

APPENDIX 1.4.4: E-BANKING SERVICES AND TRANSFER FEE APPLICABLE FOR NON-TIER CUSTOMERS

How to convert foreign currency on fee schedule: 1 USD = 1 EUR = 120 JPY = 2 AUD = 1 GBP=1CAD=1CHF= 2SGD = 30 THB

A- E-banking services fee					
No	Fee code (at the counter)	Type	F@st iBank	F@st Mobile	Type
I		E-Banking Service Fee (Including Service Registration Fee; Service Content Change Fee; Service Cancellation Fee)			
1.1		Service registration fee, Service content change fee, Service cancellation fee	Free	Free	
1.2		Service of receiving notification of account balance fluctuations via Push Notification of F@st Mobile	Free	Free	
II	Fee code (at the counter)	SMS service fee	Homebanking	F@st Mobipay	
1.1		Service Registration Fee	Free	Free	
1.2		Fee for using Techcombank's proactive messaging service (notify account balance changes via SMS sent to mobile phone number)		Not apply	
	CN15302	Customers use from 0 to 15 SMS/Month	12,000 VNĐ/month		
		Customers use from 16 to 30 SMS/Month	18,000 VNĐ/month		
		Customers use from 31 to 60 SMS/Month	40,000 VNĐ/month		
		Customers use more than 61 SMS/Month	75,000 VNĐ/month		
1.3		Service to send proactive messages from customers (Compose a message according to the syntax to Topup or pay bills-Refer to F@st Mobipay service)	Not apply	Free	
1.4		Message composing fee (specified by the telecommunications network)	Not apply	VND 500/message	
1.5		Service Content Change Fee	Free	Free	
B- Withdrawal Fee and Remittance Fee			Non-Pri and Non-Aspire customer		
No.	Fee code (at the counter)	Type	At the counter	E-banking service	Type
I		Withdrawal Fee (only for FastMobile)			B
1.1		Make ATM withdrawals without card on F@st i-bank and F@st Mobile	Not apply	Free	
1.2	CN19104	Withdraw money using Customer's ID at Techcombank's branch/transaction office from transactions made on F@st Mobile (Fees apply to recipients at the counter)	VND 5,000/transaction	Free	
II		Transfer fee			
1		Receive money			B
1.1		Receive money from within the country (applies to both VND and foreign currencies)			
1.1.1	CN13101	Credit on account at Techcombank	Free	Not apply	
1.1.2		Beneficiary does not have an account at Techcombank, receives ID card/Passport; beneficiary's income	0.03% Min: 20,000VNĐ/ 1 USD Max: 1,000,000 VNĐ/ 500 USD	Not apply	
1.2		Receive money transferred from foreigners			
1.2.1	CN13106	Credit fee at Techcombank	Free	Not apply	
1.2.2	CN13107	Amendment fee (for transactions without tracing with the SBV)	5 USD	Not apply	
1.3	CN13115	Receive money transferred from foreigners via Western Union	Free	Free	
2		Transfer money			
2.1		Domestic transfer from VND account (customers have accounts opened at Techcombank)			B
2.1.1		Transfer money in the same system			

a.	CN13201	From 20 million and less	VND 3,000/transaction	Free	
b	CN13202	Above 20 million	0.02% Max: 1,000,000 VND	Free	
c.	CN13206	Only applicable to the transfer from the disbursement account to the beneficiary's account opened at TCB	VND 9,000/transaction	Not apply	
d.	CN13203	Between a customer's accounts, including credit card accounts at TCB	Free	Free	
e.	CN13204	Received by CMT/CCCD Card/Passport at TCB's transaction office from over-the-counter transaction	0.03% Min: 20,000VND Max: 1,000,000 VND	Not apply	
2.1.2		Transfer to other systems			
a	CN13205	Transfer to the interbank system	0.0175% Min: 20,000VND Max: 1,000,000 VND	Free	
b		Transfer money via card number, account number through 24/7 service	Not apply	Free	
2.1.3	CN13207	In case the customer transfers money within 2 working days from the date of cash deposit into the account (Additional charge)	0.01% Min: 10,000 VND Max: 1,000,000 VND	Free	
2.2		Remittance domestically in cash in VND (customers deposit cash to transfer) - collect remittances			B
2.2.1	CN13225	Beneficiaries receive cash by CMT/CCCD Card/Passport at Techcombank's branches	0,04% Min: 30,000 VND Max: 1,000,000 VND	Not applicable	
2.2.2		Beneficiary's account at another bank or beneficiary receives cash by CMT/Passport at another bank's transaction point	0,06% Min: 50,000 VND Max: 1,000,000 VND		
2.3		Transfer money domestically from a foreign currency account			B
2.3.1		Bank transfer with the same system			
a	CN13235	For beneficiaries of the same system	1.5USD/ transaction	Not applicable	
b	CN13237	Between accounts of the same customer	Free	Free	
c	CN13238	Beneficiaries receive by CMT/CCCD Card/Passport at TCB's branches (Applicable to customers who are allowed to receive foreign currency in cash) - collected from money remitter	0.03% Min: 1 USD Max: 500 USD	Not applicable	
2.3.2	CN13241	Transfer to another system	0.05% Min: 4 USD Max: 100 USD		
2.4	CN13246	Remittance domestically in foreign currency in cash (Applicable to customers who are allowed to transfer money in foreign currencies)	0.05% Min: 10 USD Max: 500 USD	Not applicable	B
2.5		Remittance abroad in foreign currency (Applicable to customers who are allowed to transfer money in foreign currencies)			B
2.5.1	CN13259	Remittance in foreign currencies - Free	If the CASA balance is higher than the amount buying foreign currency in at least 7 days and buying foreign currency above 20,000 USD: Free (Not including SWIFT fee and agent fee)		

