

E-BANKING SERVICES FEES & CHARGES

(Effective from March 01st 2019)

No.	Service	Charge amount (VAT excluded)				
		BIDV Online (web & mobile app)	BIDV SmartBanking	BIDV Bankplus	BIDV Business Online	
					Transaction in VND	Transaction in foreign currency
A REGISTRATION AND MAINTENANCE FEE						
1	Issue/Re-issue Hardware token	Min VND 200,000/item	Not applied		Min VND 300,000/item	
2	SMS Token	Free of charge	Not applied		Not applied	
3	Maintenance Fee (annually)	Free of charge	Free of charge(*)		Free of charge	
B BANKING SMS SERVICE (BSMS) FEE (1 subscriber = 1 phone number).						
Individual: (monthly)VND 9,000/subscriber (Free for the first 2 months for Payroll / Student / Business package)(**)						
Corporate: (monthly)VND 50,000/subscriber						
Collector/ POS merchant: VND 1,000/message (details at (***))						
C TRANSACTION FEE						
1	Transfer within accounts of account holders	Free of charge		Not applied	Free of charge	
2	Fund transfer within BIDV	Fund transfer within BIDV (Third party)				
	Under VND 10,000	Free of charge		Free of charge		
	From VND 10,000 to VND 30,000,000	VND 1,000/txn		Up to VND 150,000,000: VND 6,000/txn. Over VND 150,000,000 and up to VND 500,000,000: VND 9,000/txn. Over VND 500,000,000: 0.01% transferred amount. Max VND 300,000/txn.	0.01% transferred amount (subject to foreign currencies. For more details, see (***))	
	Over VND 30,000,000	0.01% transferred amount, Max VND 9,000/txn				
3	Domestic fund transfer	Domestic fund transfer				
	Up to VND 10,000,000	VND 7,000/txn		Up to VND 500,000,000: VND 15,000/txn. Over VND 500,000,000: 0.02% transferred amount . Max: VND1,000,000/txn.	From 0.01% to 0.02% transferred amount (subject to foreign currencies. For more details, see (***))	
	Over VND 10,000,000	0.02% transferred amount . Min VND 10,000/txn, max VND 50,000/txn				
4	Overseas transfer	Not applied		Not applied	From 0.1% to 0.2% transferred amount (subject to foreign currencies. For more	

No.	Service	Charge amount (VAT excluded)				
		BIDV Online (web & mobile app)	BIDV SmartBanking	BIDV Bankplus	BIDV Business Online	
					Transaction in VND	Transaction in foreign currency
						details, see (***)
5	Bill payment				Bill payment	
5.1	Electric power payment (one time/periodically)	In Phuc Yen, Vinh Yen, Vinh Tuong : VND 2,000/txn. Other areas in Vietnam: Free of charge		Free of charge (applied for partners connecting via Bankplus)	Free of charge	
5.2	Other Bill payment services (over 100 services available) Tuition – Examination fees; Insurance; Financial services; Recharge and Topups; Telecommunication services (landline phone, ADSL,...); GameTop-up; Electronic wallet Top-up; Water bill; Television; Airlines ticket; Train ticket; VETC; Phone card,...	Free of charge		Free of charge (applied for partners connecting via Bankplus)	Free of charge (only applied for services available on BIDV Business Online)	
6	Bulk payments		Not applied		Free of charge	Not applied

Note:

- Fee structure is subjected to change from time to time at the sole discretion of BIDV
- Not applied: service/function is not provided on the distribution channel.
- Fund transfer is available for both transaction via account number or card number.
- (*): Bankplus annual fee may be changed in year according to the negotiation of BIDV and the partner.
- (**):Applying conditions: Please contact nearest branch of BIDV for more information.
- (***): BSMS service fee for POS merchant is applied from April 1st 2019 and not applied for customers using only Viettel mobile number to receive the messages.
- (****): Fees for transaction in foreign currencies through BIDV Business Online are specified in each currency as follows:

