

**STANDARD CHARTERED BANK (VIETNAM) LIMITED
INDIVIDUAL BANKING TARIFF (Effective date: 01/10/2013)**

ACCOUNT

Account opening fee (in Vietnam)	Free
Account opening fee (Standard Chartered in other countries)	VND 320,000 + courier
Minimum initial deposit amount	VND 1 million or FCY 100
Minimum monthly average balance	VND 1,000,000 or FCY 100
Service fee if monthly average Balance falls below the minimum requirement	VND 100,000 or FCY 10/ per month
Dormant account fee	VND 150,000 or FCY 15/ per month
Account closure prior to one year of opening	VND 100,000 or FCY 10

CHANNEL

Online Banking

View Account Information	Free
Update Personal Information	Free
Transfer fund to own account/ 3rd party account within Standard Chartered	Free
Transfer to other banks within Viet Nam	VND10,000/per transaction
Transfer overseas	0.077%, (min. VND 200,000ND - max. VND 2,000,000)
<i>If the overseas correspondent bank charge is borned by remitter. The Bank shall charge the fee in advance</i>	VND 500,000
Standing Orders establishment / Deletion (via Call Center)	Free
Download Statement	Free
Second Cheque Book Request in a year	VND 10,000/book

SMS Banking

Pull Service	Free
View Account Balance	Free
View Transaction History	Free
Internal fund Transfer to own account within Standard Chartered	Free
Second Cheque Book Request in a year	VND 10,000/book
Ad-hoc Statement Request	VND 20,000/Statement

Alert Service

	Daily	Weekly	Monthly
Account Balance	Free	Free	Free
Time Deposit Maturity	Free	Free	Free
Time Deposit Rollover	Free	Free	Free
Standing Instruction Failed	Free	Free	Free
Foreign Exchange Rate	Free	Free	Free

Standard Chartered Platinum Debit Card

+ Issuance fee	Free
+ Annual fee	VND 2,100,000 (VND 1,100,000 from the second year)
+ Card reissuance/ per card	VND 100,000
+ Pin reissuance/ per Pin	VND 30,000
+ Sales slip retrieval/Charge Back Processing Fee	VND 100,000
+ Wrong dispute/Per time	VND 100,000

Transaction fees at Standard Chartered in VietNam – ATMs

Cash withdrawal	Free
Balance enquiry	Free
Fund transfer (within Standard Chartered accounts)	Free
Mini statement	Free
Pin change	Free
Cheque book request	Free
Additional bank statement request	VND20,000/Statement

Transaction fees at other banks – ATMs (domestic and overseas))**

Every domestic transaction (1)	VND25,000 + service charge of other bank
Every overseas transaction (*) (2)	VND75,000 + service charge by other bank(**)

Transaction fees at POS

Surcharge on POS-Purchase (both domestic and overseas)	Free
POS - Cash withdrawal - domestic (3)	VND25,000 + service charge of other bank
POS – Cash withdrawal – overseas (*) (4)	VND75,000 + service charge by other bank (**)

Withdraw cash at ACB banks' ATMs

+ Vietnam	Free
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Debit Card

+ Issuance fee	Free
+ Delivery card	Within HCM & HN: VND 30,000 Outside HCM & HN: VND 40,000
+ Annual fee	Free
+ Card reissuance/ per card	VND 100,000
+ Pin reissuance/ per Pin	VND 30,000
+ Sales slip retrieval/Charge Back Processing Fee	VND 100,000

+ Wrong dispute/Per time	VND 100,000
Transaction fees at Standard Chartered – ATMs	
Cash withdrawal	Free
Balance enquiry	Free
Fund transfer (within Standard Chartered accounts)	Free
Mini statement	Free
Pin change	Free
Second Cheque book request in a year	VND10,000/book
Additional bank statement request	VND20,000/Statement
Transaction fees at other banks – ATMs (domestic and overseas)(*)	
Every domestic transaction (1)	VND25,000 + service charge of other bank
Every overseas transaction (*) (2)	VND75,000 + service charge by other bank(**)
Transaction fees at POS	
Surcharge on POS-Purchase (both domestic and overseas)	Free
POS - Cash withdrawal - domestic (3)	VND25,000 + service charge of other bank
POS – Cash withdrawal – overseas (*) (4)	VND75,000 + service charge by other bank (**)
Withdraw cash at ACB banks' ATMs	
+ Vietnam	Free
Standard Chartered ATM Card	
+ Issuance fee/per card	VND 100,000
+ Delivery card	Within HCM & HN: VND 30,000 Outside HCM & HN: VND 40,000
+ Annual fee	VND 60,000
+ Card reissuance/ per card	VND 100,000
+ Pin reissuance/ per Pin	VND 30,000
+ Sales slip retrieval/Charge Back Processing Fee	VND 100,000
+ Wrong dispute/Per time	VND 100,000
Transaction fees at Standard Chartered – ATMs	
Cash withdrawal	Free
Balance enquiry	Free
Fund transfer (within Standard Chartered accounts)	Free
Mini statement	Free
Pin change	Free
Bill payment	Free
Second Cheque book request in a year	VND 10,000/book
Additional bank statement request	VND 20,000/Statement
Transaction fees at other bank's ATMs (domestic and overseas)	
Every transaction at any ATMs having logo of Smartlink / Banknet/ VNBC	
+ Cash withdrawal/per transaction (5)	VND 3,300
+ Balance Enquiry / per transaction (6)	VND 550
+ Change PIN (7) (only applied at some Smartlink member bank's ATMs)	VND 2,200
Every overseas transaction (applied at Standard Chartered's ATM in some countries) (***) (8)	3.40%
CASH TRANSACTION	
Cash Deposits	
in VND	Free
in USD (foreign currencies)	< 50 FCY denomination: 0.2% Min VND 100,000 on total of small denomination.
Cash Withdrawal	
in VND	Free. If withdrawal amount is equal or over VND 2billion and is less than 3 days from the date of deposit: 0.05% on withdrawn amount, Min VND1,000,000
in USD	0.2% Min VND 20,000
in other FCY (foreign currencies)	0.8%, min. VND 100,000
NON-CASH TRANSACTION	
Cheque book issuance	Free one per year.
From second cheque book request in a year	VND20,000/per book
Cheque returned	VND 170,000
Stop cheque	VND 85,000
Cheque Collection	
National collection	
- Cheque drawn by other bank	
+ HCM & HN	VND 100,000 / cheque
+ Other cities in Vietnam	VND 100,000 / cheque + Postage fee
- Cheque drawn on us (collect from the drawer)	
+ HCM & HN	VND 50,000 / cheque
+ Other cities in Vietnam	VND 100,000 / cheque + Postage fee
International collection	
- Outward (Foreign cheque)	0.5%, min. VND170,000; max: VND 1,700,000 + postage
REMITTANCE	
Outward remittances	
Within Vietnam	
- Transfer To third party in other banks	VND30,000
- Transfer To third party having Standard Chartered Account	Free

