

1. ACCOUNT MANAGEMENT

Opening Account	Free
Account maintenance	Free
Change any information of account	Free
Block/Release account	Free
Account password change (per case)	VND 40,000
Passbook Issuance (all types of passbook)	Free
Passbook re-issuance due to Lost/ Broken (all types of passbook)	VND 100,000/ Passbook
Deposit balance certificate	VND 100,000/ Account/ Certificate VND 10,000/ Additional Copy
Certificate of account	VND 100,000/ Account/ Certificate VND 10,000/ Additional Copy
Account statement/Notification on transaction amount via account (*)	
+ Account Statement/Notification on transaction amount via account (**) < 6 months	VND 30,000/ Account/ Month
+ Account Statement/Notification on transaction amount via account > 6 months	VND 50,000/ Account/ Month
+ Additional Copy	VND 10,000/ Month
For request Account Statement/Notification on transaction amount via account > 12 months, apply above fee or nego (Min 500,000 VND/Account/(*)) Above fee is applied to active accounts. For the closed accounts, the fee applied shall double the fee above. (**) Account Statement/Notification on transaction amount via account is count from start date to end date as customer's requirement of providing account statement/notification on transaction amount via account.	
Print receipts for the first time (Case within 3M of trx)	Free
Reprint or Print receipts for the first time (Case over 3M of trx) (per case)	Negotiate (Min VND 100,000/ Account)
Dormant Account Maintenance (per account)	VND 10,000 or \$1/ Month
Closing Account (per account)	Free (Account >= 1 year) VND 100,000 (Account < 1 year)
Audit Confirmation (per case)	VND 200,000
Commercial Escrow Account management fee (per account)	Negotiate
Dedicated Account management fee (per account)	VND 200,000/ Month
Other management fee (per case)	Negotiate (Min VND 100,000)

2. E-BANKING CHANNEL
2.1 INTERNET BANKING

Internet Banking Registration (per case)	Free
Security Card issuance (per piece)	Free
Security Card Re-issuance (per piece)	VND 40,000
OTP issuance/re-issuance (per piece)	VND 200,000
A-OTP issuance/re-issuance (per piece)	VND 800,000
Online A-OTP annual fee	VND 100,000/ Year/ User

2.2 PHONE BANKING

Registration	Free
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2.3 SMS BANKING

Registration	Free
Service Fee (based on number of accounts)	
<i>"Please note that Automatic Balance Notification is not applied for transaction below VND 100,000 "</i>	
	VND 55,000 or \$2.75/ Month (*) VAT included

2.4 FAX BANKING

Registration	Free
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2.5 SWIFT CORPORATE FUND MANAGEMENT

Service Set up Fee (Per case)	USD 200
Service Maintenance Fee (Per Month)	USD 50
MT940 Cable Charge	
+ Weekly/monthly or requested message	USD 5 per message
+ Daily message	USD 100/ Month

3. CHEQUE

Issuance of cheque books (per book)	VND 40,000
Insufficient fund (Per piece at 2nd present)	VND 200,000
Stop Payment (per piece)	VND 200,000

4. CHEQUE COLLECTION
4.1. INWARD COLLECTION (Cheque Issued by SHBVN)

In VND	VND 5,000
In FCY (Per piece)	USD 5

4.2. OUTWARD COLLECTION
4.2.1. Domestic outward collection (per piece)

	\$3 + Postal Cost
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5. CASH DEPOSIT
5.1. In VND

Cash for circulation	Free
Cash not for circulation	4%
Cash counting fee (Applied to cash deposit transactions from VND 1 billion and more, then making cash withdrawal or domestic transfer within 02 working days from the cash deposit transaction date)	0.022%

5.2. IN USD

Big notes	Free
Small notes from \$1- \$20	0.3% (Min \$2)

