

# TRANSACTION BANKING SCHEDULE OF CHARGE

YOUR WORLD  
YOUR WAY



## TRANSACTION BANKING SCHEDULE OF CHARGE

Issued by ANZ Bank (Vietnam) Limited and effective from July 15<sup>th</sup>, 2015

### ACCOUNT SERVICES

### STANDARD CUSTOMER

### SPB CUSTOMER

Account opening fee

Free

Free

"Kieu Hoi" account opening fee

VND200,000

Free

Monthly dormancy fee on account inactive for 6 consecutive months (dormant account)

USD/AUD/EUR/GBP10  
or VND200,000

Free

Minimum monthly average balance on all accounts (total relationship balance)

USD/AUD2,500 or VND50,000,000

USD50,000

Monthly service fee if total relationship balance is below the requirement

USD/AUD/EUR/GBP10 or  
VND200,000

USD/AUD/EUR/GBP30 or  
VND600,000

Account early closure fee (within 12 months after opening)

USD25 or VND500,000

Free

### Account reporting

• Statement (collected at bank)

- In 12 months

USD1 or VND20,000/page

Free

- Longer than 12 months

USD2 or VND40,000/page

Free

• Balance certificate or Account confirmation

Within 02 working days: USD10  
or VND200,000  
Within 01 working day: USD15  
or VND300,000

Free

• Account transaction investigation

USD15 or VND300,000

USD5 or VND100,000

• Advice (collected at bank)

USD1 or VND20,000/page

Free

### Internet banking

• Registration

Free

Free

• Security device replacement (lost/damaged)

USD6 or VND100,000

Free

**Cash, cheques and exchange****STANDARD CUSTOMER****SPB CUSTOMER**

Cash deposit in VND or USD

Free

Free

In other foreign currencies to same currency account

Free

Free

In other foreign currencies to different currency account

1% - min USD2

1% - min USD2

**Cash withdrawal or ANZ Vietnam cheques encashment (at ANZ Vietnam branches)**

• From VND account

Free

Free

• From VND account for amount from VND500,000,000 within 2 working days from cash deposit

0.05%

0.05%

• From USD account

0.25% - min USD2

0.25% - min USD2

• From other foreign currencies account:

- In VND

Free

Free

- In USD

0.25% - min USD2

0.25% - min USD2

- In same currency

0.6% - min USD2

0.6% - min USD2

- In different currency

1% - min USD5

1% - min USD5

**Cash withdrawal from term deposit**

• From VND account

Free

Free

• From foreign currencies account

Equals to cash withdrawal fee if actual time of money deposit &lt;30days except funds from investment accounts

Equals to cash withdrawal fee if actual time of money deposit &lt;30days except funds from investment accounts

**Foreign currency cash handling fee**

1% - min VND40,000 or USD2

Free

**Bank cheque:**

• Cheque book issuing fee (For Smart account only). 10 cheques per book.

USD1.50 or VND30,000/book

Free

• Dishonored cheques

USD15 or VND300,000

USD15 or VND300,000

• Stop payment cheques

USD5 or VND100,000

USD5 or VND100,000

• Guaranteed cheques

USD5 or VND100,000

USD5 or VND100,000

• Inward collection for cheques issued by ANZ

USD2 or VND40,000

USD2 or VND40,000

• Cheque outward collection (for ANZ account holder)

- In Vietnam

USD3 or VND60,000

USD3 or VND60,000

- Overseas

0.5% (min USD10 or VND200,000 max USD100 or VND2,000,000) plus USD10 registered courier fee

0.5% (min USD10 or VND200,000 max USD100 or VND2,000,000) plus USD10 registered courier fee

## TELEGRAPHIC TRANSFER

## STANDARD CUSTOMER

## SPB CUSTOMER

## Transfer between ANZ branches

Free

Free

## Domestic transfer

Free

- Under VND500,000,000

- Paper based

USD2 or VND40,000

- Internet banking

USD1 or VND20,000

- From VND500,000,000

- Paper based

0.05% (max USD25 or VND500,000)

- Internet banking

0.025% (max USD12.5 or VND250,000)

- Transfer within 2 working days from cash deposit

0.05% (min VND250,000)

0.05% (min VND250,000)

## Overseas telegraphic transfer

0.2% (min USD20 or VND400,000, max USD200 or VND4,000,000) + other banks' charges

0.1% (min USD10 or VND200,000 – max USD100 or VND2,000,000)

## Overseas telegraphic transfer for overseas study: tuition and living expense

USD20 or VND400,000 + other banks' charges

USD10 or VND200,000 + other banks' charge

## Other banks' charges for overseas remittance (collected in advance if borne by sender)

- In AUD/NZD

- To ANZ accounts in Australia/ New Zealand

- + **If the charges are borne by sender**

AUD: USD3.5 or VND75,000  
NZD: USD4.5 or VND90,000AUD: USD3.5 or VND75,000  
NZD: USD4.5 or VND90,000

- + **If the charges are borne by beneficiary**

- To accounts with other banks in Australia or in other countries

AUD13.5/ NZD15  
USD25 or VND500,000AUD13.5/ NZD15  
USD25 or VND500,000

- In other foreign currencies

USD25 or VND500,000

USD25 or VND500,000

## Foreign currency cash handling fee for overseas telegraphic transfer

- USD

Free

Free

- Other foreign currencies

1%

1%

## Telegraphic transfer amendment fee

- Transfer in Vietnam

USD2 or VND40,000

Free

- Overseas transfer

USD15 or VND300,000 + other banks' charges

USD15 or VND300,000 + other banks' charges

**Demand draft**

• Draft payable outside Vietnam	0.3% (min USD10 or VND200,000)	0.3% (min USD10 or VND200,000)
• Draft cancellation/amendment	USD15 or VND300,000 + other banks' charges	USD15 or VND300,000 + other banks' charges

