

| Transaction Banking |

Cash and Trade Pricing Guide 2019

Vietnam

Effective from December 02, 2019



Cash Management: Account Services	2
Cash Management: Payments & Collections	3
Cash Management: Other Services	6
Trade Services	7
Terms & Conditions	13

Dear Valued Client,

Drawing on over 150 years of experience as a provider of international banking services, and more than 115 years in Vietnam, Standard Chartered actively drives value in its markets with a clear strategy for growth. Combining in-depth local knowledge with international capability, we offer innovative, award-winning financial products and services in many of the world's fastest growing markets.

Transaction Banking is a significant business extending across our network. With systems and people in place to deliver quality services which are consistent, reliable and in line with international standards, we continually work to offer value-added products, customised solutions and seamless transactions processing for the benefit of our clients.

Our clients are at the center of everything we do, and we endeavour to keep them conversant with our product offerings and guidelines. Please find enclosed our latest pricing guide.

Standard Chartered is committed to building a sustainable business over the long term and to upholding high standards of corporate governance, social responsibility, environmental protection and employee diversity.

The bank's heritage and values are expressed in its brand promise 'Here for good'. For more information, please visit: www.sc.com or you may contact our Client Services Group at +84 28 3910 6116 for Ho Chi Minh City and +84 24 3936 8222 for Hanoi.



Sylvester Kinuthia
Head, Transaction Banking, Vietnam

Account Services

Charges	VND
Minimum Average Balance Required (<i>per client on consolidated balance</i>)	VND100,000,000 or Equivalent
Minimum Balance Charge (<i>if average monthly balance of all accounts is less than the required minimum balance</i>)	VND500,000/month/customer
Account Management monthly fee	VND1,000,000/month/customer
Special Account Management fee	BY QUOTATION
Dormant Account Charge (<i>per account if account is inactive for 12 months</i>)	VND600,000/account/month
Administration fee for closure of overall bank relationship (<i>at Master level</i>)	VND1,000,000/customer

Other Account Charges

Charges	VND
Bank Statement (excl. courier fee)	
Account Monthly/Half monthly statement	WAIVED
Account Daily Statement	VND 500,000/account/ month
Account Weekly Statement	VND 250,000/account/ month
Additional debit/credit bank advice with/without Bank's certification	VND 25,000/copy
Additional bank statement with/without Bank's certification (<i>per account/month</i>)	VND 75,000/copy
Ad hoc statement request up to one year (<i>per account/month</i>)	VND100,000/request
Retrieval of account statements more than one year (<i>per account/month</i>)	VND600,000/request
Bank Confirmation (excl. courier fee)	
Audit confirmation	VND 400,000/request
Bank confirmation Letter for all purposes (<i>max 10 transactions per request</i>) Standard issuance: 1 copy & waive for 02 same copies.	VND 500,000/request
4th copy of bank confirmation	VND 100,000/copy
SWIFT Reporting	
SWIFT Reporting (MT940/950/900/910) – Setup Fee	VND 1,600,000
SWIFT Reporting (MT940/950/900/910)	VND 2,000,000/month

