

CASH FEE SCHEDULE FOR CORPORATE CUSTOMERS

Effective date May 10th 2024

A ACCOUNT SERVICES				
A1 ACCOUNT OPENING SERVICES				
1	Current account opening fee	FREE		
2	Account management fee (account/month) (No charge with monthly account balance higher than 50 million VND or 2500USD/2500 CAD/2500CHF/2500 AUD/2500 GBP/2500 SGD/15000 CNY/15000 HKD/250000 JPY/75000 THB)	VND: VND 100,000/account/month FCY: 5USD/5 EUR/5 CAD/ 5 CHF/ 5 AUD/ 5 GBP/ 5 SGD/ 30 CNY/ 30 HKD/ 500 JPY/150 THB/account/month		
3	Dormant account fee if there is not transaction for last 6 months (per month)	Free		
4	Block apart or total account balance at the customer's request (request/account)	VND 50,000/account/time		
5	Account closing within 12 months from opening date as per customer request	Free		
6	Account management needs special management according to contracts / agreements with customers (accounts / month) (centralized account, escrow account, ...)	Negotiable. Minimum 500.000 VND/ Acc/month (Fee collection period month / quarter / 6 months / year as agreed with the customer)		
A2 ACCOUNT STATEMENT/ LEDGER				
1	Account statement/ ledger			
1.1	Receive pdf via email monthly	FREE		
1.2	Via a counter by hardcopy or export the file to send to the customer's registered email	Receive a hard copy at the branch or export the file to send to the customer's registered email (50,000 VND/Statement/month/account; or 5,000 VND/page, minimum 30k/time)		
1.3	Send account statement to customer's requested address	Negotiable		
1.4	Via sFTP	Negotiable		
1.5	Receive .xlsx via email periodically (report on currency status - cash dashboard, sub-book with large number of transactions, ...)	Negotiable, at least 1 million / month / account (monthly fee collection period / quarter / 6 months / year as agreed with Customer)		
10.6	Receive a hard copy of the debit/credit note available at the branch (including stamp (if any))	VND 10.000/a hard copy note		
2	SWIFT bank statement			
2.1	Via Swift	Negotiable, VND 50.000/time		
2.2	Send via other forms (applicable in case TCB provides services as notified from time to time)	Negotiable; Minimum: VND 1.000.000/month/account		
B PAYMENT SERVICES				
B1	DOMESTIC PAYMENT	Via counter	Digital banking	
			Internet banking	H2H
1 REMITTANCES				
1.1 Remittance within TCB				
1.1.1	VND	VND 10,000	FREE	FREE

1.1.2	FCY	USD 5	FREE	n/a
1.2	Remittance outside TCB			
1.2.1	VND			
1.2.1.1	Amount below 500 mil before 3pm	VND 30.000	FREE	Negotiable
1.2.1.2	Amount below 500 mil after 3pm	0.04%	FREE	Negotiable
		Minimum VND 35.000		
		Maximum VND 200.000		
1.2.1.3	Amount above 500 mil	0.04%	FREE	Negotiable
		Minimum VND 200.000		
		Maximum VND 1.000.000		
1.2.1.4	Fast pay before 15h	n/a	FREE	Negotiable
1.2.1.5	Fast pay after 15h	n/a	FREE	Negotiable
1.2.2	FCY	USD 30 /tnx	USD 15/ tnx	n/a
2	Remittances from payment list			
2.1	Beneficiary within TCB system (per beneficiary account)	The same with within TCB single transfer	The same with within TCB single transfer	Negotiable
2.2	Beneficiary outside TCB system (per transaction)	The same with outside TCB single transfer	The same with outside TCB single transfer	Negotiable
3	Payroll service via account			
3.1	Remittance within TCB			
3.1.1	VND	VND 2,000/ tnx	FREE	Negotiable
3.1.2	FCY	USD 5/ tnx	FREE	Negotiable

