

ANZ Vietnam

Hanoi Offices

- **Head Office:**
7th Floor, 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
- **Tay Ho Kiosk:**
160 Hoang Hoa Tham Street, Tay Ho District

Ho Chi Minh City Offices

- **Ho Chi Minh City Branch - Signature Priority Banking:**
39 Le Duan Street, District 1
SWIFT: ANZBVNVX472
- **District 1 Transaction Office:**
2 Ngo Duc Ke Street, District 1
- **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, District 7

Item No. 0102 DATE 01.1.2012 ANZ Schedule of Charges - Retail Banking

Schedule of Charges

RETAIL BANKING SCHEDULE OF CHARGES

Issued by ANZ Bank (Vietnam) Limited and effective from November 1st, 2012

Account Service Fees

Account Opening	Free
Minimum monthly average balance on all accounts (total relationship balance)	VND50,000,000 or equivalents to USD2,500 (following the Bank's exchange rate on the last business day of the month)
Monthly service fee if total relationship balance is below the requirement	USD/AUD/EUR10 or VND200,000
Account Early Closure Fee (Within 12 months after opening)	USD25 or VND500,000
Account reporting	
• Statement (regular copy)	Free
• Each additional copy (Collected at Bank)	USD1 or VND20,000/page
• Balance certificate or Account confirmation	Within 02 working days: USD10 or VND200,000 Within 01 working day: USD15 or VND300,000
• Account transaction investigation	USD15 or VND300,000
• Internet banking registration	Free
• Internet banking token	USD6 or VND100,000

Cash, Cheques and Exchange

Cash deposit in VND or USD	Free
In other foreign currencies to same currency account	Free
In other foreign currencies to different currency account	1% (min USD2)

Cash withdrawal or ANZ Vietnam cheque encashment (at ANZ Vietnam branches)

- From VND account: Free
- From VND account for the amount from and above VND500,000,000 within 02 working days from cash deposit at counter: 0.05% (min VND250,000)
- From USD account: 0.2% (min USD1)

From other foreign currencies account

- In VND: Free
- In USD or same currency: 0.2% (min USD1)
- In different currency: 1% (min USD2)

Foreign currency note exchange – cash handling fee: 1% (min USD2 or VND40,000)

Bank cheques

Cheque Book Issuing Fee (For Smart account only) 10 cheques per book	USD1.50 or VND30,000 / book
• Dishonoured cheques	USD15 or VND300,000
• Stop Payment cheques	USD5 or VND100,000
• Guaranteed cheques	USD5 or VND100,000
• Inward Collection for cheques issued by ANZ	USD2 or VND40,000

- Cheque Outward Collection (for ANZ account holder)

- Inside Vietnam USD3 or VND60,000
- Overseas 0.5% (min USD10 or VND200,000 – max USD100 or VND2,000,000) plus USD10 overseas registered courier fee

Travellers Cheques Encashment

- Account holder 2% (min USD2 or VND40,000)
- Non-account holder 2% (min USD8 or VND160,000)

Telegraphic Transfer

Transfer within ANZ branches in Vietnam	Free
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Domestic transfer under VND500,000,000

- Paper-based USD2 or VND40,000
- Internet Banking USD1 or VND20,000

Domestic transfer from VND500,000,000

- Paper-based 0.05% (max USD25 or VND500,000)
- Internet Banking 0.025% (max USD12.5 or VND250,000)
- In / Transfer in VND for amount from and above VND500,000,000 within 02 working days from cash deposit at counter 0.05% (min VND250,000)

Overseas Telegraphic Transfers	0.2% (min USD20 or VND400,000 – max USD200 or VND4,000,000) + Other banks' charges
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Overseas telegraphic transfer (For overseas study: tuition and living expense)	USD20 or VND400,000 + Other banks' charges
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Other banks' charges for overseas remittance (collected in advance if borne by sender)

- In AUD
 - To ANZ account in Australia
 - › If the charge is borne by sender AUD3.5 or VND75,000
 - › If the charge is borne by beneficiary AUD13.5
 - To accounts with other banks in Australia or in other countries USD25 or VND500,000
- In other foreign currencies USD25 or VND500,000

Telegraphic Transfer Amendment/Cancellation Fee

- Transfer in Vietnam USD2 or VND40,000
- Overseas Transfer USD15 or VND300,000 + Other banks' charges

Overseas inward remittance

- To account at ANZ USD2 or VND40,000
- To account at other banks in Vietnam USD2 or VND40,000 + domestic transfer fee

Standing Order (Set-up/Amend)	USD5 or VND100,000
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Demand Draft

- Draft payable outside Vietnam 0.3% (min USD10 or VND200,000)
- Draft cancellation/ amendment USD15 or VND300,000 plus other banks' charge

ANZ Visa Debit Card

Annual Fee	USD10 or VND150,000
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Card replacement fee (from lost or expired card)	USD10 or VND150,000
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PIN Reissuing Fee	USD3 or VND60,000
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Sales slip retrieval fee	USD4 or VND80,000 / copy
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Dispute investigation fee (Fault caused by card holder)	USD10 or VND200,000 per transaction
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Purchases at POS

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| • In VND | Free |
| • In Foreign Currency | 4.5% service fee |

Cash Advance (at other bank counters)	4.5% cross-border fee
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Cash withdrawal at ATM

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|-------------------------------------|---|
| • At ANZ and VNBC ATM
in Vietnam | Free |
| • At other banks' ATM in
Vietnam | USD2 or
VND30,000 |
| • At overseas ATMs | USD5 or
VND75,000 + 4.5%
cross-border fee |

Balance enquiry and declined transactions at ATM

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|---|-------------------------|
| • ANZ ATMs in Vietnam | Free |
| • At other banks' ATM
(in Vietnam or overseas) | USD0.75 or
VND10,000 |

ANZ Visa Credit Card

Please refer to ANZ Vietnam Credit Card Fee Schedule

Other cards (not issued by ANZ Vietnam)

Cash withdrawal at ANZ Vietnam ATM	VND40,000
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Miscellaneous

Fax fee (for documents create by ANZ only)

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

Courier (for documents created by ANZ only)


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|------------------|---------------------------------|
| • Inside Vietnam | USD5 or
VND100,000 / letter |
| • Overseas | 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.

ANZ Vietnam - SWIFT: ANZBPNVX

How to contact us

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