Payment Services

Charges	VND /per transaction
WITHIN STANDARD CHARTERED VIETNAM	
Book transfers (<i>Electronic or Paper-based</i>)	WAIVED
TO OTHER BANKS WITHIN VIETNAM	
Payments in VND-Charge OUR/SHARE	
Low value payment (< VND 500,000,000)	Electronic: VND25,000 Paper-based: VND100,000
High value payment (>=VND 500,000,000)	Electronic: 0.04% (<i>max VND 1,000,000</i>) Paper-based: 0.05% (<i>max VND 2,000,000</i>)
Payments in Foreign Currency -Charge OUR & SHARE	Electronic: 0.04% (<i>min VND 107,500 max VND 1,075,000</i>) Paper-based: 0.06% (<i>min VND 300,000 max VND 2,000,000</i>)
Payroll Payments -Charge OUR / SHARE	
Book Transfers (<i>Electronic or Paper-based</i>)	WAIVED
Low value payment in VND (< VND 500,000,000)	Electronic: VND25,000 Paper-based: VND100,000
High value payment in VND (>=VND 500,000,000)	Electronic: 0.04% (<i>max VND 1,000,000</i>) Paper-based: 0.05% (<i>max VND 2,000,000</i>)
Payroll payments in foreign currency	Electronic: 0.04% (<i>min VND 107,500 max VND 1,075,000</i>) Paper-based: 0.06% (<i>min VND 300,000 max VND 2,000,000</i>)
Electronic Tax Payments	
Low value payment (< VND 500,000,000)	VND25,000
High value payment (>=VND 500,000,000)	0.04% (<i>max VND 1,000,000</i>)
All type of Payments -Charge BEN	
Book Transfers (<i>Electronic or Paper-based</i>)	WAIVED
Domestic payments in VND (<i>Electronic or Paper-based</i>)	Low value payment: VND50,000 High value payment: VND500,000
Domestic payments in foreign currency (<i>Electronic or Paper-based</i>)	
Amendment/Cancellation/Investigation	VND100,000
Other payment services via Alliance Banks or Payment Service Providers	BY QUOTATION

Payment Services

Charges	VND /per transaction
TO OVERSEAS BANKS	
Remittance fee	Electronic: 0.08% (minVND 430,000; maxVND 1,000,000) Paper-based: 0.2% (minVND 700,000, maxVND 3,000,000)
Correspondent Bank charge	At cost
Cable fee	VND64,500
Amendment/Cancellation/Investigation (exclude correspondent bank fee & cable fee)	VND500,000

Collection Services

Charges	VND /per transaction
Inward Transaction	
Domestic inward transaction	WAIVED
Overseas inward transaction	WAIVED
Incoming Telegraphic Transfer to client's accounts with other banks within Vietnam	VND500,000
Other collection services via alliance banks or payment service providers	BY QUOTATION

Cash Transactions at Bank Counter

Charges	VND
Over-the counter Cash Deposit:	
Below 100 transactions per month	WAIVED
Between 100 to 1,000 transactions per month	0.04% (minVND50,000; max VND1,000,000)
Above 1,000 transactions per month	0.08% (minVND100,000; max VND2,000,000)
Over-the counter cash withdrawal	WAIVED

Virtual Account

Charges	VND
Virtual Account Collections	
Set up fee	VND500,000
Monthly Service fee	VND400,000/month
Handling fee	VND20,000/transaction
Virtual Account Payments	
Set up fee	VND500,000
Monthly Service fee	VND400,000/month
Handling fee	VND20,000/transaction

Cheque Services

Charges	VND
Cheque Payments	
Corporate Cheque issued by Standard Chartered Vietnam <i>(exclude remittance charge applied for payments to other banks within Vietnam in VND)</i>	VND300,000/cheque
Cheque Collections	
Cheque issued by other local banks <i>(exclude courier charge, if any)</i>	VND400,000/cheque
Cheque issued by overseas banks <i>(exclude postage & courier charge, if any)</i> Note: not applicable for USD cheques drawn on a bank in the US	0.2% <i>(min VND240,000)</i>
Miscellaneous	
Cheque book issuance (5 leaves per book)	VND25,000/book
Stop payment	VND120,000/cheque
Cheques returned by SCB (rejected by SCB)	VND500,000/cheque
Cheques returned to SCB (rejected by other banks)	VND250,000/cheque

Liquidity Management Services

Charges	VND
One-time-set up fee	BY QUOTATION
Monthly Service fee	BY QUOTATION

Channel Management Services

Charges	VND
Straight2Bank - Channel Services	
Straight2Bank Web Setup	WAIVED
Straight2Bank Web Maintenance fee	VND1,500,000/month
Vasco Tokens	WAIVED
Other Channel Management Services	BY QUOTATION