3.2	Remittance outside TCB			
3.2.1	VND	Service fee VND 2,000/transaction, Minimum VND 100,000/list + Transfer fee outside the system/transaction	FREE	Negotiable
3.2.2	FCY	USD 15/transaction	USD 7/transaction	n/a
4	Tax payment			
4.1	Domestic tax payment	The same with within/outside TCB single transfer	FREE	FREE
4.2	Payment of registration fee	The same with within/outside TCB single transfer	FREE	FREE
4.3	Payment of customs duties	The same with within/outside TCB single transfer	FREE	FREE
	Payment of customs declaration fees		FREE	FREE
	Payment of port infrastructure fees		FREE	FREE
4.4	Payment of tax receipts	The same with within/outside TCB single transfer	FREE	FREE
5	Cheques			
5.1	Cheque-book issuance fee	VND 40,000/ book		
5.2	Fee for handling (notifying) cheques unable to be paid/ Certified cheque/ collection of cheque issued by domestic banks)	VND 20,000 / cheque per instance		
5.3	Receiving and handling international commercial cheque collection	0.2% * cheque value, Minimum USD 10		
6	Reconciliation, amendment, cancelation of payment order (domestic remittance both inward and outward)	VND 25.000/time	FREE	n/a
7	Inward Domestic Remittances		FREE	

B2	OVERSEA REMITTANCE	Via counter		Digital banking	
				Internet banking	H2H
1	Outward Remittances	0,2% or Negotiable; Minimum: USD 10 (+ Cable fee + Correspondent bank fee (if any))		0,15% or Negotiable; Minimum: USD 10 (+ Cable fee + Correspondent bank fee (if any))	
2	Payroll Outward Remittances	The same with Outward Remittances single transfer		The same with Outward Remittances single transfer	n/a
3	Cable fee	7 USD		5 USD	
4	Correspondent bank fee (OUR)	USD: 25; GBP: 20 ; EUR: 30; other currencies: actual, Minimum USD 25 /JPY 5,000			
5	International remittance amendments, cancellation, tracers, and other requests	USD 5 (+ Cable fee + Correspondent bank fee (if any))			
6	Pre-checking of international remittance documents	Negotiable			
7	Inward remittance from overseas banks, crediting into customer VND account	FREE			
8	Inward remittance from overseas banks, crediting into customer FCY account	5USD			
		FREE for credits with value < USD 20			
B3	COMMERCIAL CARD				
1	Business Debit Card				
1.1	Issuance	VND 200,000 /card			
1.2	Card replacement				
1.2.1	Expired card	FREE			
1.2.2	Card lost, stolen, damage	VND 200,000 /card/ 1 time			
1.3	Annual fee	VND 200,000/card/ year			
1.4	EPIN re-issuance	FREE			
1.5	Card statement receipt via email	FREE			
1.6	Foreign transaction fee	3% * transaction value			
1.7	Cash Withdraw				
1.7.1	At Techcombank's ATM	FREE			
1.7.2	At other banks' ATM – Domestic	VND 10,000 / transaction			
1.7.3	Overseas	7% * transaction value, Minimum VND 100,000			
1.8	Limit adjustment	VND 50,000 /card/ 1 time			