**Overseas inward remittances**

• To ANZ accounts	USD2 or VND40,000	Free
• To other bank accounts in Vietnam	USD2 or VND40,000 + transfer fee within Vietnam	Free

**Standing order (set up & amendment)**

USD5 or VND100,000	Free
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**ANZ VISA DEBIT CARD**

<b>Annual fee</b>	USD10 or VND150,000	Free
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**Card reissuing (lost or expired)**

USD10 or VND150,000	Free
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**PIN reissuing**

USD3 or VND60,000	Free
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**Sales slip retrieval**

USD4 or VND80,000	Free
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**Dispute investigation (fault caused by card holder)**

USD10 or VND200,000/ request	USD5 or VND100,000/ request
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**Purchases at POS**

• In VND	Free	Free
• In foreign currencies or overseas	4.5% transaction value	4.5% transaction value

**Cash advance (at other bank counters)**

4.5% transaction value	4.5% transaction value
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**ATM cash withdrawal**

• At ANZ ATMs in Vietnam	Free	Free
• At other banks' ATMs in Vietnam ( in Visa network )	Free	Free
• At ANZ ATMs overseas	USD5 or VND75,000 /txn + 4.5% transaction value	4.5% transaction value
• At other banks' ATMs overseas	USD5 or VND75,000 /txn + 4.5% transaction value	USD5 or VND75,000 /txn + 4.5% transaction value

**Balance enquiry & declined transaction:**

• ANZ ATMs in Vietnam	Free	Free
• At other banks' ATMs in Vietnam ( in Visa network)	Free	Free
• At ATMs or POS overseas	USD0.75 or VND10,000 /txn	USD0.75 or VND10,000 /txn
<b>Transaction alert SMS fee</b> (effective from 1 August 2015)	VND8,000 or USD0.5 /month	Free

**OTHER CARDS ( Visa/Master Cards not issued by ANZ Vietnam) Cash withdrawal at ANZ ATMs in Vietnam****STANDARD CUSTOMER****SPB CUSTOMER****Master Card and Visa Card issued in Vietnam  
Master Card or Visa Card issued at overseas**

Free  
VND40,000/txn

Free  
VND40,000/txn

**Miscellaneous****Fax (for documents created by ANZ only)**

• In Vietnam	USD2 or VND40,000 /page	USD2 or VND40,000 /page
• Overseas	USD4 or VND80,000 /page	USD4 or VND80,000 /page

**Courier ( for documents created by ANZ only)**

• Inside Vietnam	USD5 or VND100,000 /letter	USD5 or VND100,000 /letter
• Overseas	USD10 or VND200,000 /letter	USD10 or VND200,000 /letter

**Notes:**

- The fees & charges shown in this brochure are inclusive of 10% VAT which is absorbed by ANZ.
- The fee is per account, per transaction or per request, unless otherwise stated in this schedule.
- Other banks' charges, if any, are charged separately.
- Other services not listed herein will be provided upon request with fees advised accordingly. All fees contained herein supersede any previously issued fees and are subject to amendment, supplement or cancellation without prior notice.
- All accounts and transactions are subject to the regulations of the State Bank of Vietnam and the Laws of the Socialist Republic of Vietnam.
- Fee in VND is charged on VND account. Fee in USD is charged on USD and other foreign currency account unless noted otherwise.
- Fees in USD charged on other foreign currency accounts are based on ANZ Vietnam's prevailing exchange rate on the date of the transaction.

If you'd like more information, please feel free to:



**Call 1900 1276**



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**Come into any ANZ branch.**

## ANZ Vietnam

### Hanoi Offices

- **Head Office:**  
Floor 7, 13 Hai Ba Trung Street, Hoan Kiem District  
SWIFT : ANZBVNVX
- **Le Thai To Branch - Signature Priority Banking:**  
14 Le Thai To Street, Hoan Kiem District
- **Cau Giay Transaction Office:**  
Room 102 - D5 Block, Tran Thai Tong Street, Cau Giay District
- **Trung Hoa Transaction Office:**  
1st Floor, VIMECO Building, Pham Hung Street,  
Cau Giay District

### Ho Chi Minh City Offices

- **Ho Chi Minh City Branch - Signature Priority Banking:**  
39 Le Duan, District 1  
SWIFT: ANZBVNVX472
- **Tan Binh District Transaction Office:**  
113-115 Cong Hoa Street, Tan Binh District
- **District 3 Transaction Office:**  
65 Pham Ngoc Thach Street, District 3
- **District 5 Transaction Office:**  
86 Tan Da Street, District 5
- **Saigon South Transaction Office:**  
47 Nguyen Van Linh Boulevard, Phu My Hung area, District 7