

E-BANKING SERVICES FEES & CHARGES

(Effective from April 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	

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					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.
- (***) : Not applied for customers using only Viettel mobile number to receive the messages and POS merchants using “POS Sales/fees report”
- BSMS, BIDV Online and BDV SmartBanking services are free of charge for BIDV Premier 1 and BIDV Premier 2 customers
- (****): 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 INDIVIDUAL CUSTOMER
(From 15 Oct 2019)**

TT	Type of transaction	BIDV Online /BIDV Smart Banking						BIDV Bankplus		No. of trans/day
		Basic package		Standard package		Advanced package		Maximum amount/ transaction (VND)	Maximum amount/ day (VND)	
		Maximum amount/ transaction (VND)	Maximum amount/ day (VND)	Maximum amount/ transaction (VND)	Maximum amount/ day (VND)	Maximum amount/ transaction (VND)	Maximum amount/ day (VND)			
I	Transfer within BIDV									
1	Transfer within one's account	5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000			1,000
2	Transfer to account/debit card/phone number	50,000,000	100,000,000	300,000,000	1,000,000,000	300,000,000	3,000,000,000	30,000,000	100,000,000	1,000
II	Domestic transfer									
3	Domestic and interbank 24/7 transfer	50,000,000	100,000,000	300,000,000	1,000,000,000	300,000,000	3,000,000,000			1,000
III	Thanh toán/Tiền gửi /Tiền vay Payment/Deposit/Loan									
4	Credit card payment	Statement balance	Statement balance	Statement balance	Statement balance	Statement balance	Statement balance			1,000
5	Bill payment (*)							10,000,000	30,000,000	1,000
	Top up	500,000	10,000,000	500,000	10,000,000	500,000	10,000,000	2,000,000	30,000,000	1,000
	Upload, receive fund from E-wallet	10,000,000	30,000,000	10,000,000	50,000,000	10,000,000	50,000,000			1,000
	Upload, receive fund from E-	10,000,000	30,000,000	100,000,000	100,000,000	100,000,000	100,000,000			1,000

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		Basic package		Standard package		Advanced package		Maximum amount/ transaction (VND)	Maximum amount/ day (VND)	
		Maximum amount/ transaction (VND)	Maximum amount/ day (VND)	Maximum amount/ transaction (VND)	Maximum amount/ day (VND)	Maximum amount/ transaction (VND)	Maximum amount/ day (VND)			
	wallet (For agents)									
	Other payments	100,000,000	100,000,000	100,000,000	100,000,000	100,000,000	100,000,000			1,000
6	Deposit/ Withdraw from saving account	5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000	1,000
7	Sell foreign currency (equivalent in VND)	5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000			1,000
8	Repay loan (**)	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000			
9	QR payment (**)	50,000,000	100,000,000	300,000,000	1,000,000,000	300,000,000	1,000,000,000			
10	Gift giving (**)	100,000,000	100,000,000	300,000,000	1,000,000,000	300,000,000	1,000,000,000			

Note: (*) Transaction limit change depends on BIDV and service partners' agreement.

(**) On BIDV Smart Banking only