1.9	Transaction fee in VND	1% * transaction value		
C	COLLECTION SERVICES			
C1	INSTORE COLLECTION			
1	POS			
1.1	POS machine rental fee	350,000 VND/POS/month		
		Free if value transaction via POS higher than 50 MilVND/POS/month		
1.2	Merchant Debit rate - Domestec Card (Napas)	1.00%		
1.3	Merchant Debit rate - International Card	Group Economic sector 1	Group Economic sector 2	Group Economic sector 3
		1.60%	2.50%	2.20%
		Foreign card: 3.9%		
	Processing fee	5,000 VND/ tnx		
1.4	Reconciliation	1.000.000 VND/month; Min: Negotiable		
2	QR CODE THROUGH TCB PAYGATE			
2.1	Implementation fee	70.000.000VND/customer; Min: Negotiable		
2.2	Processing fee through QR code			
2.2.1	QR TCB (on-us)	0.7%		
2.2.2	QR other banks (off-us)	1.0%		
2.2.3	Ewallet	1.0%		
2.3	Refund transaction processing fee	2.000 VND/tnx; Min: Negotiable		
2.4	Maintenance fee	Negotiable		
2	QR DIRECT INTEGRATION			
2.1	Transaction fees	Minimum fee/transaction (excluding VAT)		
2.1.1	Payment Transaction fees	Fee collection plan	Average value ≤ 500.000 VNĐ	Average value > 500.000 VNĐ
		1) Option 1: According to flat fee	1) 1.100 VNĐ/tnx	1) 0,22% tnx
		2) Option 2: According to transaction quantity thresholds (SLGD)	a) Fee by tier:	2) Fee by tier:
		a) Threshold 1:30% expected trading volume	1.300 VNĐ/ tnx	
		b) Threshold 2:30% expected trading volume	1.100 VNĐ/ tnx	a) 0,25% tnx
		c) Threshold 3: 40% of expected trading volume	1.000 VNĐ/ tnx	b) 0,22% tnx
	Off us			c) 0,20% tnx

2.1.2	Refund transaction fee			
	On us	In case the financial plan is applied according to a flat fee schedule (option 1): The refund transaction fee is calculated according to the fee schedule of the corresponding payment transaction.		
	Off us	In case the financial plan is applied according to the tier fee schedule (option 2): The refund transaction fee is calculated according to the fee at threshold 1.		
2.2	Technical fee			
	Service deployment fee	60.000.000 VND/Cust or Negotiate		
	Connection maintenance fee	Free		
C2	ECOM			
1	NAPAS PAYMENT GATEWAY			
1.1	Maintaining fee applied accepting domestic cards	3,000,000 VND/customer/month		
1.2	Discount fee for domestic card payment	1.0%		
1.3	sFTP reconciliation	3,000,000 VND/ month/ acc		
2	CYBERSOURCE PAYMENT GATEWAY			
2.1	Maintaining fee applied accepting International cards	3,000,000 VND/customer/month		
2.2	Discount fee for International cards payment - Direct Merchant	Group Economic sector 1	Group Economic sector 2	Group Economic sector 3
		1.5%,	2.5%,	2.4%,
		Foreign card: 4%		
	Processing fee	5,000 VND/ txn		
2.3	Discount fee for International cards payment - Payment Intermediaries	Negotiable		
2.4	Payfac Service registration applied to Payment Intermediaries/E-Commerce Platforms	15,000,000 VND/month or 180,000,000 VND/year		
		Min: Negotiable		
2.5	Risk management fee for transactions via payment gateways accepting international cards	10,000,000 VND/month or 120,000,000 VND/year		
		Min: Negotiable		
2.6	Fee for using the tokenization service of Payment Gateways that accept international cards	TMS Token Events Aggregate	Recurring Billing TMS transaction	Lifecycle Management Update via Network Token
		1.000 VND/event (times of use)	1.500 VND/event (times of use)	1.200 VND/event (times of use)
2.7	sFTP reconciliation	3,000,000 VND/ month/ acc		
C3	BILLING COLLECTION			
1	BILLING COLLECTION -NON-H2H CONNECTION			
1.1	Service fee for billing invoices in batches	2,000 VND/txn		
2	BILLING COLLECTION - H2H CONNECTION			
2.1	Service fee for billing collection when the payer makes it via Techcombank's counters	10,000 VND/txn		
2.2	Service fee for billing collection when the Payer performs it via TCB's internet Banking	'- FLAT: 7,000 VND/ txn, Min: Negotiate; or		
		- LEVEL: 7%/ txn, Min: Negotiate		
2.3	Top-up services	'- FLAT: 7,000 VND/ txn, Min: Negotiate; or		
		- LEVEL: 7%/ txn, Min: Negotiate		

