

SCHEDULE OF FEES AND CHARGES TRANSACTION BANKING FOR ENTERPRISES AND ENTITIES

Effective time: from May 05, 2025

No.	SERVICE ITEM	FEES AND CHARGES	
A.	ACCOUNT TRANSACTIONS		
I	ACCOUNT OPENING AND MANAGEMENT	VND ACCOUNT	FOREIGN CURRENCY ACCOUNT (USD/OTHER FOREIGN CURRENCIES)
1	New Account Opening		
1.1	Ordinary Account	Free of Charge	Free of Charge
1.2	Customized Number Account	Subject to quotation	
2	Account Management	If an ordinary customer and monthly average balance being less than VND50,000,000: VND50,000 per month per account	If an ordinary customer and monthly average balance being less than \$3,000: \$3 per month per account
		If an ordinary customer and monthly average balance being VND50,000,000 or more: Free of Charge	If an ordinary customer and monthly average balance being \$3,000 or more: Free of Charge
		Account with overdraft services: VND50,000 per month	
		Special escrow account management fees or fees relating to corporate bond products: Negotiable	
		Management of foreign currency accounts with special control requirements (per account holder’s request): Negotiable	
		Negotiable (only applicable to an agreed-upon fee greater than the fee published by MSB for such customer type)	
3	Account Closing		
3.1	Within 12 months of account opening date	VND100,000 per account	\$5 per account
3.2	Over 12 months of account opening date	Free of Charge	Free of Charge
4	Account Freeze		
4.1	When requested by MSB or by law	Free of Charge	Free of Charge
4.2	When requested by customers	VND50,000 per request	\$3 per request
II	ACCOUNT TRANSACTIONS		

1	Account/Bank Statement		
1.1	By email/On Internet Banking	Free of Charge	
1.2	Periodic (daily/weekly/monthly)	Free of Charge	
1.3	Ad hoc		
1.3.1	Where customers receives paper statement(s) at the counter (using standard form issued by MSB)	VND50,000 per paper statement per month per account	\$2 per paper statement per month per account
1.3.2	Where customers receive paper statement(s) at designated address(es) (using standard form issued by MSB)	Subject to applicable schedule of fees and charges for hard copy(-ies) at the counter and postage fees (if any)	
2	Account Confirmation (balance, other valid information, etc.)	VND50,000 or \$5 per request	
3	Document Copying	VND5,000 per page, min VND50,000 per copying session	
4	Transactions executed using fax/email instructions		
4.1	Usage and Maintenance	VND1,000,000 per month	
4.1	Late Document Submission	VND10,000 per item for every subsequent day of delay The whole amount charged for each item is collected on the date of full submission of papers	
B.	CASH TRANSACTIONS		
I	VND ACCOUNT		
1	Cash Deposit	Free of Charge	
2	Cash Withdrawal	Free of Charge	
II	FOREIGN CURRENCY ACCOUNT		
1	Cash Deposit		
1.1	In USD	Free of Charge	
1.2	In other foreign currencies	0.4% of the deposit amount, min \$2	
2	Cash Withdrawal		
2.1	In USD	0.25% of the withdrawal amount, min \$2, max \$100	
2.2	In other foreign currencies	0.6% of the withdrawal amount, min \$2, max \$100	
2.3	Cash Withdrawal in VND (converted at the prevailing buying rate published by MSB)	Free of Charge	
C	FUNDS TRANSFERS		

