

Schedule of Charge

04/2014



RETAIL BANKING SCHEDULE OF CHARGES

Issued by ANZ Bank (Vietnam) Limited and effective from March 24th, 2014

ACCOUNT SERVICES

STANDARD CUSTOMER

SPB CUSTOMER

Account opening fee

Free

Free

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

USD/AUD2,500 or VND50,000,000
(calculated follow the exchange rate of the bank on the final working day of the month)

USD50,000

Monthly service fee if total relationship balance is below the requirement

USD/AUD/EUR10 or
VND200,000

USD/AUD/EUR30
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

- Internet banking registration

Free

Free

- IB Token

USD6 or VND100,000

Free

- Advice (collected at Bank)

USD1 or VND20,000/Page

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 the amount from and above VND500,000,000 within 2 working days from cash deposit at counter

0,05% - min VND250,000

0,05% - min VND250,000

• From USA account

0.2% - min USD1

0.2% - min USD1

From other foreign currencies account:

• In VND

Free

Free

• In USD or same currency

0.2% - min USD1

0.2% - min USD1

• In different currency

1% - min USD2

1% - min USD2

Foreign currency note exchange – cash handling fee

1% - min USD2 or VND40,000

1% - min USD2 or VND40,000

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)

USD3 or VND60,000
0.5% (min USD10 or VND200,000
max USD100 or VND2,000,000)
plus USD10 registered courier feeUSD3 or VND60,000
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 within ANZ branches**

Free

Free

Domestic transfer

Free

• Under VND500,000,000

- Paper based
- Internet banking

USD2 or VND40,000
USD1 or VND20,000

Free

• From VND500,000,000

- Paper based

0,05% (max USD25 or
VND500,000)

- Internet banking

0,025% (max USD12.5 or
VND250,000)

Free

- In/Transfer in VND for amount from and above VND500,000,000 within 2 working days from cash deposit at counter

0,05% (min VND250,000)

Free

Overseas telegraphic transfer0,2% (min USD20 or VND400,000
– max USD200 or VND4,000,000)
plus other banks' charges0,1% (min USD10 or
VND200,000 – max USD100
or VND2,000,000/txn)**Overseas telegraphic transfer (for overseas study:
tuition and living expense)**USD20 or VND400,000 +
other banks' chargesUSD10 or VND200,000 +
other banks' charge**Other banks' charges for overseas remittance (collection in
advance if borne by sender)**

• In AUD/NZD

- To ANZ account in Australia/ New Zealand
+ **If the charge is borne by sender**

AUD3.5 or VND75,000
/ NZD5 or VND90,000AUD3.5 or VND75,000 /
NZD5 or VND90,000+ **If the charge is 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

Telegraphic transfer Amendment Fee

• Transfer in Vietnam

USD2 or VND40,000

Free

• Overseas transfer

USD15 or VND300,000 +
other banks' chargesUSD15 or VND300,000 +
other bank's 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 bank's charges
Overseas Inward Remittances		
• To ANZ account	USD2 or VND40,000	Free
• To other bank account in Vietnam	USD2 or VND40,000 + transfer fee within Vietnam	Free
Standing order	USD5 or VND100,000	Free
ANZ VISA DEBIT CARD		
Visa debit card annual fee	USD10 or VND150,000	Free
Card reissuing fee (lost or expired)	USD10 or VND150,000	Free
Pin reissuing fee	USD3 or VND60,000	Free
Sales slip retrieval fee	USD4 or VND80,000	Free
Dispute investigation fee (fault caused by card holder)	USD10 or VND200,000 /request	USD5 or VND100,000/ request
Purchases at POS		
• In VND	Free	Free
• In foreign currency or Overseas	4,5% cross-border fee	4,5% cross-border fee
Cash advance (at other bank counters)	4,5% cross-border fee	4,5% cross-border fee
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% cross-border fee	4,5% cross-border fee
• At other banks' ATMs overseas	USD5 or VND75,000 /txn + 4,5% cross-border fee	USD5 or VND75,000 /txn + 4,5% cross-border fee

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

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

Free

Free

VND40,000/txn

VND40,000/txn

Miscellaneous**Fax fee (for document create 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.
- 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 1800 1559****Visit anz.com/vietnam****Come into any ANZ branch.**

ANZ Vietnam

Hanoi Offices

- **Head Office:**
Floor 7, 13 Hai Ba Trung Street, Hoan Kiem District
SWIFT : ANZBVNVX
- **Hanoi Transaction Centre - 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
- **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