

SCHEDULE OF SERVICE FEES AND CHARGES

VPBANK DIAMOND*

Update from September 1, 2024

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
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)				
- In same province/city where account is opened	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 1 st time an amount of 10 million with no fee, however, when the customer withdraws the 2 nd time an amount of 50 million, there is a fee charged on the exceeding amount of 40 million. 3 rd withdrawal: 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 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 1 st time an amount of 800 million with no fee. 2 nd withdrawal: 500 million. There is a fee charged on the exceeding amount of 300 million. 3 rd withdrawal: another 800 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	0.03% (min: 20,000VND, max: 1,000,000VND)/on amount exceeding threshold of 1,000,000,000VND
- Different province/city where account is opened	0.05% (min: 20,000VND, max: 1,000,000VND)/on amount exceeding threshold of 20,000,000VND	0.05% (min: 20,000VND, max: 1,000,000VND)/ on amount exceeding threshold of 1,000,000,000VND	0.03% (min: 20,000VND, max: 1,000,000VND)/ on amount exceeding threshold of 20,000,000VND	0.03% (min: 20,000VND, max: 1,000,000VND)/ on amount exceeding threshold of 1,000,000,000VND
III. Account service				
1. Balance confirmation	Free		Free	
2. Balance confirmation service for online term-deposit customers	Free		Free	
3. Statement provision	Free		Free	
4. Document copying	Free		Free	
5. Account freeze	Free		Free	
6. Switching fee to other type of Payment Account within 30 working days from the time Customer converts/registers the Payment Account	Free		Free	
7. Payment account authorization	Free		Free	
8. Make payment authorization letter at VPBank for payment accounts	Free		Free	
9. Contract transfer fee to payment account according to the address requested by the customer	Free		Free	
10. Update customer information	Free		Free	
11. Other service	Free		Free	
IV. Deposit/savings transaction				
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>				
1.1 VND account				
Withdraw savings and valuable papers before maturity by cash/transfer transactions (*)	0.03% (min: 20,000VND, max: 1,000,000VND)		0.02% (min: 20,000VND, max: 1,000,000VND)	
	Waive fee for: - Withdrawal amount less than 20,000,000 VND or - Actual delivery time is 3 days or more from the date of opening savings or - Term deposits/Renewable savings (including cases where customers change savings cards)			
For Term Deposit/ Phat Loc Think Prosperity Savings (In addition to the fees in section (*), customers who withdraw before maturity will be charged additional fees)	Early withdrawal fee is equal to (=) Actual balance multiplied by (x) 0.5% divided by (/) 365 multiplied by (x) actual number of days of deposit maintenance (Min: 20,000VND) - No VAT			
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. Savings deposit transfer service		
2.1 Online deposit transfer	50.000 VND/ one online deposit book/ one tranfer	50.000 VND/ one online deposit book/ one tranfer
2.2 Transfer money at the counter	Free	Free
2.3 Online Term Deposit balance confirmation service (for Term Deposits Transferred from the 2nd time)	For online term deposit book: 500,000 VND/time/copy/1 blank or /10 USD/billet	
2.4 Fee for issuing a Certificate of savings deposit balance in A4 form at the counter or re-issuing a draft Savings Card (for Savings Cards transferred at the counter from the 2nd time)	For savings cards at the counter: 500,000 VND/time/copy/1 billet or /10 USD/cardstock	
Note:		
<ul style="list-style-type: none"> - For online term deposits when settled on the online channel, the Premature Savings Withdrawal Fee in section 1 does not apply. - For online Phat Loc Think Vuong term deposits, early settlement is done at the counter, early payment fee is collected in section 1 - In case of online term deposit book settled at the counter: <ul style="list-style-type: none"> + There is no fee if the customer closes the deposit account and transfers money to the payment account + If the Customer withdraws cash from the Payment Account, comply with the Cash Withdrawal Fee as prescribed in section II.1 Deposit/Withdrawal from the Payment Account - There is no fee for premature settlement for the purpose of redepositing savings 		
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				
	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)
Nice accounts with 3-15 characters	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:

$$\text{Average balance} = \frac{\text{Total end-of-day balance for all days in the month}}{\text{Total actual number of days in the month}}$$

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, max: 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 1st time an amount of 800 million with no fee. 2nd transfer: 500 million. There is a fee charged on the exceeding amount of 300 million. 3rd 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