No.	Services	Fees for Transaction in foreign currency through BIDV Business Online (VAT excluded)								
4.1	Fund transfer within BIDV	0.01%								
		Currency	Min	Max	Currency	Min	Max	Currency	Min	Max
		USD/AUD/CAD/CHF	2	50	GBP	1	30	DKK	10	250
		EUR	1	35	HKD	16	350	THB/RUB	60	1400
		JPY	160	3700	SGD	2	60			
4.2	Fund transfer from BIDV to other banks in Vietnam	Option 1 - Charge to Beneficiary: 0.01%				Option 2 - Charge to Remitter: 0.02%				
		Currency	Min	Max		Currency	Min	Max		
		USD/AUD/CAD/CHF	2	100		USD/AUD/CAD/CHF	4	200		
		EUR	1	80		EUR	3	180		
		JPY	160	8000		JPY	300	16000		
		GBP	1	40		GBP	2	100		
		HKD	16	800		HKD	30	1600		
		SGD	2	100		SGD	5	160		
		DKK	10	500		DKK	20	1000		
		THB/RUB	60	8000		THB/RUB	100	6000		
4.3	Cross-border fund transfer	Option 1 - Charge to Beneficiary/Share: 0.01%			Option 2 - Charge to Remitter: 0.02%, Our fees (estimated)					
		Currency	Min	Max	Swift fees	Min	Max	Swift fees	Our fees (*)	
		USD/AUD/CAD/CHF	5	200	5	5	200	5	20	
		EUR	3	180	3	3	180	3	20	
		JPY	400	16000	400	400	16000	400	5000	
		GBP	3	120	3	3	120	3	15	
		HKD	40	1600	40	40	1600	40	230	
		SGD	6	250	6	6	160	6	40	
		DKK	25	1000	25	25	1000	25	160	
THB/RUB	150	6000	150	150	6000	150	1000			

Note: The above fees are estimated only. Fees and bank charges are upon actual transaction.

TRANSACTION LIMIT FOR E-BANKING

(Effective from September 29th 2017)

1. BIDV Online

No.	Service	Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum number of transactions / day
1	Online term-deposit	5,000,000,000	5,000,000,000	10
2	Transfer within accounts of account holders	1,000,000,000	3,000,000,000	100
3	Transfer within BIDV	500,000,000	1,500,000,000	100
4	Transfer within Vietnam	200,000,000	1,000,000,000	100
5	Fast 24/7 interbank transfer	100,000,000	500,000,000	10
6	Bill payment			
	Post – paid bill payment (Electric power payment, water bill, television, airlines ticket,...)	100,000,000	100,000,000	20
	VN TOPUP	500,000	500,000,000	20

2. BIDV Smart Banking

No.	Service	Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum number of transaction / day
1	Online term deposit			
	Deposit/ Withdraw (VND)	5,000,000,000	5,000,000,000	20
	Deposit/ Withdraw (USD)	USD 250,000	USD 250,000	20
	Deposit/ Withdraw (EUR)	EUR 250,000	EUR 250,000	20
2	Transfer within accounts of account holders	500,000,000	500,000,000	100
3	Transfer within BIDV (From account to domestic debit card number/ account)			
	Financial Package/ Premier Financial	150,000,000	250,000,000	100
	Bank Plus Financial Package	30,000,000	100,000,000	100
4	Transfer within BIDV from account to phone number			
	Financial Package/ Premier Financial	75,000,000	125,000,000	30
	Bank Plus Financial Package	15,000,000	50,000,000	30
5	Social connection			
	Financial Package/ Premier Financial	150,000,000	250,000,000	100
	Bank Plus Financial Package	30,000,000	100,000,000	100
6	BIDV outward transfer			
	Financial Package/ Premier Financial	50,000,000	250,000,000	10
	Bank Plus Financial Package	30,000,000	100,000,000	10
7	Bill payment			
	Post – paid bill payment (Electric power)	100,000,000	100,000,000	20

