

Standard Chartered Individual Banking Tariff

Effective from July 01, 2020

ACCOUNT

Account opening fee (in Vietnam)	Free
Minimum initial deposit amount	VND1 million or FCY 100
Minimum monthly average balance	VND1,000,000 or FCY 100
Service fee if monthly average balance falls below the minimum requirement	VND100,000 or FCY 10 per month
Dormant account fee	VND150,000 or FCY 15 per month
Account closure prior to one year of opening	VND100,000 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 Vietnam	VND10,000 per transaction
Transfer overseas	0.077%, (min. VND200,000 - max. VND2,000,000) VND500,000
<i>If the overseas correspondent bank charge is delivered by remitter, the Bank shall charge the fee in advance</i>	
Standing orders establishment / Deletion (via Call Center)	Free
Download statement	Free
Second cheque book request in a year	VND10,000 per 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	VND10,000 per book
Ad-hoc statement request	VND20,000 per statement

Alert Service

Transaction alert SMS fee	VND20,000 per month
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	Platinum Debit	Debit Card	ATM Card
Issuance fee/ per card	VND150,000	VND150,000	VND100,000
Delivery card	Within HCM & HN: VND30,000 Outside HCM & HN: VND40,000	Within HCM & HN: VND30,000 Outside HCM & HN: VND40,000	Within HCM & HN: VND30,000 Outside HCM & HN: VND40,000
Annual fee	VND2,100,000 (VND1,100,000 from the second year)	Free	VND60,000
Card reissuance/ per card	VND100,000	VND100,000	VND100,000
PIN reissuance/ per PIN	VND150,000	VND150,000	VND30,000
Sales slip retrieval/ Charge back processing fee	VND100,000	VND100,000	VND100,000 VND100,000
Wrong dispute/ Per time	VND100,000	VND100,000	
Administration fee applied for foreign currency transaction	4% of transaction amount	4% of transaction amount	

Transaction fee at Standard Chartered's ATMs

Cash withdrawal	Free	Free	Free
Balance enquiry	Free	Free	Free
Fund transfer (within Standard Chartered accounts)	Free	Free	Free
Mini statement	Free	Free	Free
PIN change	Free	Free	Free
Bill payment			Free
Cheque book request	Free	Free	Free
Second cheque book request in a year	VND10,000 per book	VND10,000 per book	VND10,000 per book
Additional bank statement request	VND20,000 per statement	VND20,000 per statement	VND20,000 per statement

Transaction fee at other banks' ATMs (domestic and overseas)⁹

Every domestic transaction ¹	Free ¹⁰	Free ¹⁰	
• Cash withdrawal per transaction at any ATMs having logo Napas			Free
• Balance enquiry per transaction at any ATMs having logo Napas			VND550
• Change PIN (only applied at some ATMs having logo Napas)			VND2,200
Every overseas transaction ^{2,9}	VND75,000 + service charge by other bank ¹⁰	VND75,000 + service charge by other bank ¹⁰	3.40%(applied at Standard Chartered's ATM in some countries) ^{8,11}

Transaction fee at POS

Surcharge on POS purchase (both domestic and overseas)	Free	Free
POS – Cash withdrawal – domestic ³	VND25,000 + service charge of other bank ¹⁰	VND25,000 + service charge of other bank ¹⁰
POS – Cash withdrawal – overseas ^{4,9}	VND75,000 + service charge by other bank ¹⁰	VND75,000 + service charge by other bank ¹⁰

CASH TRANSACTION

Cash Deposit

in VND	Free. If deposit amount is equal or over VND1 billion : 0,02% on deposit amount, max. VND 2,000,000
in USD (foreign currencies)	< 50 FCY denomination: 0.2% min. VND100,000 on total of small denomination

Cash Withdrawal

in VND	Free. If withdrawal amount is equal or over VND1 billion : 0.02% on withdrawal amount, max. VND 2,000,000
in USD	0.2% min. 1 USD
in other FCY (foreign currencies)	0.8% min. 5 FCY

REMITTANCE

Cheque book issuance	Free one per year
From second cheque book request in a year	VND20,000 per book
Cheque returned	VND170,000
Cheque cancellation	VND85,000

Cheque Collection

National collection

Cheque drawn by other bank	
• HCM & HN	VND100,000 per cheque
• Other cities in Vietnam	VND100,000 per cheque + Postage fee
Cheque drawn on us (collect from the drawer)	
• HCM & HN	VND50,000 per cheque
• Other cities in Vietnam	VND100,000 per cheque + Postage fee

International collection

Outward (Foreign cheque)	0.5%, (min. VND170,000 - max. VND1,700,000) + Postage fee
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NON-CASH TRANSACTION

Outward Remittance

Within Vietnam

• Transfer to third party in other banks	VND30,000
• Transfer to third party having Standard Chartered Account	Free
Cancellation / Amendment fee	VND50,000 per transaction
Investigation fee	VND50,000 per transaction

Overseas

To beneficiary in overseas	0.2%, (min. VND200,000 - max. VND4,200,000) + telex + overseas bank charges (if any)
If the overseas correspondent bank charge is delivered by remitter, the Bank shall charge the fee in advance	
In USD	VND790,000
In EUR	VND1,030,000
In GBP	VND1,050,000
In SGD	VND650,000
Cancellation / Amendment fee	VND200,000 + telex + overseas bank charges (if any)
Investigation fee	VND400,000 + telex + overseas bank charges (if any)

Inward Remittance 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	VND10 million or FCY 1,000
Withdrawal	
• At maturity	Free
• Pre-mature (less than 2 weeks from the date of deposit)	VND100,000

OTHER SERVICES

Inward Remittance in FCY

To VND	Free
To other currencies	Free

Draft

Draft payable outside Vietnam	0.3%, min. VND85,000
Draft payable inside Vietnam	0.3%, min. VND85,000
Draft cancellation	VND170,000 + other bank charges (if any)

Miscellaneous

Statement

Ad hoc Statement	
Certificate of balance / Audit report confirmation	VND20,000 each copy
• Additional copy of Certificate of balance/ Audit report	VND200,000 per request + postage (if any)
Certificate of Locking account	VND20,000 each copy
Confirmation to bring FCY across border	VND100,000 per confirmation per account
Standing orders establishment / Amendment / Deletion	VND100,000 per instruction
Account authorization service	VND150,000 per time

Enquiries

Within 3 months from transaction date	Free
More than 3 months from transaction date	VND34,000 per mail

Postages

Local	VND34,000
Overseas	VND85,000

Courier

Local	VND50,000
Overseas	VND 20,000 + DHL scale of charges

Telex

Local	VND85,000
Overseas	VND190,000

Facsimile

Local	VND40,000 per page
Overseas	VND100,000 per page

IDD call

IDD rates min. VND85,000

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
- All bank charges are **EXCLUSIVE of 10% VAT except ITEM (1),(2),(3),(4),(5),(6),(7),(8)**

⁹ each overseas transaction attracts additional OIF (Option Issuer Fee) as charged by Visa on transaction amount

¹⁰ Fees are exclusive of service charge by other bank. Every bank has their own charges which may be charged to the customer separately

¹¹ Philippines, Malaysia, Hong Kong, China, Singapore, Bahrain, Pakistan; UAE