Cancellation / Amendment fee	VND 50,000/transaction
Investigation fee	VND 50,000/transaction
Overseas	
To beneficiary in other banks in overseas	0.2%, (min. VND 200,000ND - max. VND 4,200,000)+ telex + oversea bank charges (if any)
To beneficiary in Other Standard Chartered in overseas	0.2%, (min. VND 50,000ND- Max VND4,200,000) + telex + oversea bank charges (if any)
If the overseas correspondent bank charge is borned by remitter. The Bank shall charge the fee in advance	USD35; EUR40, GBP30; SGD40
Cancellation / Amendment fee	VND 200,000 + telex + oversea bank charges (if any)
Investigation fee	VND 400,000 + telex + oversea bank charges (if any)
Inward remittances in FCY	
+ Receive in cash	0.05% Min VND40,000; Max VND4,000,000
+ Pay to account	Free
TIME DEPOSIT ACCOUNT	
- Minimum initial deposit amount	VND 10 million or FCY 1,000
Withdrawal	
+ At maturity	Free
+ Pre-mature (less than 2 weeks from the date of deposit)	VND 100,000
OTHER SERVICES	
Foreign Currency Exchange	
- To VND	Free
- To other currencies	Free
Drafts	
- Drafts payable outside Vietnam	0.3%, min. VND 85,000
- Drafts payable inside Vietnam	0.3%, min. VND 85,000
- Draft cancellation	VND 170,000 + other bank charges (if any)
Miscellaneous	
- Statement	
+ Ad hoc Statement	
- 1 month to 3 months	VND 50,000 each copy
- 4 months to 12 months	VND 80,000 each copy
- Between 12 months and 24 months	VND 100,000 each copy
- More than 24 months	VND 170,000 each copy
+ Additional Copies	VND 20,000 each copy
- Certificate of Balance / Audit report confirmation	VND 200,000 per request + postage (if any)
+ Additional copy of Certificate of Balance/Audit report	VND 20,000 each copy
- Certificate of Locking account	VND 200,000 per time/ per account
- Confirmation to bring FCY across border	VND 100,000 per confirmation/ per account
- Standing Orders Establishment / Amendment / Deletion	VND 100,000 per instruction
- Account Authorization service	VND150,000 per time
- Enquiries	
+ Within 3 months from transaction date	Free
+ More than 3 months from transaction date	VND 34,000/mail
- Postages	
+ Local	VND 34,000
+ Overseas	VND 85,000
- Courier	
+ Local	VND 50,000
+ Overseas	VND 20,000 + DHL scale of charges
- Telex	
+ Local	VND 85,000
+ Overseas	VND 190,000
- Facsimile	
+ Local	VND 40,000 / page
+ Overseas	VND 100,000 / page
+ IDD call	IDD rates min. VND 85,000

Terms and Conditions

- This personal banking tariff supersedes all previous issues is subject to change without prior notice.
- Charges listed do not include those of correspondent banks and/ or other Standard Chartered offices.
- Personal banking tariff for other services not listed herein will be provided upon request.
- The bank shall apply exchange rate at 20,000 VND / USD for any actual fee collection in VND.
- All bank charges are **EXCLUSIVE of 10% VAT except ITEM (1);(2);(3);(4);(5);(6);(7);(8)**
(*) : each overseas transaction attracts additional OIF (Option Issuer Fee) as charged by Visa on transaction amount
(**) : Every bank has their own charges which may be charged to the customer separately
(***) : Philippines, Malaysia, Hongkong, China, Singapore, Bahrain, Pakistan;
UAE

