

**APPENDIX 1.4.3: RETAIL CREDIT SERVICE TARIFF APPLICABLE TO NON-TIER CUSTOMERS**

No.	Fee code	Service	Private,Priority,Inspire, Non-Pri,Non Inspire customers	Minimum	Maximum
			Fee		
<b>I</b>		<b>PART/FULL PRE-PAID OFF FEE (1)</b>			
<b>1</b>		<b>Loans disbursed before June 23, 2014 (excluding business support loans - RC limit, savings book pledge loans) and disbursement loans from June 23, 2014 (excluding household business loans, savings book pledge loans)</b>			
1.1	CN41101	Prepaid-off fee in the first year	3% * the amount of Prepaidoff	200.000VND	
1.2	CN41102	Prepaid-off fee in the second year	3% * the amount of Prepaidoff	200.000VND	
1.3	CN41103	Prepaid-off fee from the third year	2%*the amount of Prepaidoff	200.000VND	
<b>2</b>		<b>Business support loans disbursed from 23/06/2014</b>			
2.1	CN41119	Prepaid-off fee in the first year	3% * the amount of Prepaidoff	200.000VND	
2.2	CN41120	Prepaid-off fee in the second year	2%*the amount of Prepaidoff	200.000VND	
2.3	CN41121	Prepaid-off fee from the third year	1% * the amount of Prepaidoff	200.000VND	
<b>3</b>		<b>Loans apply preferential interest rates for UD599, UDTH599 and codes announced by RBG from time to time</b>			
3.1	CN41106	Prepaid-off fee in the first year	6% * the amount of Prepaidoff	200.000 VND	
3.2	CN41107	Prepaid-off fee in the second year	3% * the amount of Prepaidoff		
3.3	CN41108	Prepaid-off fee from the third year	2%*the amount of Prepaidoff		
<b>4</b>		<b>Loans applying preferential interest rates for UD999 program codes and codes announced by RBG from time to time</b>			
4.1	CN41113	Prepaid-off fee in the first year	5% * the amount of Prepaidoff	200.000 VND	
4.2	CN41114	Prepaid-off fee in the second year	3% * the amount of Prepaidoff		
4.3	CN41115	Prepaid-off fee from the third year	2%*the amount of Prepaidoff		
<b>5</b>	<b>CN41105</b>	<b>Personal Instalment Loan products (interest calculated on the initial balance) - interest-based loans under the decreasing balance mechanism applying credit institutions as item I.1</b>	0.25% * the amount of Prepaidoff * number of months of Prepaidoff	200.000VND	
<b>6</b>	<b>CN41122</b>	<b>Bond pledge loan products – Prepaid off before the due date of the entire loan within 7 days from the loan issuance</b>	200.000 VND		
<b>7</b>		<b>T18-Times City deposit Loans before 23/12/2013 (2)</b>			
-	CN41124	Prepaid-off fee in the first year	3% * the amount of Prepaidoff	200.000 VND	
-	CN41125	Prepaid-off fee in the second year	2%*the amount of Prepaidoff		
-	CN41126	Prepaid-off fee from the third year	1% * the amount of Prepaidoff		

-	CN41127	Prepaid-off fee from the fourth year	Free		
<b>8</b>		<b>T18-Times City deposit Loans before 23/12/2013 (2)</b>			
-	CN41128	Prepaid-off fee for the duration of the loan	3% * the amount of Prepaidoff	200.000 VND	
<b>II</b>		<b>GUARANTEE FEE</b>			
<b>1</b>		<b>Guarantee Insurance fee</b>		2.000.000VND	
<b>1.1</b>		<b>Deposit part</b>			
1.1.1	CN42103	Deposit does not pay interest	Free		
1.1.2	CN42104	Deposit with pay interest	0.12%/ month		3.000.000VND
<b>1.2</b>		<b>Collateral part</b>			
1.2.1	CN42106	By certificate of deposit, form issued by Techcombank	0.15%/ month		
1.2.2	CN42107	By other asset	0.2%/ month		
<b>2</b>		<b>Amendment of letter of guarantee</b>			
	CN42201	Amendments to increase money, renewal	As issuing guarantees		
	CN42202	Others Amendment	300,000VND/ time		
<b>3</b>		<b>Reciprocal Guarantee</b>	<b>As issuing guarantees</b>		
<b>4</b>		<b>Guarantee letter release fee</b>			
4.1	CN42402	Guarantee letter according to Techcombank's form	Free		
4.2	CN42403	Other guarantee letter form of Techcombank	200,000VND/ letter		
4.3	CN42404	Letter of guarantee in English and Vietnamese	300,000VND/letter		
<b>5</b>	<b>CN42501</b>	<b>Cancel the letter of guarantee at the request of the customer</b>	<b>300,000VND/letter</b>		
<b>6</b>	<b>CN42701</b>	<b>Other cases</b>	<b>Agreement</b>		

**Notes:**

- All fees/penalties mention above are subject to non-VAT.
- The fees mention above of this Appendix are only applicable to contracts that do not specify the rates prescribed by customers to pay fees according to the fee schedule set by Techcombank from time to time.
- Ranking of regulated fines similar to the Ranking of Fee Items Applicable to Individual Customers
- Applicable for loans in VND and foreign currency.
- For an anen an ancity loans, if the total outstanding principal of the customer is less than VND 100,000, the debt must be paid before the due date
- Free of charge for loans of Techcombank staff

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