

I. DEPOSIT ACCOUNT 存款

1. Account opening 開戶 : Free 免費
2. Deposit 存款: In cash 現金存入
 - Free 免費 (if customers withdraw or transfer after two working days)
 - 0.03% (Max/VND500,000) (if withdrawal or transfer within 2 working days)
3. Time Deposit 定期存款 : Term (Rate available at request : 1,3,6,9,12 months)
 - Withdrawal Premature : Deposit interest rate of SBV (enjoy the lowest demand deposit interest rate of each type currency of the bank)
4. Withdrawal 取款
 - In VND notes 領越幣 : Free 免費
 - In USD notes 領美金 : 0.2% (minUSD2)
5. Transfer between accounts within bank : Free 免費分行內部轉帳

II. INDIRECT INVESTMENT CAPITAL ACCOUNT

間接投資資本帳戶

- Custody fee: Free
- Interest rate : applied as demand deposit account VND interest rate

III. ACCOUNT MANAGEMENT 帳戶管理費

1. Statement 對帳單

- Regular : Free 免費
- Request for old statement :
 - Less than 2 months old : Free 免費
 - Between 2 & 24 months : USD5 each
 - Over 2 years : USD10 each

2. Account block, hold fund as customer request 客戶申請帳戶止扣

VND50,000/each

3. Dormant account with total balance less than USD1,000 (equivalent in other currency) 靜止戶總餘額小於 USD1,000 或等值其他幣別

VND100,000/customer/year

4. Bank document copy as customer request 傳票複印: VND5,000/page, minVND50,000/each

IV. REMITTANCE 匯款

1. Inward remittance 匯入匯款

- Inside Vietnam 越南境內: Free 免費
- Outside Vietnam 國外匯入 :
 - From SinoPac Taiwan, HongKong, Macau 永豐台/港/澳分行: 0.1% (minUSD5, maxUSD100)
 - Non Tele-transfer-bank customer: Free
 - Non Tele-transfer-non bank customer: SHA/BEN: USD10
 - From other banks 其他銀行: 0.2% (minUSD5, maxUSD120)

2. Outward remittance 匯出匯款

- To other bank inside Vietnam 越南境內 :
 - In USD: USD2 (not including other intermediate fees)
 - In VND: VND42,000 (not including other intermediate fees)
- To other bank outside Vietnam 越南境外 :
 - 0.2% (minUSD5, maxUSD150) + USD20 cable charge: MT103 OUR USD: + USD10; MT103 OUR Non-USD: + Corr. Fee (Actual fee)
 - To SinoPac Taiwan, HongKong, Macau 永豐台/港/澳分行: 0.1% (minUSD5, maxUSD100) + USD20 cable charge + Corr.fee (Actual fee)
 - Non Tele-transfer: BEN/SHA/OUR: USD20
 - Cancellation/Stop payment : USD30 + USD35 cable charge
 - Amendment : USD10 + USD 35 cable charge

V. CLEAN BILLS COLLECTION 光票託

Checks and Drafts 光票及匯票

- Payable in HCM 在胡志明市內: USD2 flat + USD2 post charge
- Payable outside HCMC, in Vietnam 其他省市: USD5 flat + USD5 post charge
- Payable outside Vietnam 國外 : 0.2% (min USD20, max USD200) + USD40 courier charge

VI. DOCUMENTARY COLLECTION 進出口跟單託收

1. Import documentary collections 進口託收

D/P 0.20% (min USD10, max USD150) + USD20 cable charge
D/A 0.25% (min USD15, max USD150) + USD20 cable charge

2. Export documentary collections 出口託收

D/P 0.2% (min USD10, max USD150)
D/A 0.25% (min USD15, max USD150)
+ USD35 post charge if documents sent to Asian countries
+ USD40 post charge if documents sent to other countries

