

| Transaction Banking |

Cash Pricing Guide 2015

Vietnam

Effective from November 10, 2015



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Dear Valued Client,

Drawing on over 150 years of experience as a provider of international banking services, and more than 90 years in Vietnam, Standard Chartered actively drives value in its markets with a clear strategy for growth. Combining in-depth local knowledge with international capability, we offer innovative, award-winning financial products and services in many of the world's fastest growing markets.

Transaction Banking is a significant business extending across our network. With systems and people in place to deliver quality services which are consistent, reliable and in line with international standards, we continually work to offer value-added products, customised solutions and seamless transactions processing for the benefit of our clients.

Our clients are at the center of everything we do, and we endeavour to keep them conversant with our product offerings and guidelines. Please find enclosed our latest pricing guide.

Standard Chartered is committed to building a sustainable business over the long term and to upholding high standards of corporate governance, social responsibility, environmental protection and employee diversity.

The bank's heritage and values are expressed in its brand promise 'Here for good'. For more information, please visit: www.standardchartered.com or you may contact our Client Services Group at +84 8 3910 6116 for Ho Chi Minh City and +84 4 3936 8220 for Hanoi.



Maxime De Guillebon
Head, Transaction Banking, Vietnam

Account Services

Charges	In VND (excl. VAT)
Dormant Account Charge (<i>per account if account is inactive for 12 months</i>)	VND600,000
Minimum Average Balance Required (<i>per client on consolidated balance</i>)	VND100,000,000 or Equivalent
Minimum Balance Charge (<i>if average monthly balance of all accounts is less than the required minimum balance</i>)	VND500,000
Account Maintenance Fees for EUR/CHF balances (<i>per account on average monthly balance</i>)	0.025% p.m.

Statement Charges

Charges	In VND (excl. VAT)
Monthly statements	FREE
Ad hoc statement request upto one year (<i>per request and exclude postage charge, if any</i>)	VND100,000
Retrieval of account statements more than one year (<i>per request and exclude postage charge, if any</i>)	VND600,000
Audit confirmation (<i>per request and exclude postage charge, if any</i>)	VND400,000
Confirmation Letter for all purposes (<i>per request and exclude postage charge, if any</i>)	VND500,000
Debit / Credit Advice	FREE
Additional copy of Credit/Debit advice (<i>per copy</i>)	VND20,000

SWIFT Monthly Fee

Charges	In VND (excl. VAT)
SWIFT Reporting (MT940/950/900/910) – Setup Fee	VND1,600,000
SWIFT Reporting (MT940/950/900/910) – Monthly Fee	VND800,000

Cash and Cheque Transaction Charges

Charges	In VND (excl. VAT)
Cash	
Over-the counter cash deposit	FREE
Over-the counter cash withdrawal	FREE

Charges	In VND (excl. VAT)
Cheques	
Cheque Issuance (by SCB)	
Local cheque	VND300,000
Foreign cheque/Bank Draft (Exclude postage charge, if any)	VND400,000
Cheque collections (Other banks' Cheque)	
Local cheque	VND120,000
Foreign cheque (Exclude postage charge, if any)	0.20%
Minimum Fee	VND240,000
Cheque purchase (Subject to availability of credit facility; exclude postage fee, if any)	1.00%
Minimum Fee	VND240,000

Charges	In VND (excl. VAT)
Miscellaneous	
Cheque book (<i>per book of 5 leaves</i>)	VND25,000
Stop payment charge (<i>per cheque</i>)	VND120,000
Returned cheques	
<i>Returned by SCB (rejected by SCB)</i>	VND500,000
<i>Returned to SCB (rejected by other banks)</i>	VND250,000

Cash Escrow Services

Financial arrangement where money is held by the bank and only release after the terms of payments have been met			
<i>Deal Size</i>	<i>Duration</i>	<i>Account Setup Fee</i>	<i>Minimum Service Fee</i>
Up to USD10 mil	Any	VND 200,000,000	VND 1000,000,000
Up to USD50 mil	< 3 months		VND 1000,000,000
	> 3 months		VND 500,000,000
Up to USD250 mil	Min 14 days		FREE
USD500 mil or greater	Any		FREE

Entrustment Lending Services

Facilitation of Entrustment Loan between entities of the same Group	
Deal Setup Fee	As per quotation