No.	Service	Maximum amount/ transaction (VND)	Maximum amount/day (VND)	Maximum number of transaction / day
	payment, water bill, television, airlines ticket,...)			
	VN TOPUP	5,000,000	5,000,000	20

3. BIDV Bankplus

No.	Service	Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum transaction number/ day
1	Online term deposit			
	Apply/ Withdraw deposit (VND)	5,000,000,000	5,000,000,000	20
	Apply/ Withdraw deposit (USD)	USD 250,000	USD 250,000	20
	Apply/ Withdraw deposit (EUR)	EUR 250,000	EUR 250,000	20
2	Transfer within BIDV	30,000,000	100,000,000	20
3	Fast 24/7 interbank transfer	50,000,000	100,000,000	
4	Bill payment	2,000,000	30,000,000	
5	Other payment	10,000,000	30,000,000	

4. BIDV Business Online

No.	Service	Maximum amount/ transaction (VND)	Maximum amount/ day (VND)	Maximum transaction number/ day
1	Online term deposit	10,000,000,000	10,000,000,000	150
2	Transfer within accounts of account holders	10,000,000,000	10,000,000,000	150
3	Domestic fund transfer (within BIDV, outside BIDV)	10,000,000,000	10,000,000,000	150
4	Domestic foreign currency transfer	10,000,000,000	10,000,000,000	150
5	Cross-border Funds Transfer	USD 100,000 (or other foreign currencies)	10,000,000,000	150
6	Bill Payment	1,000,000,000	1,000,000,000	150
7	Bulk Payment	10,000,000,000	10,000,000,000	10 bulks

5. E-wallet service

No.	E-wallet service	Function	Maximum amount/ transaction (VND)	Maximum amount/ day (VND)	Maximum transaction number/ day
1	E-wallet Momo	Top-up	10,000,000,000	30,000,000,000	20
		Withdraw	30,000,000,000	50,000,000,000	20
2	E-wallet Vimo	Top-up	10,000,000,000	30,000,000,000	30
		Withdraw	10,000,000,000	50,000,000,000	30

No.	E-wallet service	Function	Maximum amount/ transaction (VND)	Maximum amount/ day (VND)	Maximum transaction number/ day
3	E-wallet Moca	Top-up	5,000,000	5,000,000	30
		Withdraw	5,000,000	5,000,000	30
4	E-wallet Zalopay	Top-up	30,000,000	50,000,000	20
		Withdraw	30,000,000	50,000,000	20
5	E-wallet Payoo	Top-up	10,000,000	30,000,000	20
		Withdraw	10,000,000	50,000,000	20
6	E-wallet Wepay	Top-up	10,000,000	20,000,000	20
		Withdraw	10,000,000	20,000,000	20
7	E-wallet Truemoney	Top-up	10,000,000	30,000,000	20
		Withdraw	5,000,000	20,000,000	20
8	E-wallet Airpay	Top-up	5,000,000	20,000,000	20
		Withdraw	5,000,000	20,000,000	20
9	E-wallet Megav	Top-up	10,000,000	30,000,000	20
		Withdraw	10,000,000	30,000,000	20

BIDV Premier 1 Package(*)

No.	Content	BIDV SmartBanking	BIDV Online
A	Transaction limit (maximum amount/day)		
1	Internal transfer (Self)	VND 2,000,000,000/day	VND 5,000,000,000/day
2	Transfer within BIDV	VND 1,000,000,000/day	VND 2,000,000,000/day
3	Domestic fund transfer	VND 1,000,000,000/day	VND 2,000,000,000/day
4	Fast interbank transfer 24/7	VND 1,000,000,000/day	VND 1,000,000,000/day
B	Transaction fee	Free for all transactions	Free for all transactions

BIDV Premier 2 Package(*)

No.	Content	BIDV SmartBanking	BIDV Online
A	Transaction limit (maximum amount/day)	Unchanged	Unchanged
B	Transaction fee	Free for all transactions	Free for all transactions

(*) Applying conditions: Please contact nearest branch of BIDV for more information.