Cash not for circulation	0.5% (Min \$2)
5.3. IN OTHER FCY	0.8% (Min \$2)
6. CASH WITHDRAWAL	
6.1. AT COUNTER	
IN VND	Free
IN USD	0.2%, Min \$2
IN OTHER FCY	0.15%, Min \$2
6.2. VISA/MASTER CARD ENCASHMENT	3%
7. INTERNAL TRANSFER	
Internal Transfer (At counter/ Internet Banking/ Mobile banking)	Free
Internal Bulk Transfer (At counter)	VND 1,500/ Ben account
Internal Bulk Transfer (Internet Banking)	VND 1,000/ Ben account
Auto Fund Transfer	Free
8. REMITTANCE	
8.1. INWARD REMITTANCE	
8.1.1. From overseas banks	
From Shinhan Bank, Korea	
+ BEN A/C in SHBVN	
* In foreign currency	0.1% (Min \$10-Max \$30)
* In VND	VND 690,000/ Trx
+ BEN A/C in other banks in Vietnam	
* In USD	USD 15/ Trx
* In VND	
+ Less than 4.5 bio VND	VND 690,000/ Trx
+ More than 4.5 bio VND	VND 1,035,000/ Trx
* Real time relay remittance	Flat USD 10
From KEB Hana Bank, Ha Noi Branch	Flat USD 2
From other banks	
+ BEN A/C in SHBVN	0.1% (Min \$10 - Max \$50)
8.1.2. From domestic banks	Free
8.2. OUTWARD REMITTANCE	
8.2.1. To overseas banks	
BEN A/C at Shinhan Bank, Korea	
* In foreign currency	0.2% (Min \$20, Max \$200)
BEN has AC in other banks	From 0.2% (Min \$20, Max \$200)
Salary Payment	
+ BEN A/C at Shinhan Bank, Korea	0.1% (Min \$5 - Max \$30)
+ BEN has A/C in other banks	0.1% (Min \$10 - Max \$50)
8.2.2. To domestics banks (From Account)	
+ In VND	
-Less than VND 500 Million	
* Before 14:30	0.01% (Min VND 20,000)
* After 14:30	0.03% (Min VND 30,000)
- Equal or more than VND 500 Million	
* Before 14:30	0.03% (Max VND 250,000)
* After 14:30	0.04% (Max VND 400,000)
- Using IBT Express Domestic transfer	Flat VND 16,364
- E-tax and customs tax payment (at counter and online)	
* Less than VND 500 Million	Flat VND 50,000
* More than VND 500 Million	0.02% (Max VND 250,000)
+ In foreign currency	
- Before 14:30	
* BEN A/C at VCB	\$4
* BEN A/C outside VCB	\$6
- After 14:30	0.1% (Min \$5 - Max \$55)
8.3. REMITTANCE VIA INTERNET BANKING	
8.3.1. To overseas banks	
BEN A/C at Shinhan Bank, Korea	0.1% (Min \$20 - Max \$200)
BEN has AC in other banks	From 0.2%(Min \$20 - Max \$200)
Salary Payment	
+ BEN A/C at Shinhan Bank, Korea	Free
+ BEN has AC in other banks	0.1% (Min \$10-Max \$30)
8.3.2. To domestics banks	
+ In VND	
* Before 14:30	0.01% (Min VND 10,000 - Max VND 200,000)
* After 14:30	0.02% (Min VND 15,000 - Max VND 300,000)
+ In USD	
- Before 14:30	
* BEN A/C at VCB	\$2
* BEN A/C outside VCB	\$3
- After 14:30	0.05% (Min \$5 - Max \$55)
8.3.3 FastFund NAPAS 247 (Express Domestic transfer)	
- Equal or less than VND 500,000	Flat VND 1,500
- From VND 500,001 to VND 2,000,000	Flat VND 4,545
- From VND 2,000,001 to VND 300,000,000	Flat VND 9,000
- From VND 300,000,001 to VND 499,999,999	Flat VND 10,909
8.4. TRACING - AMENDMENT - CANCELLATION - REFUND	
8.4.1. Tracing for Inward remittance	Free