D. 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	Cashback Debit	Platinum Prime Debit	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	199,000VND	149,000VND	199,000VND	Free
Supplementary card	Free	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	Visa Signature Travel Miles	Lady/ StepUp MasterCard	VPBank Flex Mastercard	VNA-VPBank Platinum MasterCard	VPBank Priority Platinum/ VNA-VPBank Priority Platinum MasterCard *(stop new releases)	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						
Reissuance fee (for lost card)	200,000VND	200,000VND	Free	200,000VND	Free	Free
Change card class or card type	100,000VND	100,000VND	Free	100,000VND	Free	Free
PIN reissuance	30,000VND	30,000VND	30,000VND	30,000VND	Free	Free
Card replacement fee						
Card replacement fee (due to damage)	150,000VND	150,000VND	Free	150,000VND	Free	Free

Card replacement fee (due to expiration)	Free	Free	Free	Free	Free	Free
4. Card fees						
Annual fee						
Primary card	1,200,000VND	499,000VND	299,000VND	899,000VND	Free* (if remaining a priority customer)	1,199,000VND(*)
Supplementary card	Free	• Lady: Free • StepUp: 200,000VND	Free	Free	Free	Free
(*) Note: For Diamond World and World Lady MasterCard cards: • First-year annual fee: Applicable from September 1, 2024: Conditions for first-year annual fee exemption: Card with valid spending of 4 million VND or more in the first 30 days from the date of successful card opening on the system • Next year's annual fee: Applicable from September 30, 2024: Conditions for next year's annual fee exemption: The card has incurred valid spending of 150 million VND or more in the previous year.						
Account confirmation at cardholder's request	50,000VND	50,000VND	50,000VND	50,000VND	Free	Free
Credit limit change	Free	Free	Free	Free	Free	Free
Late fees	5% (Minimum: 249,000 VND, Maximum: 999,000VND)	5% (Minimum: 199,000 VND, Maximum: 999,000VND)	5% (Minimum: 149,000 VND, Maximum: 999,000VND)	5% (Minimum: 249,000 VND, Maximum: 999,000VND)	5% (Minimum: 249,000 VND, Maximum: 999,000VND)	Free
5. Re-issuance of account statement/ copy of invoice						
Monthly statement	Free	Free	Free	Free	Free	Free
Statement reissuance (receive at the counter)	80,000VND	80,000VND	80,000VND	80,000VND	Free	Free
Statement reissuance (post, delivery fee included)	100,000VND	100,000VND	100,000VND	100,000VND	Free	Free
Fees for requesting invoice copy	80,000VND/ bill	80,000VND/ bill	80,000VND/ bill	80,000VND/ bill	Free	Free
6. Reconciliation (in case of false complaint)	100,000VND	100,000VND	100,000VND	100,000VND	Free	Free
7. ATM cash withdrawal fee (per transaction)	4% (Minimum: 100,000VND)	4% (Minimum: 100,000VND)	4% (Minimum: 100,000VND)	4% (Minimum: 100,000VND)	4% (Minimum: 100,000VND)	4% (Minimum: 100,000VND)
8. International transaction processing fee (not applicable for VND-based transactions)	1% of transaction value (Minimum: 10,000VND) Applicable from 02/11/2024	Lady: 3% of transaction value StepUp: 1,5% of transaction value (Minimum: 10,000VND) Applicable from 09/11/2024	3% of transaction value (Minimum: 10,000VND) Applicable from 30/11/2024	3% of transaction value (Minimum: 10,000VND) Applicable from 02/11/2024	3% of transaction value (Minimum: 10,000VND) Applicable from 30/11/2024	Online / POS transactions: 1% of transaction value ATM withdrawals: 2.5% of transaction value
9. Local currency transaction fees at foreign payment points (Applicable from October 26, 2024)	1% of transaction value (Minimum: 10,000VND)	1% of transaction value (Minimum: 10,000VND)	1% of transaction value (Minimum: 10,000VND)	1% of transaction value (Minimum: 10,000VND)	1% of transaction value (Minimum: 10,000VND)	1% of transaction value
10. Fee for balance change notification via SMS (Effective from 01/09/2024 for customers in the Pre-Diamond tier) Note: • The fee will be charged separately for the primary card and supplementary card • Customers choose to receive notifications via VPBank NEO application: 0 VND	6.500VND/card/month	6.500VND/card/month	6.500VND/card/month	6.500VND/card/month	6.500VND/card/month	Free
11. Fee for exceeding maximum spending limit by specific categories (*)	1% card limit	1% card limit	1% card limit	1% card limit	1% card limit	Free

