

STANDARD CHARTERED BANK (VIETNAM) LIMITED
PRIORITY BANKING TARIFF (Effective date:26/09/2014)

ACCOUNT			
Account opening fee (in Vietnam)	Free		
Account opening fee (Standard Chartered in other countries)	courier charges		
Minimum initial deposit amount	VND 1billion or FCY 50,000		
Minimum monthly average balance	VND 1billion or FCY 50,000		
Service fee if monthly average Balance falls below the minimum requirement	VND 600,000 or FCY30/ month		
Dormant account fee	VND 150,000 or FCY 15/ 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	Free		
Transfer overseas	Free		
<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		
Cheque Book Request	Free		
SMS Banking			
Pull Service	Free		
View Account Balance	Free		
View Transaction History	Free		
Internal fund Transfer to own account within Standard Chartered	Free		
Cheque Book Request	Free		
Ad-hoc Statement Request	VND20,000/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
Priority Platinum debit card			
+ Issuance fee	Free		
+ Delivery card fee	Free		
+ Annual fee	Free		
+ Card reissuance/ per card	VND 50,000		
+ PIN reissuance/ per PIN	VND15,000		
+ Sales slip retrieval/Charge Back Processing Fee	VND100,000		
+ Wrong dispute/Per time	VND 100,000		
Transaction fees at Standard Chartered's 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 (**)
Cash Withdrawal at ACB's ATMs	
+ Vietnam (only applied for debit card)	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	VND50,000
+ PIN reissuance/ per PIN	VND15,000
+ Sales slip retrieval/Charge Back Processing Fee	VND100,000
+ Wrong dispute/Per time	VND 100,000
Transaction fees at Standard Chartered's 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 (**)
Cash Withdrawal at ACB's ATMs	
+ Vietnam (only applied for debit card)	Free
Standard Chartered ATM card	
+ Issuance fee/per card	VND 100,000
+ Delivery card	Within HCM & HN: VND 20,000 Outside HCM & HN: VND 30,000
+ Annual fee	VND 60,000
+ Card reissuance/ per card	VND 50,000
+ PIN reissuance/ per PIN	VND 15,000
+ Sales slip retrieval/Charge Back Processing Fee	VND 100,000
+ Wrong dispute/Per time	VND 100,000
Transaction fees at Standard Chartered's ATMs	
Cash withdrawal	Free
Balance enquiry	Free
Fund transfer (within Standard Chartered accounts)	Free
Mini statement	Free
PIN change	Free
Bill payment	Free
Cheque Book Request	Free
Additional bank statement request	VND20,000/Statement
Transaction fees at other banks' 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 Standad Chartered's ATM in some countries) (***) (8)	3.40%
CASH TRANSACTION	
Cash Deposits	
in VND	Free
in USD or in other foreign currencies	< 50 FCY denomination on total of small denomination: 0.1% min VND 100,000.
Cash Withdrawal	
in VND	Free. If withdrawal amount is equal or above VND 2 billion and is less than 3 days from the date of deposit: 0.05% on withdrawn amount min VND 1,000,000

in USD	0.1%, min. VND 20,000
in other FCY (foreign currencies)	0.4%, min. VND 100,000
Cash Pick-up	
Cash Pick-up	Free
NON-CASH TRANSACTION	
Cheque book issuance	Free
Cheque returned	VND 170,000
Stop cheque	VND 85,000
Cheque Collection	
National collection	
- Cheque drawn by other bank	
+ HCM & HN	VND 50,000 / cheque
+ Other cities in Vietnam	VND 50,000 / cheque + Postage fee
- Cheque drawn on us	
+ HCM & HN	VND 25,000 / cheque
+ Other cities in Vietnam	VND 50,000 / cheque + Postage fee
International collection	
- Outward (Foreign cheque)	0.25%, (min. VND170,000, max VND1,700,000) + postage
REMITTANCE	
Outward remittances	
Within Vietnam	
- Transfer To third party in other banks	Free
- Transfer To Standard Chartered Account	Free
Overseas	
To beneficiary in overseas	Free (except for other banks' charges, cable/telex fee)
If the overseas correspondent bank charge is borne by remitter, the Bank shall charge the fee in advance	USD35; EUR40, GBP30; SGD40
Cancellation / Amendment fee	
+ Overseas transaction	VND 100,000 + telex + oversea bank charges (if any)
+ Domestic transaction	VND 50,000 + corresponding bank charge (if any)
Investigation fee	
+ Overseas transaction	VND 400,000 + oversea telex + oversea bank charges (if any)
+ Domestic transaction	VND 50,000
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 50,000
OTHER SERVICES	
Foreign Currency Exchange	
- To VND	Free
- To other currencies	Free
Drafts	
- Drafts payable outside Vietnam	0.3%, min. VND85,000
- 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	VND50,000 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 Instruction 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

1. This personal banking tariff supersedes all previous issues is subject to change without prior notice.
 2. Charges listed do not include those of correspondent banks and/ or other Standard Chartered offices.
 3. Personal banking tariff for other services not listed herein will be provided upon request.
 4. The bank shall apply exchange rate at 20,000 VND / USD for any actual fee collection in VND.
 5. 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