VII. COMMERCIAL LETTER OF CREDIT 信用狀

1. Export 出口

- Advising 通知 : USD25
- Amendments 修改 : USD20
- Confirmation 保兌 : Subject to negotiation (min USD100).
- Transfer 轉讓 : 0.15% (min USD50)
- Negotiation 押匯 : 0.25% (min USD80) + interest + USD35 post charge if documents sent to Asian countries + USD40 post charge of documents sent to other countries
- Collection under L/C 信用狀項下託收: 0.2% (min USD20) + USD35 post charge if documents sent to Asian countries + USD40 post charge of documents sent to other countries

2. Import 進口

- Opening L/C 開狀 : 0.1% -0.3% per month (min USD80) + USD50 cable charge
- Amendment 修改
 - Increasing amount 增加金額 : 0.1%-0.3% per month (min USD80) + USD20 cable charge
 - Extension of Expiry Date 展期 : 0.1% -0.3% per month (min USD80) + USD20 cable charge
 - Others 其他: USD25, VAT exempted + USD20 cable charge
- Acceptance 承兌 : 2% -3% p.a (min USD80) + USD20 cable charge
- Payment 付款 : 0.2% -0.3% (min USD20) + USD20 cable charge

VIII. GUARANTEE/STAND BY L/C 保證函/擔保信用狀

1. Issuing 開狀 : 2% p.a (min USD80), VAT exempted + Others fee (max USD50 per case)

2. Amendments 修改

- Increasing amount 增加金額 : 2% p.a (min USD25), VAT exempted
- Extend validity 展期 : 2% p.a (min USD25), VAT exempted
- Others 其他 : USD25, VAT exempted

3. Shipping guarantee : USD25 flat, VAT exempted

IX. INTERNET BANKING 網銀

1. MMAB2C 個人網銀: Inquiry Free 查詢免費
2. MMAB2B 企業網銀: Inquiry Free 查詢免費
 - Token 載具: USD28/one-off
 - E-certificate 憑證: USD34/ per year
 - Online Transfer 網銀匯出匯款
 - Outside Vietnam 越南境外:
 - + To other banks 其他銀行: USD20+USD10 cable charge (MT103 OUR: +USD10)
 - + To SinoPac Taiwan, HongKong, Macau 永豐台/港/澳分行: USD 10+USD10 cable charge
 - Inside Vietnam 越南境內:
 - In USD: USD3 flat (including corres. fees)
 - In VND: VND90,000 flat (including corres. fees)

X. VIRTUAL ACCOUNT 虛擬帳號

1. Initial setting fee (per time) 初始設定費: USD25
2. Monthly system maintenance fee (per month) 每月維護費: USD10
3. FTPS/SFTP transmission setting fee (per time) 傳檔設定費: USD25

XI. EASY APP 行動網銀匯出匯款交易

- Outside Vietnam 越南境外:
 - + To other banks 其他銀行: USD10+USD10 cable charge (MT103 OUR: +USD10) (min USD10)
 - + To SinoPac Taiwan, HongKong, Macau 永豐台/港/澳分行: USD 10
- Inside Vietnam 越南境內:
 - In USD: USD5 flat (including corres. fees) (min USD3)
 - In VND: VND92,000 flat (including corres. fees) (min VND 69,000)

NOTES: (Other terms & conditions)

1. Terms & conditions for other services not listed herein will be provided upon request. Fee of other services will be collected as related negotiations.
2. All terms & conditions contained herein supersede any previously issued and are subject to change or cancellation without prior notice.
3. Customers are able to pay the service fees outlined above by USD or Dong or other currency according to the Agreement with the bank and Foreign Exchange Management Laws.
 - VND currency is used to pay service fees for domestic transactions in VND.
 - Exchange rate applicable to convert USD to VND or other currency is informed by the bank at transaction date.
4. All accounts and transactions are subject to the regulations of State Bank of Vietnam and the Law of the Socialist Republic of Vietnam.
5. Fees are exclusive of 10% VAT.