

## E-BANKING SERVICES FEES & CHARGES

(Effective from April 01<sup>st</sup> 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
<b>A</b>	<b>REGISTRATION AND MAINTENANCE FEE</b>					
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>B</b>	<b>BANKING SMS SERVICE (BSMS) FEE (1 subscriber = 1 phone number).</b>					
	Individual: (monthly)VND 8,000/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 (***))					
<b>C</b>	<b>TRANSACTION FEE</b>					
<b>1</b>	<b>Transfer within accounts of account holders</b>	Free of charge		Not applied	Free of charge	
<b>2</b>	<b>Fund transfer within BIDV</b>				<b>Fund transfer within BIDV (Third party)</b>	
	Under VND 10,000	Free of charge			Free of charge	
	From VND 10,000 to VND 30,000,000	VND 1,000/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				
<b>3</b>	<b>Domestic fund transfer</b>				<b>Domestic fund transfer</b>	
	Up to VND 10,000,000	VND 7,000/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				
<b>4</b>	<b>Overseas transfer</b>	Not applied			Not applied	
					From 0.1% to 0.2% transferred amount (subject to foreign currencies. For more	

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		BIDV Online (web & mobile app)	BIDV SmartBanking	BIDV Bankplus	BIDV Business Online	
					Transaction in VND	Transaction in foreign currency
						details, see (***)
<b>5</b>	<b>Bill payment</b>				<b>Bill payment</b>	
5.1	<b>Electric power payment (one time/periodically)</b>	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	<b>Other Bill payment services (over 100 services available)</b> 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)	
<b>6</b>	<b>Bulk payments</b>	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 is applied from April 1<sup>st</sup> 2019 and not applied for customers using only Viettel mobile number to receive the messages.
- 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	<b>0.01%</b>								
		<b>Currency</b>	<b>Min</b>	<b>Max</b>	<b>Currency</b>	<b>Min</b>	<b>Max</b>	<b>Currency</b>	<b>Min</b>	<b>Max</b>
		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	<b>Option 1 - Charge to Beneficiary: 0.01%</b>				<b>Option 2 - Charge to Remitter: 0.02%</b>				
		<b>Currency</b>	<b>Min</b>	<b>Max</b>		<b>Currency</b>	<b>Min</b>	<b>Max</b>		
		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	<b>Option 1 - Charge to Beneficiary/Share: 0.01%</b>				<b>Option 2 - Charge to Remitter: 0.02%, Our fees (estimated)</b>				
		<b>Currency</b>	<b>Min</b>	<b>Max</b>	<b>Swift fees</b>	<b>Min</b>	<b>Max</b>	<b>Swift fees</b>	<b>Our fees (*)</b>	
		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.

