

APPENDIX 1.4.2: DEPOSIT SERVICE FEE FOR NON-TIER CUSTOMERS

No.	Code	Service	Fee	Minimum	Maximum	Type
1		Deposit with foreign currency to open Savings/ Deposits				B
	CN20306	Deposit with a denomination less than 50 currency units from 20 bills and more or old, dirty, torn, crushed USD	0.20% : USD/EUR 0.40%: AUD/SGD/JPY/GBP	3USD/3EUR/ 300JPY/3SGD/3AUD/3GBP		
2		Withdraw cash from the Savings/Term-Deposit				B
2.1		Withdraw in the same province/city where the deposit is made				
2.1.1		Withdraw VND during the 1st term	Free			
2.1.2	CN20330	Withdraw foreign currency in the first 28 days since the deposit is made	0.20% : USD/EUR 0.40%: AUD/SGD/JPY/GBP	3USD/3EUR/ 300JPY/3SGD/3AUD/3GBP		
2.2		Withdraw in a different province/city where the deposit is made				
2.2.1	CN20302	Prewithdraw VND in the first deposit term	0.03%	20,000 VND	1,000,000 VND	
2.2.2	CN20303	Withdraw foreign currency in the first 28 days since the deposit is made	0.20% : USD/EUR 0.40%: AUD/SGD/JPY/GBP	3USD/3EUR/ 300JPY/3SGD/3AUD/3GBP		
3		Additional fee if cash is withdraw within 2 working days from the date of cash deposit				A
3.1	CN20501	VND currency	0.03%	20,000 VND	1,000,000 VND	
3.2	CN20502	Foreign currency	0.20%	2USD/2EUR/200JPY/ 2AUD/ 2GBP/2SGD		
4		Other fees				
4.1	CN20601	Transfer ownership	50,000 VND/book			A
4.2	CN20602	Blockade to borrow at other banks	0.10% blockade value	200,000 VND/time	1,000,000/time	
4.3	CN20603	New passbook issuance fee /valuable papers in case of loss notice.	50,000 VND/book			A
	CN20609	New passbook issuance fee due to creased, torn.	50,000 VND/book			
4.4	CN20604	Making transaction authorization letter at Techcombank for Savings/Term Deposit/Valuable papers	50,000 VND/book			B
4.5	CN20605	Confirmation of balance/ownership of Savings/Term Deposit/Valuable papers	50,000 VND/ first copy 10,000VND/ each followings copy			
4.6	CN20608	Prewithdraw Tai Tam/Tai Hien accumulated term deposit with insurance (Automatically collected fee)	0.25% targeted savings value	20,000 VND		

Note:

- Transactions within the scope of this fee schedule are deposit transactions of Savings, Term Deposit and Valuable papers.
- All fees above are not included VAT 10%. When collecting, customes have to pay extra 10% VAT.
- For deposit opened via digital channels (ATM, FMB, FIB, TCB Mobile): province/city making deposit are determined as the province/city where the current account is opened.
- All fees that are not listed in the schedule will be construed as free.