Other Services

Charges	VND
Standing instruction	
Set up fee	VND200,000/request
Amendment fee	VND200,000/request
Fax (on request)	
Domestic	VND43,000/page
Overseas	VND107,500/page
Courier fee (on request)	
Domestic	VND200,000/request
Overseas	VND1,200,000/request

IMPORTS

LETTERS OF CREDIT (LC)	
LC Issuance	
Irrevocable LC issuance	By Quotation
<i>Minimum Fee</i>	VND1,075,000
Cable	VND1,075,000
Discretionary charges for lengthy LC (<i>more than 4 pages</i>)	VND537,500
LC Amendment	
Extension of LC validity	Same as Issuance fee
<i>Minimum Fee</i>	VND1,075,000
Increase in LC value	Same as Issuance fee
<i>Minimum Fee</i>	VND1,075,000
Other amendments	VND1,075,000
Cable	VND537,500
Cancellation for Un-utilised LC	
Cancellation fee	VND1,075,000
Cable	VND537,500
Import Bills under LC	
Payment of Import bills	
Handling commission	0.2%
<i>Minimum Fee</i>	VND1,075,000
Cable	VND537,500
Usance Import bills	
Acceptance of Usance drafts	By Quotation
<i>Minimum Fee</i>	VND1,075,000
Cable	VND537,500
B/L Endorsement	
Endorsement Fee	VND1,075,000
Other fees (to be applied under Import LC)	
Discrepancy fee (<i>deducted from LC Amount at payment</i>)	VND2,150,000
Reimbursement fee (<i>deducted from LC Amount at payment</i>)	VND1,075,000

COLLECTIONS	
Import Bills for Collection (DA/DP)	
Payment of Import bills	
Handling commission	0.2%
<i>Minimum Fee</i>	VND1,075,000
<i>Maximum Fee</i>	VND4,300,000
Cable	VND537,500
Non-Payment of Import bills	
Handling commission	0.125%
<i>Minimum Fee</i>	VND537,500
<i>Maximum Fee</i>	VND3,225,000
Acceptance of Usance bills	
Advice of acceptance	VND1,075,000
Cable	VND537,500
Long outstanding bills	
- Bill not settled/accepted within 1 month after presentation; - Accepted bill not settled within 2 months after maturity date;	VND1,075,000/ month
Avalisation of Usance Import Bills	
Avalisation commission	By Quotation
<i>Minimum Fee</i>	VND4,300,000
SHIPPING GUARANTEE	
Issuance fee	
- Under LC	By Quotation
<i>Minimum Fee</i>	VND2,150,000
- Not under LC	By Quotation
<i>Minimum Fee</i>	VND4,300,000
Maintenance fee (for shipping guarantee not returned for cancellation after 30 days from issuance)	VND2,150,000/ month, after 1 month unredeemed

EXPORTS

LETTERS OF CREDIT (LC)	
LC Confirmation	
Confirmation fee (subject to bank and country limit availability)	By Quotation
<i>Minimum Fee</i>	VND6,450,000
LC Transfer	
Full/ partial Transfer	
Transfer fee (<i>on amount transferred</i>)	0.15%
<i>Minimum Fee</i>	VND2,150,000
Cable	VND1,075,000
Amendment of LC Transfer	
Extension of LC validity	Same as Transfer fee
<i>Minimum Fee</i>	VND1,075,000
Increase in LC amount	Same as Transfer fee
<i>Minimum Fee</i>	VND1,075,000
Other amendments	VND1,075,000
Cable, if any	VND537,500
Export bills under LC	
Collection of Export bills	
Handling commission	0.25%
<i>Minimum Fee</i>	VND1,075,000
<i>Maximum Fee</i>	VND6,450,000
Courier	VND1,075,000
Trace cable, if any	VND537,500/ tracer
Negotiation of Export bills	
Handling commission	0.25%
<i>Minimum Fee</i>	VND1,075,000
<i>Maximum Fee</i>	VND6,450,000
Courier	VND1,075,000
Trace cable, if any	VND537,500/tracer
Negotiation interest	By Quotation
Advice of Acceptance of Usance draft	VND322,500

