

**STANDARD CHARTERED BANK (VIETNAM) LIMITED
INDIVIDUAL BANKING TARIFF (Effective date: 03/02/2012)**

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
Standing Orders establishment / Deletion (<i>via Call Center</i>)	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 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 – 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
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 150,000
+ Delivery card	Within HCM & HN: VND 30,000 Outside HCM & HN: VND 40,000
+ Annual fee	VND 100,000
+ Card reissuance/ per card	VND 150,000
+ 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 4,400
+ Balance Enquiry / per transaction (6)	VND 2,200
+ Change PIN (7) (<i>only applied at some Smartlink member bank's ATMs</i>)	VND 2,200
Every overseas transaction (applied at Standard Chartered's ATM in some countries) (***) (8)	4.5%
CASH TRANSACTION	
Cash Deposits	
in VND	Free
in USD (foreign currencies)	< 50 FCY denomination on total of small denomination: 0.2% Min VND 100,000.
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: 0.1% on withdrawn amount
in FCY (foreign currencies)	0.2%, min. VND 20,000
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	
+ 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	
- Account holder	
+ Within Viet Nam	VND30,000
- Non account holder	
+ Within Hanoi / HCMC	VND 64,000
+ Outside Hanoi / HCMC	0.5%, min VND 85,000, max VND 850,000
- Transfer To Standard Chartered Account	Free
Cancellation / Amendment fee	

- Account holder	VND 50,000
- Non account holder	VND 100,000
Investigation fee	
- Account holder	VND 50,000
- Non account holder	VND 100,000
Overseas	
- Account holder	0.2%, min. VND 70,000ND + telex + oversea bank charges (if any)
- Non account holder	0.2%, min. VND 100,000 + telex + oversea bank charges (if any)
To beneficiary in Other Standard Chartered in overseas	0.2%, min. VND 50,000ND + telex + oversea bank charges (if any)
If the overseas charge is borned by remitter. The Bank shall charge the fee in advance	USD35; EUR40, GBP30; SGD40
Cancellation / Amendment fee	
- Account holder	VND 200,000 + telex + oversea bank charges (if any)
- Non account holder	VND 255,000 + telex + oversea bank charges (if any)
Investigation fee	
- Account holder	VND 400,00 + telex + oversea bank charges (if any)
- Non account holder	VND 510,000 + telex
Inward remittances in FCY	
- Account holder	
+ Receive in cash	0.2% Min VND 50,000
+ Pay to account	Free
- Non account holder	0.5%, Min 50,000 VND
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	
+ Account holder	Free
+ Non account holder	Free
- To other currencies	
+ Account holder	Free
+ Non account holder	Free
Drafts	
- Drafts payable outside Vietnam	
+ Account holder	0.3%, min. VND 85,000
+ Non account holder	0.5%, min. VND 170,000 + other bank charges
- Drafts payable inside Vietnam	
+ Account holder	0.3%, min. VND 85,000
+ Non account holder	0.5%, min. VND 170,000
- Draft cancellation	
+ Account holder	VND 170,000 + other bank charges (if any)
+ Non account holder	VND 255,000 + other bank charges (if any)
Miscellaneous	
- Statement	
+ Monthly	N/A
+ Weekly	VND 85,000 / month
+ Daily	VND 255,000/ month

+ 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 170,000
- 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. All bank charges are **EXCLUSIVE of 10% VAT except ITEM (1);(2);(3);(4);(5);(6);(7);(8)**
 5. The bank shall apply exchange rate at 19,000 VND / USD for any actual fee collection in VND.
- (*): 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