2.4	Service fee for billing collection - Public service	Free		
2.5	Service charge for checking and dispute	3,000,000 VND/ month/ Acc		
C4	TOP-UP COLLECTION			
1	VIRTUAL ACCOUNT - H2H CONNECTION			
	Service charge for checking and dispute	3,000,000 VND/ month/ Acc		
	Transaction fee - VA	- FLAT 7,000 VND/tnx, Min: Negotiate - LEVEL: 0.25%/ tnx, Min: Negotiate		
	Transaction fee -Qrcode	- FLAT 7,000 VND/tnx, Min: Negotiate - LEVEL: 0.25%/ tnx, Min: Negotiate		
	Fees automatically refunded for transactions on identifiable accounts	- Fee by transaction: 5,000 VND/tnx - 1 time: 5,000,000 VND/month		
2	VIRTUAL ACCOUNT - NON H2H CONNECTION			
2.1	Service fee for declaring and updating identity accounts	1,000VND/declaring and updating identity accounts		
2.2	Service charge for checking and tracing	3,000,000 VND/ month/ Acc		
2.3	Transaction fee through virtual account via OTC	- FLAT: 5,000 VND/ tnx, Min: Negotiate; or - LEVEL: 0.1%/tnx, Min: Negotiate		
3	CARD, ACCOUNT LINKAGE COLLECTION			
3.1	Top-up fee/online payment via domestic card link	Average monthly account balance < 30 bil VND	Average monthly account balance >= 30 bil VND, & < 100 bil VND	Average monthly account balance >= 100 bil VND
		0.6% * tnx	0.5% * tnx	0.4% * tnx
3.2	Recharge fee/online payment via international card link	Average monthly account balance < 30 bil VND	Average monthly account balance >= 30 bil VND, & < 100 bil VND	Average monthly account balance >= 100 bil VND
		1.9% * tnx	1.8% * tnx	1.7% * tnx
3.3	Top-up fee/online payment via account link on FMB/ TCB Mobile app	Average monthly account balance < 30 bil VND	Average monthly account balance >= 30 bil VND, & < 100 bil VND	Average monthly account balance >= 100 bil VND
		0.6% * tnx	0.5% * tnx	0.4% * tnx
		Min: Negotiable		
3.4	Daily reconciliation report fee	1,000,000 VND/month; Min: Negotiable		
C5	CASH COLLECTION			
1	Cash collection/payment fee at the counter	Internal operating cost/ time + 0.08% Amount/ time		
		Min: Internal operating cost (Section 3.3.1 below)		
		Max: 2.000.000 VND/ time		
2	Cash collection/payment fee at the location specified by the customer	Internal operating cost / time + 0.08% Amount/ time		
		Min: Internal operating cost (Section 3.3.2 below)		
		Max: 5.000.000 VND/ time		
3	Internal operating cost			
3.1	Internal operating costs for Techcombank's collection/payment service via OTC	Unit: VND/ tnx		
3.1.1	Regular trading day			