COLLECTIONS (DA/DP)	
Export bills not under LC	
Export bills sent for Collection	
Handling commission	0.25%
	<i>Minimum Fee</i>
	VND1,075,000
	<i>Maximum Fee</i>
	VND6,450,000
Courier	VND1,075,000
Trace cable, if any	VND537,500/ tracer
Discount of Export bills for Collection	
Handling commission	0.25%
	<i>Minimum Fee</i>
	VND1,075,000
	<i>Maximum Fee</i>
	VND6,450,000
Courier	VND1,075,000
Trace cable, if any	VND537,500/tracer
Discount interest	By Quotation
Others	
Amendment to Collection instructions	VND537,500
Acceptance Advice of Usance Draft	VND215,000

TRADE FINANCING

Invoice Financing	By Quotation
Pre-shipment Financing	By Quotation
Import Loans	By Quotation

SUPPLY CHAIN FINANCE PROGRAMME

Buyer Finance Programme	By Quotation
Supplier Finance Programme	By Quotation
Handling commission	By Quotation
Setup fee for S2B	By Quotation
Receivable Services	By Quotation
Handling commission	By Quotation

GUARANTEE

Guarantee/SBLCL Issuance	
Issuance commission	By Quotation
<i>Minimum Fee</i>	VND 4,300,000
Cable, if any	VND1,075,000
Postage, if any	Local: VND107,500; Overseas: VND215,000
Amendment to Guarantee / SBLC	
Extension of Guarantee/ SBLC validity	Same as Issuance fee
<i>Minimum Fee</i>	VND4,300,000
Increase in value	Same as Issuance fee
<i>Minimum Fee</i>	VND4,300,000
Other amendments	VND1,075,000
Cable, if any	VND537,500
Postage, if any	Local: VND107,500; Overseas: VND215,000
Others	
Non-standard Guarantee text	VND2,150,000
Vetting translation for the Guarantee text (on top of non-standard guarantee text)	VND1,075,000
Cancellation of Unexpired guarantee	VND1,075,000
Cable, if any	VND537,500
Claim handling commission	0.1%
<i>Minimum Fee</i>	VND2,150,000
<i>Maximum Fee</i>	VND21,500,000
Confirmation of Guarantee/SBLC issued by our correspondents	By Quotation

REIMBURSEMENT UNDERTAKING

Reimbursement fee, in case Standard Chartered Bank Vietnam acts as the Reimbursement Bank under an L/C	VND3,225,000
Reimbursement Undertaking fee	By Quotation
Cable fee	VND537,000

OTHER CHARGES

LC/LG Advising	
Pre-advice fee	VND322,500
Original & Amendment LC/LG Advising	VND645,000
Amendment of Second Advising Bank or Beneficiary (after original LC has been advised out)	VND2,150,000
Cable, if any	VND537,500
Postage	VND107,500
Other General Charges	
Aborted transaction – Handling fees	VND1,075,000
Fax (on request)	Local: VND43,000/page; Overseas: VND107,500/page
Tracer	VND537,500/ tracer
Cable fee	Local: VND107,500; Overseas: VND537,500
Courier fee	VND1,075,000
Postage fee	Local: VND107,500; Overseas: VND215,000
Extra copy of Documents	VND43,000/ one extra copy

NOTE:

- Low Value Transaction is transaction with the amount less than VND500 Million. High Value Transaction is transaction with the amount equal or more than VND500 Million.
- All fees are **excluded of 10% VAT and third party/ correspondent bank charges** unless specified otherwise.
- The fees and charges specified in this pricing guide are subject to change by Standard Chartered Bank or its subsidiaries without prior notice.
- Charge in currencies other than VND is only applicable for transaction that is allowed to be charged in foreign currency. Charge amount will be based on VND tariff with exchange rate applied by Standard Chartered Bank or its subsidiaries.
- For details of specialized products or structured cash solutions, please contact your Relationship Manager or Transaction Banking Sales.

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