I DOMESTIC FUNDS TRANSFER IN VND <i>(Including funds from loan accounts)</i> <i>Including</i> - Cash withdrawal and funds transfer (applicable where customers make cash withdrawals and deposit the same amount at the same time) - Funds transfer to beneficiary(-ies) receiving in cash - State budget collection at the counter. Payout by funds transfer cheques - Payout by cheques issued by other banks in cash fees borne by beneficiary(-ies))		
1	Internal funds transfers (within MSB)	Free of Charge
2	External funds transfers (bank-to-bank)	
2.1	Less than VND500,000,000 (using bank-to-bank transaction channels for low-value funds transfers)	0.015% of the transfer amount, min VND20,000
2.2	VND500,000,000 or more (using bank-to-bank transaction channels for high-value funds transfers)	0.02% of the transfer amount, min VND20,000 max VND1,000,000
3	Tracing/Amendment/Cancellation of domestic payment orders/funds transfers/transactions	VND20,000 per tracing session/amendment/cancellation
4	Cross-border Transactions	
4.1	Issuance of Payment Orders	0.1% of the transfer amount and intermediary bank fees Min VND80,000
4.2	Cable/Telex Charge	\$7 per message
II DOMESTIC FUNDS TRANSFER IN FOREIGN CURRENCIES		
1	Internal funds transfers (within MSB)	Free of Charge
2	External funds transfers (bank-to-bank)	0.05% of the transfer amount, min \$5, max \$50
3	Tracing/Amendment/Cancellation of domestic payment orders/funds transfers/transactions	
3.1	Internal (Within MSB)	VND20,000 or \$2 per tracing session/amendment/cancellation
3.2	External (Bank-to-bank)	VND30,000 or \$5 and actual fees (if any)
III INTERNATIONAL WIRE TRANSFER		
1	Outgoing International Wire Transfer	
1.1	Wire transfer fee charged by MSB (including prepaid TTR and postpaid TTR)	0.2% of the transfer amount Min \$10, max \$500 per transfer
1.2	Cable/Telex Charge	\$7
1.3	Fees charged by the first intermediary bank, where the transfer request stipulates Our fee. <i>This service only ensures that the first intermediary bank does not charge fees out of the amount transferred by MSB. If the transfer amount is transferred through multiple intermediary banks, fees may be deducted from the transfer amount.</i>	

1.3.1	Wire Transfer in USD	\$25 per transfer
1.3.2	Wire Transfer in other foreign currencies	\$35 per transfer
1.4	Tracing/Amendment/Cancellation	\$10 per tracing session/amendment/cancellation and fees charged by foreign bank (if any)
2	Incoming International Wire Transfer¹	
2.1	Crediting funds to VND accounts	Free of Charge
2.2	Crediting funds to foreign currency accounts (borne by beneficiary(-ies))	0.015% of the transfer amount Min \$5, max \$200
2.3	Refund Fees	
2.3.1	Cable/Telex Charge	\$10 per message
2.3.2	Refund Processing	0.25% of the transfer amount Min \$10, max \$100
2.4	Tracing/Amendment	\$5 and cable/telex charge <i>Cable/Telex charge is (i) \$7 if borne by MSB customers or (ii) \$15 if borne by foreign originators</i>
D	CASH MANAGEMENT SERVICES	
I	CASH SERVICES	
1	Cash counting – applicable if no funds are credited to current/checking accounts	
1.1	Cash counting at the counter	0.03% of the cash amount Min VND100,000
1.2	Cash counting at customer-designated addresses during business hours	0.04% of the cash amount. Min: cost fees specified in the applicable schedule of cost fees for collection/payment-on-behalf-of services
1.3	Foreign currency counting (for detecting counterfeit bills)	\$0.2 per note
2	Cash deposit and funds transfer to beneficiaries who have no current/checking accounts with MSB	0.05% of the transfer amount Min VND30,000
3	Cash collection/receipt (Round trip distance)	
3.1	At the counter	Less than VND10,000,000: VND20,000 per beneficiary VND10,000,000 or more: 0.05% of the collection/receipt amount. Min VND100,000
3.2	Within 10km radius	0.05% of the collection/receipt amount Min VND500,000 per collection/receipt session

¹ Not applicable to incoming funds transfers using VCB channels.

3.3	Over 10km radius	Negotiable. Min: cost fees specified in the applicable schedule of cost fees for collection/payment-on-behalf-of services
	Outside of business hour	
3.4	As per beneficiary/payer list at customer-designated addresses	Same Charges as D.3.2 and D.3.3 as applicable. Min VND50,000 per collection/receipt
		Min per collection: Same Charges as D.3.2 and D.3.3 as applicable
4	Safekeeping and Custody Services (certificates of deposit, securities, bonds, and so on)	Negotiable
II BANKNOTE EXCHANGE		
1	Exchange from VND banknotes to be withdrawn from circulation	Free of Charge
2	Foreign Banknote Exchange	
2.1	Exchange from old and contaminated foreign banknotes to other banknotes of the same denomination	2% of the exchange amount, min \$5
2.2	Exchange to lower denomination notes	Free of Charge
2.3	Exchange to larger denomination notes	2% of the exchange amount, min \$2
3	Banknote storage (no counting involved)	Negotiable
E COLLECTION/PAYMENT-ON-BEHALF-OF BY FUNDS TRANSFER		
1	Collection Order	VND10,000 per payer and transfer fees
2	Collection-On-Behalf-Of using payer list	VND5,000 per payer
		Min VND100,000 per list
3	Payment-On-Behalf-Of using beneficiary list and Salary Payment	
3.1	Internal (Within MSB)	Free of Charge
3.2	External (Bank-to-bank)	VND4,000 per beneficiary and 0.02% of the transfer amount Min VND200,000 per list
4	Payment-On-Behalf-Of using API Connection	
4.1	System Connection Fee	Negotiable
4.2	Transaction Fee	Negotiable
5	Centralized Account Management	
5.1	Less than 10 sub-accounts	VND50,000 per sub-account per month Min VND400,000 per month
5.2	10 sub-accounts or more	VND100,000 per sub-account per month