3.1.1.1	Implementation time Before 14 pm	
	Transaction amount < 500 million	12,000
	Transaction amount ≥ 500 million	20,000
3.1.1.2	Implementation time After 14 pm	
	Transaction amount < 500 million	15,000
	Transaction amount ≥ 500 million	25,000
3.1.1.3	Holiday	No apply
3.2	Internal operating costs for the collection/payment service at the location specified by the customer	Unit: VND/time
3.2.1	Regular trading day	
3.2.1.1	Distance Less than 5km	
	Transaction amount < 500 million	360,000
	Transaction amount ≥ 500 million	630,000
3.2.1.2	Distance From 5km to 10km	
	Transaction amount < 500 million	520,000
	Transaction amount ≥ 500 million	800,000
3.2.1.3	Distance Over 10 km	According to agreement the specific needs of each time and each customer in principle depend on the distance and the transaction amount.
		The formula applied is as follows:
		- With transaction amount < 500 million vnd, internal operating fee = 520,000 vnd + 36,000 vnd/ 1 km distance from 11th kilometer between the location of Service implementation and the location of Executing Unit.
		- With the transaction amount ≥ 500 million vnd, internal operating fee = 800,000 vnd + 36,000 vnd/ 1 km distance from the 11th kilometer between the service location and the location of implementing unit.
		For example: With the distance from the Executing Unit to the place of performing the Service specified by the Customer is 12km and the collection amount is less than 500 million, the applicable internal operating cost level is: 520,000 vnd + 36,000 * 2 = 592,000 vnd/trip
3.2.2	Holiday	Unit price is equal to 200% of the exercise price of Regular trading day
D	DỊCH VỤ DIGITAL BANKING	
1	Internet banking Services	
1.1	Annual fee	200.000 VND//ID customer/year
1.2	Authentication equipment (per token)	300.000 VND/per
1.3	Change information for service using	VND 50,000/time applies to changing information at the transaction counter, while it can be done on Electronic Banking channel (FEB/TCBB) - Remaining cases: Free
1.4	Service cancellation	50.000 VND/time
2	H2H Services	
2.1	Implementation fee	
2.1.1	For the first connection	70.000.000VND
2.1.2	For the second connection or more	30.000.000 VND
2.2	Leased line fee	
2.2.1	For the first connection	45.000.000VND
2.2.2	Annual transmission fee	25.000.000VND
2.3	Maintenance fee	5.000.000VND/month. If less than 500 transactions monthly placed through H2H channel
2.4	Enhancement fee	Min 240.000.000 VND for any request for enhancement
2.5	Other fee	Negotiable

E CASH TRANSACTIONS CHARGES		
1	Cash deposit	
1.1	Applies to cases where the depositor/withdrawal is the person named in the account opening application, the application for changing account information, or has a referral	
1.1.1	Cash deposit before 3pm or after 3pm for value next day	VND: FREE FCY: 0.25%, min USD 2
1.1.2	Cash deposit after 3pm for value same day	VND: 0.03%, min VND 2,000, max VND 2,000,000 FCY: 0.25%, min USD 2
1.2	Applicable to cases where the depositor/withdrawal is NOT the person named in the account opening application, the application for changing account information, or has a referral	
1.2.1	Cash deposit	VND: 0.04%, min VND 20,000 , max VND 2,000,000 FCY: 0.25%, min USD 2
2	Cash withdrawal	
2.1	Apply for depositor/withdrawer is Legal Representative of Account Holder or the authorized people by Legal Representative of Account Holder	VND: FREE FCY: 0.25%, min USD 2
2.2	Apply for depositor/withdrawer is NOT Legal Representative of Account Holder or the authorized people by Legal Representative of Account Holder	VND: 0.04%, min VND 20,000 , max VND 2,000,000 FCY: 0.25%, min USD 2
F E-BANKING SERVICES THROUGH DIRECT CONNECTION WITH KYRIBA PLATFORM		
1	E-Banking services through direct connection with KYRIBA platform	Negotiable
G OTHER SERVICES		
1	Homebanking	
1.1	Service registration	FREE
1.2	Change information for service using	20.000VND/time
1.3	Account balance notice via SMS Banking	100.000 VND/monthly/ mobile number
1.4	Account balance notice via TCB OTP	FREE
1.5	Account information inquiry	1.000 VND/SMS
2	Fax and/or Email Service	
2.1	Registration fee	FREE
2.2	Maintain and using service	500.000 VND/month
2.3	Late submission of original documents	50.000 VND per instance
3	Document	
3.1	Copying documents which were transacted more than 1 month	Negotiable; Min VND 100,000 /document/time
4	Valued notes/ Deposit contract	
4.1	Re-issuance as TCB's regulation of losing documents	VND 100,000/time
4.2	Transferring contract proprietorship (/transferring value)	0.01%; Min VND 200,000 , Max VND 2,000,000
5	Confirmation of account's information at customer's request	VND 50,000 /time
6	Fee for registration of inward remittance by MT101	100 USD

7	Agency service	
7.1	Special account management fee	Negotiable
7.2	Compensation for management of collateral for syndicated credit / joint credit extension transactions	Negotiable
7.3	Collateral management fee for bond transactions	Negotiable
8	Others	Negotiable