8.4.2. Amendment for outward remittance	
Overseas (Per request)	\$10
Domestic (Per request)	
+ In VNĐ	VND 25,000
+ In foreign currency	\$2
8.4.3. Cancellation Outward Remittance	
Actual remittance fees	
8.4.4. Refund Inward remittance	
Overseas	Same as Inward Remittance Fee
Domestic	Free
8.5. OTHER SERVICES	
8.5.1. Bulk collection	
Negotiate (Min VND 2,000/ Account)	
8.5.2. Guaranteed fee for full credit transfer as applicant's request (*)	
Overseas	
+ Guaranteed fee to the 1st intermediary bank	From USD 5
+ Guaranteed fee to the final beneficiary	From USD 25
Domestic	From USD 0.3
(*) The fee amount would depend on each of beneficiary bank and their regulations on full credit transfer	
9. IMPORT	
9.1. L/C ISSUANCE	
With margin	0.1% (Min\$25; Max\$200)
Facility	0.2% Per Month (Min \$25)
Payment of L/C after expiry date	Additional term charges from expired date to payment date
Cable cost	\$20
9.2. L/C AMENDMENT	
Amount	Same as L/C issuance
Validity extension	Same as L/C issuance
Others	\$20
Cable cost	\$20 for Applicant, \$30 for BEN
9.3. L/C CANCELLATION	
\$20 + Cable Cost	
9.4. L/C SETTLEMENT	
From 0.2% (Min \$20)	
9.5. LETTER OF GUARANTEE	
Shipping Guarantee	\$20
B/L Endorsement	\$10
9.6. USANCE L/C ACCEPTANCE	
With margin	\$40
Facility	0.2% Per Month (Min \$20)
9.7. DEDUCT FROM THE PROCEED	
Discrepancy fee	\$70
Cable cost	\$40
Other cable cost (if any)	\$20/Message
9.8. D/A, D/P COLLECTION	
Handling Charge	\$5
Payment	From 0.2% (Min \$20)
D/A Acceptance	\$15
B/L Endorsement (if any)	\$20
Cancellation/ Unpaid	\$10 + Actual cost
10. DOMESTIC UPAS L/C	
10.1. L/C ISSUANCE	
With margin	0.1% (Min: VND 550,000 - Max: VND 4,600,000)
Facility	0.2% Per Month (Min: VND 550,000)
Payment of L/C after expiry date	Additional term charges from expiry date to payment date
Cable cost	VND 450,000
10.2. L/C AMENDMENT	
Increasing amount	Same as L/C issuance
Validity extension	Same as L/C issuance
Others	VND 450,000
Cable cost	VND 450,000 for Applicant VND 700,000 for Beneficiary
10.3. L/C CANCELLATION	
VND 450,000 + cable cost	
10.4. L/C SETTLEMENT	
0.2% (Min: VND 450,000)	
10.5. LETTER OF GUARANTEE	
Shipping Guarantee	VND 450,000
B/L Endorsement	VND 230,000
10.6. USANCE L/C ACCEPTANCE	
With margin	VND 900,000
Facility	0.2% Per Month (Min: VND 450,000)
10.7. DEDUCT FROM THE PROCEED	
Discrepancy fee	VND 1,600,000
Cable cost	VND 900,000
Other cable cost (if any)	VND 450,000/Message
10.8. OTHERS	
Postage charge	VND 450,000
11. EXPORT	
11.1. ADVISING L/C, L/C AMENDMENT	
Directly to beneficiary	\$20
To second advising bank (by courier service)	\$20 + Cable cost
11.2. L/C CANCELLATION	
Cable Cost	
11.3. TRANSFERING L/C	
Total/Partial	\$20