Payment Services

Charges	USD (excl. VAT)	VND (excl. VAT)
Domestic Transfers		
Book Transfers (<i>Account to account transfer within Standard Chartered Vietnam</i>)		FREE
Local payroll payments (LCY) (<i>exclude correspondent bank charge</i>)		
<i>low value payment (less than VND500 million)</i>	N/A	VND25,000
<i>high value payment (=or >VND 500 million)</i>		0.04%
<i>Maximum Fee</i>		VND1,000,000
Local vendor payment (LCY) (<i>exclude correspondent bank charge</i>)		
<i>low value payment (less than VND500MM)</i>	N/A	VND25,000
<i>high value payment (=or >VND 500MM)</i>		0.04%
<i>Maximum Fee</i>		VND1,000,000
Local bank transfer (FCY) (<i>exclude correspondent bank charge</i>)	0.04%	N/A
<i>Minimum Fee</i>	USD5	
<i>Maximum Fee</i>	USD50	
BIDV Correspondent Bank Charge (<i>If BEN Bank does not have CITAD code</i>)	N/A	VND100,000
Customs and Tax Payments (<i>on top of local payment charges and correspondent bank charges</i>)		VND25,000
International transfer		
Outgoing telegraphic transfers (<i>excludes correspondent bank fee & telex fee</i>)	USD20	N/A
Telex Fee / Cable Fee	USD3	
Guaranteed OUR (<i>Subjected to agreed volume</i>)	USD35	

Charges	In VND (excl. VAT)
Cash Structured Solutions	
Standing Instructions <i>(Recurring payments with fixed amounts)</i>	VND200,000 per setup
Auto sweeping of funds to another bank (MT101)	VND400,000 per setup
Mobile Wallet Payments	VND25,000
Miscellaneous	
Rejection of payment due to insufficient funds	VND250,000
Returned payment from bene banks due to wrong information	VND250,000
Cancellation/amendment of instruction	
Domestic Payment	VND250,000
International Payment <i>(excludes correspondent bank charge)</i>	VND500,000

Collection Services

Charges	In VND (excl. VAT)
Inward Transfer	
Incoming Domestic Transfer	FREE
Incoming Telegraphic Transfer	FREE
Virtual Account	
One-time-set up fee	VND500,000
Monthly Service Fee	VND400,000
Virtual Account Transaction Fee	VND20,000
Cash Structured Solution	
Cash Pick-up via Partner Banks	(per proposal)
Cash Deposit via Partner Banks	(per proposal)
Cash Collections via POS	(per proposal)
Cash Collections via Payment Gateway	(per proposal)
Direct Debit	(per proposal)
Mobile Wallet Collections	(per proposal)

Liquidity Management Services

Automated account to account transfer within Standard Chartered Bank in Vietnam	
One-time-set up fee (per structure)	VND1,000,000
Monthly Service Fee (per structure)	VND500,000

Straight2Bank - Channel Services

Electronic Banking Solutions tailoring to clients' needs	
Straight2Bank Web Setup	VND1,200,000
Straight2Bank Web Monthly Maintenance Fee	VND700,000
Straight2Bank H2H Setup	(per proposal)
Straight2Bank H2H Monthly Maintenance Fee	(per proposal)
Straight2Bank SWIFTNET Setup	(per proposal)
Straight2Bank SWIFTNET Monthly Maintenance Fee	(per proposal)

Other General Charges

Fax (<i>on request</i>)	Local: VND43,000/page; Overseas: VND107,500/page
Tracer	VND537,500 per tracer
Courier fee	VND1,075,000
Postage fee	Local: VND107,500; Overseas: VND215,000

Note:

- The fees are excluded of 10% VAT and correspondent bank charges unless specified otherwise.
- The fees and charges specified in this pricing guide are subject to change by Standard Chartered Bank or its subsidiaries without prior notice.
- The fees in USD are applicable for transactions that are allowed to be charged and quoted in foreign currency within Vietnam and those in VND are applicable for transaction that are required to be charged in VND only.
- The fees in other currencies besides VND and USD are based on VND tariff with exchange rate applied by Standard Chartered Bank or its subsidiaries.
- For details of specialized products or structured cash solutions, please contact your Relationship Manager or Transaction Banking Sales

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