2.5.1	CN13258	Remittance in foreign currencies - 50% discount	Buying foreign currency for education, living expense, family support, immigration above USD 10,000 or equivalent: - CNY: 0.15%/order (min: 8 USD, max: 250 USD) + SWIFT fee + agent fee (if any) - Others: 0.1%/order (min: 3 USD, max: 250 USD) + SWIFT fee + agent fee (if any)	Not applicable	
2.5.1	CN13251	Remittance in foreign currency CNY (<i>Other from cases at CN13258 and CN13259</i>)	0.3%/order (min: 15 USD, max: 500 USD) + SWIFT fee + agent fee (if any)		
2.5.1		Remittance in another foreign currency (<i>Other from cases at CN13258 and CN13259</i>)	0.2%/order (min: 5 USD, max: 500 USD) + SWIFT fee + agent fee (if any)		
2.5.2	CN13254	Modify/Cancel remittance order	- Remittance order < 20 USD: 5 USD/transaction - Remittance order > 20 USD: 5 USD transaction + SWIFT fee + fee paid to foreign banks according to reality	Not applicable	
2.5.3	CN13261	Foreign fees to be borne by the remitter (OUR)			
2.5.3.1		Collect the following fixed rates for NHDL	25USD/30EUR/20 GBP		
2.5.3.2		Temporary collect the following fixed rates for NHDL			
a		AUD/CHF/CAD/SGD/THB	25 USD		
b		JPY	0.05%/Order Min: 5,000 JPY		
c		HKD	300 HKD	Not applicable	
d		Other foreign currency	Collect according to reality		
2.5.4	CN51101	Remittance fee	5 USD + SWIFT fee + fee paid to foreign banks according to reality		
2.6	CN16301	SWIFT Fee	- 5 USD collected from TCB's customers - 15 USD (other foreign currencies equivalent) collected from beneficiaries		
3		Inspection fees			
3.1		Inspection fees for foreign currency			
a	CN13501	Remittance from abroad	5 USD/transaction + 5 USD SWIFT fee		
b		Remittance to abroad	5 USD + SWIFT fee + fee paid to foreign banks according to reality	Not applicable	
c		Domestic remittance	3 USD/transaction		
2.4.2		Remittance to an account outside of Techcombank	0.03%/transaction amount (Min: 12,000 VND, Max: 1,000,000 VND)		
3.2	CN13511	Inspection fees for VND	15,000 VND/ transaction	Free	B
4		Tuition collection service			A
4.1	CN13401	Deduct money from the student's parent's account according to the list and pour it into the school's legal account opened at Techcombank	- One year free from contract signing date - 1,000VND/dish from the 2nd year onwards	Not applicable	
4.2		Parents go to the counter to transfer money or transfer money to school accounts to pay tuition fees	Fee for cash deposit to VND account and domestic transfer fee from VND account		
4.3	CN13403	Fee collection service via F@st i-bank/ F@st Mobile - Parents use F@st i-Bank/F@st Mobile service to pay tuition fees	Not applicable	Free	

C. Cases of exemption and reduction of fees

*Remittance in foreign currency at TCB: Waive fee for credit on account which value < 20 USD (Code CN13106/CN51101)