11.4. COLLECTION (L/C, D/A, D/P)		
Handling Charge		\$5
L/C, D/A, D/P Collection commission		0.2% (Min \$20 - Max \$200)
Postage Charge		\$50/ Set of documents
Cable Cost (If any)		\$20/ Message
11.5. NEGOTIATION (L/C, D/A, D/P, O/A)		
Negotiation commission		0.25% (Min \$20 - Max \$200)
Postage Charge		\$50/ Set of documents
Cable Cost (If any)		\$20/ Message
11.6. L/C FORFAITING FEE		
Normal L/C Forfaiting Fee		Negotiable Normal Fee rate x Purchase price x Forfaiting Period/365
Overdue L/C Forfaiting Fee		Negotiable Overdue Fee rate x Purchase price x Overdue Period/365
12. GUARANTEES & CONFIRMATION		
12.1. Stand-by L/C, Bank Guarantee, Bond, Confirmation on L/C , etc		
Issuing Commission		\$100/ VND 2.330.000
Term charge		From 1.25% PA
Cable cost (If any)		\$20
12.2. AMENDMENT - EXTENSION - CANCELLATION		
Commission		\$50/ VND 1.165.000
Term charge		From 1.25% PA
Cable cost (If any)		20
13. CREDIT		
13.1. STANDBY CREDIT LINE		
Open revolving line		\$100
Open non-revolving line		\$50
Commitment set-up fee for revolving line		0.5% PA
13.2. EARLY REPAYMENT FEE FOR NON-REVOLVING LOAN		
30 days to 179 days		0.5%
180 days to 359 days		1.0%
360 days to 720 days		1.5%
Over 720 days		2.0%
13.3. PRIME FACTORING PROCCESSING FEE		VND 2,000,000/factoring debt
14. CARDS		
Corporate Credit Card and Debit Card		Click here
15. FIRM BANKING AND SCFM SERVICE FEE		
15.1. MONTHLY MANAGEMENT FEE		USD 200
15.2. TRANSFER SERVICE		
Fund transfer		VND 1,500 (Salary transfer)
Domestic transfer to other bank less than VND million 500		0.008% (Min VND 16,000)
Domestic transfer to other bank amount from VND million 500		0.024% (Max VND 200,000)
Napas Express Domestic transfer amount equal and less than VND 2,000,000		VND 5,000
Napas Express Domestic transfer amount more than VND 2,000,000		VND 10,000
Domestic transfer to other banks (USD)		\$10
Overseas remittance		0.2% (Min \$20; Max \$200)
16. VIRTUAL CODE SERVICE		
Issuance fee		VND 2,000/ Account
Credited fee		VND 2,000/ Time
17. L/C REIMBURSING		
17.1 REIMBURSING BY SHBVN'S FUND		
Reimbursing fee		\$120 (EUR 100/ JPY 12,000/ VND 3,000,000) (VAT exempted)
Cable fee		\$20 (EUR 15/ JPY 2,000)
Early repayment fee		1.5% (min \$100) (VAT exempted)
17.2. REIMBURSING BY ISSUING BANK'S FUND		
Reimbursing fee		\$120 (EUR 100/ JPY 12,000/ VND 3,000,000)
Cable fee		\$20 (EUR 15/ JPY 2,000)
17. OTHER SERVICES		
Administrative service		VND 150,000 Case
* Notarized fee shall be paid seperately by customer		
Postage Charge (Domestic)		
+ Same Province (Per case)		VND 20,000
+ Different Province (Per case)		VND 50,000
Advisory Fee		Min VND 50,000

GENERAL REGULATIONS

1. The above mention shall be applied to normal transaction, other expenses such as stamps, telegraphic expenses, corresspond ent charges, out of pocket expenses, overdue receipts issuing, if any, will be charged additionally.
2. Bank charges already collected shall not be refund to customer even in case of request for cancellation of the transaction .
3. In case fee is collected in a different currency with the currency stipulated in the Bank Tariff, a prevailing selling ex change rate by SHINHAN BANK VIETNAM will be applied.
4. All fees and charges are current at time of publication and are subject to change without notice.
5. All fees and charges are excluded VAT except specifically specified