

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

| 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 | | |
| 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 banking debit card | | | |
| + Issuance fee | Free | | |
| + Delivery card fee | Within HCM & HN: VND 20,000 Outside HCM & HN: VND 30,000 | | |
| + Annual fee | Free | | |
| + 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 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 50,000 |
| + 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 4,400 |
| + Balance Enquiry per transaction (6) | VND 2,200 |
| + 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) | 4.5% |
| 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 |
| in USD or in other foreign currencies | 0.1%, min. VND 20,000 |
| 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 | |
| - Account holder | |
| + Within Viet Nam | Free |
| - Non account holder | |
| + Within Hanoi / HCMC | N/A |
| + Outside Hanoi / HCMC | N/A |
| - Transfer To Standard Chartered Account | Free |
| Overseas | |
| - Account holder | 0.1%, min. VND 70,000 + telex + oversea bank charges (if any) |
| - Non account holder | N/A |
| To beneficiary in other branches of Standard Chartered in overseas | Free (except for other banks' charges, cable/telex fee) |
| If the overseas charge is borne by remitter, the Bank shall charge the fee in advance | USD35; EUR40, GBP30; SGD40 |
| Cancellation / Amendment fee | |
| - Account holder | |
| + Overseas transaction | VND 100,000 + telex + oversea bank charges (if any) |
| + Domestic transaction | VND 50,000 + corresponding bank charge (if any) |
| - Non account holder | N/A |
| Investigation fee | |
| - Account holder | |
| + Overseas transaction | VND 400,000 + oversea telex + oversea bank charges (if any) |
| + Domestic transaction | VND 50,000 |
| - Non account holder | N/A |
| Inward remittances in FCY | |
| - Account holder | |
| + Receive in cash | 0.1% min VND50,000 |
| + Pay to account | Free |

| | |
|---|--|
| - Non account holder | N/A |
| 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 | |
| + 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. VND85,000 |
| + Non account holder | 0.5%, min. VND170,000 + 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 | 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 | |
| + 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 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