

APPENDIX 1.4.1: ACCOUNT SERVICES FEE APPLICABLE FOR NON-TIER CUSTOMERS

Convert foreign currency on fee schedule: 1 USD = 1 EUR = 120 JPY = 2 AUD = 1 GBP					
STT	Code	Services	Non-Pri and Non-Inspire customer	Minimum	Maximum
			Charges		
I	Code	PERSONAL DEPOSIT ACCOUNT TRANSACTIONS			
1		Open and manage an account			
1.1		Opent an account			
1.1.1	CN19103	ID opening fee at customer's request	Do not apply		
1.3		Account management fee			
1.3.1	CN11121	VND current account	Free		
1.3.2	CN11123	VND current account inactive > 6 month ****	Free		
1.3.3	CN11122	Foreign currency account (free when average monthly balance of account is from 100 USD/100EUR/12,000JPY/200 AUD)	USD 0.99 per month		
1.3.4	CN11123	Foreign current account inactive > 6 months	USD 1.99 per month		
	CN20201	F@st Savings account	Free		
1.4		Account package management fee			
	CN32201	Standard account package (non-payroll)	Free		
	CN32206	Standard account package (payroll)	Free		
	CN32202	Golden account package (non-payroll)	Free		
	CN32207	Golden account package (payroll)	Free		
	CN32204	Platinum account package (non-payroll)	Free		
	CN32208	Platinum account package (payroll)	Free		
	CN32205	Business account package (non-payroll)	Free		
1.5		Account statement fee			
1.5.1	CN11136	Customers register for sub-book once/month; on unexpected request (sub-book of daily/previous month...)	VND 10,000/ USD 1/month + express fee (if customer needs according to the address provided by customer)		
1.6		Payment account balance confirmation fee			
1.6.1	CN11145	Bilingual (Vietnamese+English)	VND 50,000 VND/first copy VND 10,000 for every subsequent copy		
1.7	CN31113	F@st Easy account maintenance fee	VND 100,000 per month (Charge when the minimum average balance is less than 100K/month)		
2		Cash transactions at the counter			
2.1		Cash deposit into VND account	Fee is charged based on the identity of customers with the beneficiary account		
2.1.1	CN11201	Same province/city where the account is opened			
		VND cash from 20,000 VND or more	Free		
		VND cash from 10,000 VND or less (Charge on the amount of money deposited). Waiving fee is based on customer tier of beneficiary account.	0.03% of transaction value (applicable when customers deposit 100 or more bills with value of VND 10,000 or less)	20,000VND	1,000,000VND
2.1.2	CN11206	Different province/city where the account is opened. Waiving fee is based on customer tier of beneficiary account.	Free		
2.2	CN11211	Deposit money into VND account by check transfer	Free		
2.3		Deposit cash into foreign currency account	Only applicable to customers who are allowed to deposit cash in foreign currencies into their accounts		
2.3.1		USD			
	CN11215	Cash from from 50 USD or more	0.15%	2USD	500 USD
	CN11216	Cash under 50 USD	0.25%	2USD	500 USD
2.3.2	CN11217	EUR	0.40%	2EUR	500EUR
2.3.3	CN11218	Other foreign currencies	0.40%	2USD	500 USD
2.4		Cash withdrawal from VND account			
2.4.1	CN11225	Withdraw in the same province/city where the account is opened	Free		
2.4.2	CN11227	Withdraw in a different province/city where the account is opened	Free		
2.5		Withdraw money from a foreign currency account			
2.5.1	CN11231	Cash or VND check (for foreign currency transfer purchase rate announced at the time of transaction of Techcombank)	Free		
2.5.2	CN11232	Withdraw foreign currency			
a.		USD	- After 21 days from crediting/ depositing date: Free	2USD	500USD
b.		EUR/JPY/AUD/GBP	- Within 21 days from crediting/ depositing date: 0.4%	2USD	500USD

