedule
	Transfer within two working days upon the deposit date	Deposit transaction including depositing at the counter or at VPBank's CDM
B.I.5	Transfer by batch	Collect on each transfer transaction from the sending account to the receiving account (excluding money transfer fees, if any)
		E.g., 1 money transfer order by batch from 1 account to 50 receiving accounts (including receiving accounts in the same system and different ones). Service usage fees are calculated and debited to the transfer account as follows: 1,000*50 (Note: plus intra- and inter-bank transfer fees, if any)
B.II	International transfer	For fees collected in foreign currency via VPBank Online, VND-based fees is calculated as follows: fee amount in foreign currency x The bank transfer selling rate from time to time.
A.II.1 & B.I	List of accounts with fee waived intra-bank deposit / transfer	Free transfer to accounts of companies cooperating with VPBank to distribute products (Bond, Fund, Insurance, etc.). List of products is provided by the Investment & Insurance Products Department from time to time.
C.4	Others (domestic payment cards)	Include but not limited to the following services:
		+ CDM/ATM Reconciliation
		+ Card information confirmation
		+ Issuance of the copies of invoices
		+ Transaction limit change
		+ Opening /locking card at the card holders' requests
+ Reconciliation and complaint		
*		For those who are no longer affluent customers, the fee schedule for ordinary customers is applicable from time to time.