F	CHEQUE TRANSACTIONS	
1	Blank Cheques	VND20,000 per chequebook; VND5,000 per paper
2	Certified Cheques	VND20,000 or \$2 per paper
3	Notice of Lost Cheques	VND100,000 or \$10 per paper
G	M-BANKING SERVICES (INTERNET BANKING, SMS BANKING, MOBILE BANKING)	
I	INTERNET BANKING SERVICES	
1	Service Fees	
1.1	Registration/Amendment/Recovery/Cancellation	Free of Charge
1.2	Annual Fee	Free of Charge
1.3	Purchase/Replacement/Re-issuance of Security Device	
1.3.1	Basic Package	Waived
1.3.2	Silver/Gold/Plus/Platinum Package	VND 1,000,000 per device
1.4	Annual fees when using security device, OTP/SMS OTP authentication	Free of Charge
1.5	Account/Bank Statements	Free of Charge
2	Domestic Funds Transfer in VND (Including funds from loan accounts)	
2.1	Internal (Within MSB)	Free of Charge
2.2	External (Bank-to-bank)	
2.2.1	Standard Funds Transfer in less than VND500,000,000	VND12,000 per transfer
2.2.2	Standard Funds Transfer in VND500,000,000 or more	0.015% of the transfer amount Max VND1,000,000
2.2.3	“Till-the-end-of-day transaction” Funds Transfer	0.015% of the transfer amount Min VND12,000, max VND1,000,000
2.2.4	24/7 Interbank (Bank-to-bank) Funds Transfer	VND12,000 per transfer
2.3	Bulk Payment (per beneficiary account)	Same Charges per transfer in G.I.2
2.4	Salary Payment (per beneficiary account)	
2.4.1	Where salary earners have accounts with MSB	Free of Charge
2.4.2	Where salary earners have no accounts with MSB	Same Charges per transfer in G.I.2.2.1 & G.I.2.2.2
2.5	Bill Payment	Free of Charge
3	Outgoing International Wire Transfer	
3.1	Wire transfer fee charged by MSB (including prepaid TTR and postpaid TTR)	0.2% of the transfer amount and \$7 cable/telex charge
		Min \$10 per transfer (exclusive of cable/telex charge)
		Max \$500 per transfer (exclusive of cable/telex charge)

3.2	Fees charged by the first intermediary bank, where the transfer request stipulates Our fee. <i>This service only ensures that the first intermediary bank does not charge fees out of the amount transferred by MSB. If the transfer amount is transferred through multiple intermediary banks, fees may be deducted from the transfer amount.</i>	
	Fees charged by foreign banks	\$25 per transfer
3.3	Tracing/Amendment/Cancellation	VND230,000 per transfer and fees charged by foreign banks (if any)
II	SMS BANKING SERVICES	
1	Maintenance/Re-issuance/Amendment/Cancellation	Free of Charge
2	Automated Notifications	VND100,000 per month per phone number
3	Transaction Detail Notifications by email (per month per customer)	Free of Charge
III	MOBILE BANKING SERVICES	
1	Annual Fee	Free of Charge
2	Transaction Fee	Subject to Schedule of Fees and Charges for Internet Banking Services (charged for Internet Banking services only when used together with Internet Banking services)
H	ELECTRONIC PAYMENT SERVICES/ ELECTRONIC CUSTOMS DUTY PAYMENT SERVICES	Same Charges as G.I.2
I	OTHER FEES AND CHARGES	Negotiable

Note: The fees hereunder are quoted exclusive of VAT. MSB will calculate the VAT amount on the fees subject to VAT under applicable laws.