Note: when using a VPBank credit card to pay in some specific categories as below, at each statement period, you can spend up to 95% of the total card limit. Merchant Category Code (MCC):

- 4900 Utilities-electric, gas, water....
- 5411 Grocery Stores,supermarkets
- 5541 Service Stations
- 5542 Automated Fuel Dispenser
- 5499 Miscellaneous Food Stores

- Current credit cards that do not apply this regulation include Diamond World and Diamond World Lady cards
- For MCC that do not belong to the above MCCs, you can spend up to 100% of the total card limit at each statement period.
- The registration of products and services into any MCC is proactively registered by the seller, the acquiring bank and the card issuer, not proactively classified by VPBank.
- This regulation applies to all individual credit cards issued by VPBank with a contractual limit of VND 50 million or more, calculated on both primary and secondary cards, non-physical cards and physical cards.
- The card will be charged an over limit fee if in 1 year there are 3 or more consecutive statement periods exceeding the transaction limit according to a specific category. After the first 3 consecutive periods, subsequent single periods that exceed the limit will be charged immediately at that statement period.
- Over-limit fees are collected from the 4th statement period after 3 consecutive over-limit periods, and continue to be collected on subsequent over-limit periods during the year. The fee is shown on the card statement, with a fee equal to 1% of the total credit card limit (both main card and supplementary card).

(*) Please visit website link: <https://www.vpbank.com.vn/-/media/vpbank-latest/tai-lieu-bieu-mau/bieu-phi/khcn/2024/bieu-phi-the-tin -dung-ca-nhan-vpbank.pdf> to see details of VPBank International Credit Card fee schedule.

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/ VPSstaff current account)		Free
II. SMS Banking		
1. Registration		Free
2. Services information updating		Free
3. Services fee		
Pre-Diamond clients		Diamond and Diamond Elite clients
Basic Package	Upgrade Package	Priority package
Receive account balance change notifications via SMS for transactions valued at 200,000 VND or more. The basic package fees are as follows: <ul style="list-style-type: none"> • From 0-15 SMS/1 payment account/1 phone number/1 month: 10,000 VND • From 16-30 SMS/1 payment account/1 phone number/1 month: 20,000 VND • From 31-50 SMS/1 payment account/1 phone number/1 month: 30,000 VND • From 51-100 SMS/1 payment account/1 phone number/1 month: 70,000 VND • From 101 SMS/1 payment account/1 phone number/1 month and above: 100,000 VND plus 700 VND/SMS for each message from the 101st onward. Maximum 1,000,000 VND/1 payment account/1 phone number/1 month. 	Receive account balance change notifications via SMS for transactions valued at 100,000 VND or more. The upgraded package fees include two types of fees as follows: Monthly fixed fee: 100,000 VND/1 payment account/1 phone number/1 month Fee based on actual SMS usage: <ul style="list-style-type: none"> • From 0-15 SMS/1 payment account/1 phone number/1 month: 10,000 VND • From 16-30 SMS/1 payment account/1 phone number/1 month: 20,000 VND • From 31-50 SMS/1 payment account/1 phone number/1 month: 30,000 VND • From 51-100 SMS/1 payment account/1 phone number/1 month: 70,000 VND • From 101 SMS/1 payment account/1 phone number/1 month and above: 100,000 VND plus 700 VND/SMS for each message from the 101st onward. Maximum 1,000,000 VND/1 payment account/1 phone number/1 month 	Receive account balance change notifications via SMS for transactions valued at 100,000 VND or more. SMS fee: 12,000 VND/1 payment account/1 phone number/1 month.

4. Outbound SMS	VND 909/ SMS
5. Service termination fee	Free

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
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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
	Withdrawal from current account within two days from the deposit day	Free withdrawal for inter-provincial/city loan disbursement, passbook settlement
A.III.10	Other services (account)	Deposit transaction is the transaction made at the counter or at VPBank's CDMs
		Include but not limited to the following services fees:
		+ Account confirmation
A.IV.2	Fees of other services (deposits/saving transactions)	+ Confirmation of the use of banking services
		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.	

