



## STANDARD BANKING TARIFF

Hanoi Branch and Ho Chi Minh City Branch

(Effective from 01 April 2023)

ACCOUNTS SERVICE	
Account Opening/ Account maintenance	Waived
Dormant account maintenance fee	VND 420,000/month/account
Monthly statement	Waived
Monthly statement (duplicate)	VND 105,000/copy + Overseas courier charge (if any)
Audit confirmation/ Balance certificate/ Loan certificate/ Other certificate	VND 210,000 + Overseas courier charge (if any)
CASH TRANSACTION	
Cash Deposit	
In VND	VND 450,000
In USD	VND 450,000
Cash Withdrawal	
In VND	VND 450,000
In USD	VND 450,000
REMITTANCE	
Inward Remittance	
Credit to beneficiary's account with us	Waived
Credit to beneficiary's account with other bank in Vietnam	VND 100,000
Outward Remittance	
Domestic Remittance	
Via SMAR&TS	
Low value payment (< VND 500,000,000)	VND 25,000
High value payment (≥ VND 500,000,000)	0.05% (max VND 800,000)
Payroll	VND 25,000
Paper based	
Low value payment (< VND 500,000,000)	VND 200,000
High value payment (≥ VND 500,000,000)	0.2% (max VND 2,100,000)
Payroll	VND 200,000
Cancellation/ Stop payment	VND 80,000
Amendment	VND 80,000
Re-transfer of refunded transaction	Fee collected as new remittance
Overseas Remittance	
Via SMAR&TS	0.1% (min USD 10, max USD 100) + Cable USD 20
Paper based	0.2% (min USD 20, max USD 200) + Cable USD 20
Cancellation/ Stop payment	VND 420,000 + Cable VND 230,000 + Correspondent charge (if any)
Amendment	VND 210,000 + Cable VND 230,000 + Correspondent charge (if any)
Tracer/ Investigation	VND 210,000 + Cable VND 230,000
Correspondent charge	Fee collected as actual claimed amount from correspondent bank (not subject to VAT)
Internal Transfer	
Transfer between SMBC branches (in Vietnam)	Waived

<b>TRADE (EXPORT &amp; IMPORT BILLS)</b>	
<b>Export</b>	
<b>Advising</b>	
Original L/C (Customer)	USD 25 VND 580,000
Original L/C (Non Customer)	USD 35 VND 800,000
<b>Amendment</b>	
Amendment (Customer)	USD 10 VND 230,000
Amendment (Non Customer)	USD 20 VND 460,000
<b>Cancellation</b>	
	USD 10 VND 230,000
<b>Transfer of L/C</b>	
	0.125% (min USD 50) 0.125% (min VND 1,150,000)
<b>Export bills negotiation under L/C</b>	
At sight L/C	0.25% (min USD 20) + Interest + Courier/Postage charge 0.25% (min VND 460,000) + Interest + Courier/Postage charge
Usance	0.25% (min USD 20) + Interest + Courier/Postage charge 0.25% (min VND 460,000) + Interest + Courier/Postage charge
Documents with discrepancies	USD 10 + Cable USD 10 VND 230,000 + Cable VND 230,000
<b>Bills for collection without L/C (D/P, D/A)</b>	
Collection	0.25% (min USD 20, max USD 200) + Courier/Postage charge 0.25% (min VND 460,000, max VND 4,600,000) + Courier/Postage charge
<b>Import</b>	
<b>Letter of credit</b>	
Opening	
At sight	0.125%/month (min USD 25) + Cable USD 50 0.125%/month (min VND 580,000) + Cable VND 1,150,000
Usance	0.125%/month (min USD 25) + Cable USD 50 0.125%/month (min VND 580,000) + Cable VND 1,150,000
Payment (At sight)	0.125% (min USD 20) + Cable USD 20 0.125% (min VND 460,000) + Cable VND 460,000
Acceptance & Payment (Usance)	
Acceptance	0.125%/month* (min USD 25) + Cable USD 10 0.125%/month* (min VND 580,000) + Cable VND 230,000 * from the date of acceptance to maturity
Payment	0.125% (min USD 20) + Cable USD 20 0.125% (min VND 460,000) + Cable VND 460,000
Increase in amount/ Extension	0.125%/month (min USD 25) + Cable USD 25 0.125%/month (min VND 580,000) + Cable VND 580,000
Other amendment/ Cancellation	USD 25 VND 580,000
Documents with discrepancies (to be charged on beneficiary)	USD 50 VND 1,150,000
L/C reimbursement (to be charged on beneficiary)	USD 50 VND 1,150,000
<b>Collection D/P, D/A</b>	
Bills for collection (payment)	0.25% (min USD 25, max USD 200) + Cable USD 20 0.25% (min VND 580,000, max VND 4,600,000) + Cable VND 460,000
Acceptance advice	Cable USD 10 Cable VND 230,000
<b>Shipping guarantee</b>	
	0.125%/month
<b>GUARANTEE/ STAND BY LETTER OF CREDIT</b>	
<b>Issuance of guarantee/ SBLC</b>	2.0% p.a. (min VND 530,000)
<b>Amendments</b>	
Increase of an amount/ Extension	2.0% p.a. (min VND 530,000)
Other amendment	VND 530,000
Cable charge (if applicable)	VND 1,150,000
<b>Guarantee advice</b>	
Original/ Amendment	VND 530,000

<b>CASH MANAGEMENT SERVICES</b>	
<b>SMAR&amp;TS</b>	
Initial Registration charge	VND 1,050,000
Monthly Service charge	VND 1,050,000
<b>Cash Sweeping Service</b>	
Initial Registration charge	VND 210,000
Amendment charge	VND 210,000
<b>H2H</b>	
Initial Registration charge	VND 525,000,000
Monthly Service charge	VND 8,400,000
<b>MT940/MT942</b>	
Monthly Service charge	VND 1,050,000
<b>SMAR&amp;TS TRADE</b>	
Monthly Service charge	VND 420,000
<b>Perfect</b>	
Initial Registration charge	VND 11,500,000
Monthly Service charge	VND 11,500,000
<b>SWIFT Score</b>	
Initial Registration charge	Per arrangement
Monthly Service charge	Per arrangement
<b>POSTAGE/COURIER CHARGE AND CABLE CHARGE</b>	
Domestic postage charge	VND 30,000
Overseas courier charge	USD 50 VND 1,150,000
Other cable charge	USD 10 VND 230,000

**Notes:**

1. The service charges are exclusive of 10% VAT - Value Added Tax (unless otherwise mentioned in the above Banking Tariff)
2. Charges for other services or transactions not listed herein will be provided upon Customer's request.
3. Service charges shall be collected in the currency quoted in this Banking Tariff. In case the Bank collects the charge in other currencies in accordance with the agreement with Customer and subject to the prevailing law and regulations, the Bank, at its sole discretion, can apply the spot exchange rate published by the Bank on the date of transaction.
4. Trade related service charges for transactions in VND shall be collected following the VND tariff quoted herein. For other Trade transactions, USD tariff shall be applied.