c.		Other foreign currencies	(Foreign currency to be distributed to customers depends on the source of foreign currency available at the branch)		
2.6	CN11242	In case the customer withdraws cash within 02 working days from the date of cash deposit into the account	Fee: 0.05%* of withdrawal amount (regardless of face value)	20,000VND	1,000,000VND
II		CHECK TRANSACTION			
1		Domestic check			
1.1	CN12101	Check book issuance fee	VND 20,000/book		
1.2	CN12102	Insolvency Check Processing Fee	VND 50,000/copy		
1.3	CN12103	Check security	VND 10,000/copy		
1.4	CN12104	Collecting checks issued by domestic banks	VND 10,000/copy		
2		International commercial check (international trade)			
2.1	CN12201	International commercial check collection and processing fees	0.2%/check value	5USD	
2.2	CN12202	Fees for payment of results by collection of international commercial checks	5 USD		
2.3	CN12203	Cancellation fee for international commercial checks	Base on reality	5 USD	
2.4	CN12204	Fees for checking international commercial checks	Base on reality	5 USD	
IV		FINANCIAL SERVICES			
1	CN14101	Foreign currency inspection	USD 0.2/paper		
2		Money change			
2.1		VND money change			
2.1.2	CN14202	Exchange small denomination money for larger denomination and vice versa	0.05%	5,000VND	
2.1.3	CN14203	Currency exchange is not qualified for circulation	Free		
2.2		Currency exchange			
2.2.1	CN14205	Get Vietnam Dong (apply the foreign currency cash buying rate announced at the time of transaction by Techcombank)	Free		
2.2.3	CN14207	Exchange small value foreign currency cash for large value and vice versa	2%	2USD	
2.2.4	CN14208	Exchange foreign currency that is not eligible for circulation (torn, crushed, old, expired), unqualified for circulation (in a close expiration/ limited circulation according to the notice of Techcombank from time to time) for foreign currency of the same type or VND	4.00%	4USD	
3		Money tally fee			
3.1		USD money tally fee	Charge according to Decision, Notice of Treasury of Techcombank Headquarters from time to time		
3.2		VND money tally fee (applied when performing counting service for customers)			
3.2.1		Tally at Techcombank's headquarters			
a	CN14305	VND bills from VND 20,000 or more	0.03%*counted value	VND 20,000 (according to the total tally value)	
b	CN14307	VND bills from 10,000VND or less	0.05%*counted value		
5		Cash collection at customer headquarters			
-	CN14601	Within the inner city, the radius is no more than 10km (special cases of toll exemption are decided by the CEO)	0.08%	300,000VND	
-	CN14602	More than 10km radius (special cases of toll exemption are decided by the CEO)	Charge by agreement		
-	CN14603	Extra charge out of working hours	0.05%	200,000VND	
V		OTHER SERVICES			
1	CN16101	Granting and exchanging foreign currency licenses (Issuing licenses according to customer requests to authorized individuals to bring foreign currencies abroad).	- Buying foreign currency from TCB from 5,000 USD or equivalent or withdraw foreign currency from account (within the transaction date): free for 2 sheets, from the 3rd sheet: 10 USD. - Others: 10 USD		
2		Other services at customer's request			
2.1	CN16201	Confirmation at customer's request	VND 50,000/time		
2.2	CN16202	Exchange rate confirmation	VND 3,000/time		
2.3	CN16203	Fee for copies of original documents	VND 3,000/time		
2.6	CN16206	Other services at customer's request	Charge by agreement		

Note

	Content		
Overall content	Fees not include 10% VAT tax. When collecting fees, customers must pay an additional 10% VAT The submissions/agreements/contracts with customers on fee exemption and reduction will continue to comply with the approved content until the expiration of the time limit specified in the report/agreement.		

Current account	**** Service fees are free when customers use their accounts again, including: account management fees, account management fees that are inactive for > 6 months, payment card annual fees, and Homebanking service fees.
Account package	- Other incentives for Customers using the Account package + Free issuance of default card included with the package when customers register to use the Account package + 20% discount on the annual fee for cards issued in packs since second year during the card's validity period + Fees for Homebanking & Internet Banking and Mobile Banking services are referred to in Appendix 04 – Fee Schedule for E-Banking and Money Transfer Services applied for individual customers. - Other cases of fee exemption and reduction not specified in this fee schedule for Customers receiving salary through the Account are subject to Techcombank's salary policy from time to time.
Note	- All fees not listed in the fee schedule will be understood as Free (for example: Fee for opening a checking account, Registration fee for an account plan, Fee for upgrading/Decrementing a package, Account statement fee via Internetbanking , Fee for withdrawing money from account received from Western Union online service...) - Fees that are NOT specified in the VIP customer section are applied to the normal customer fee schedule. - Management non-bundle account fees apply both CN11121 and ACQLTK11.

Preferential policies for employees at companies using Techcombank's payroll service

	Non-business administrative units or non-business units with more than 1000 employees	Others
	Free annual card included with package for the first 2 years.	Free annual card included with package for the first year.
	From the 3rd year, according to the current fee schedule	From the 2nd year, according to the current fee schedule