

1. FEES FOR DEPOSIT

| 1. ACCOUNT OPENING AND MANAGEMENT | | |
|---|-------------|-------|
| (1) OPENING | | |
| ① ACCOUNT OPENING | Free | |
| ② ACCOUNT OPENING (CCA) | Free | |
| ③ REGISTERED FEE FOR AUTHORIZED PERSON | VND 240,000 | |
| ④ CO-SIGN ACCOUNT | VND 360,000 | |
| (2) MAINTENANCE | | |
| (3) CLOSE | | |
| 2. WITHDRAWAL | | |
| (1) FOREIGN CURRENCY WITHDRAWAL FEE (USD) | | |
| ① USD 1,000 BELOW | Free | |
| ② USD 1,001 ~ 5,000 | 0.10% | |
| ③ USD 5,001 ~ 10,000 | 0.20% | |
| ④ USD 10,000 OVER | 0.30% | |
| (2) FOREIGN CURRENCY WITHDRAWAL FEE (EUR, JPY) | | |
| (3) FOREIGN CURRENCY WITHDRAWAL FEE (OTHER) | | |
| 3. CERTIFICATE | | |
| (1) PASS BOOK | | |
| ① NEW | Free | |
| ② REISSUE | VND 120,000 | |
| (2) CERTIFICATE OF TIME | | |
| ① NEW | Free | |
| ② REISSUE | VND 120,000 | |
| (3) BALANCE CERTIFICATE | | |
| (4) CERTIFICATION FOR AUDIT | | |
| (5) OTHER CERTIFICATION | | |
| 4. INFORMATION, CONDITION CHANGING | | |
| (1) INFORMATION CHANGING | | |
| (2) PLEDGE FEE FOR REQUEST FROM OTHER ENTITY | | |
| 5. CASH COUNTING FEE | | |
| Cash withdrawal (at counter/ATM) within 02 working days from the cash deposit transaction date | VND | 0.02% |
| (Applied to cash deposit transaction from VND500 million for individual and VND 01 billion for corporate) | USD | Free |
| 6. OTHER SERVICE | | |
| (1) FAX SERVICE | | |
| (2) SMS SERVICE | | |

2. FEES FOR LOAN

| 1. GUARANTEE | | | |
|-----------------------|--|---|--------------------------------------|
| (1) ISSUANCE | Bid bond, Guaranty bond | Part of guarantee value is deposited or secured by deposit | Min 0.05%/month (min VND 300,000) |
| | | Part of guarantee value is secured by other collaterals or credit | Min 0.10%/month (min VND 300,000) |
| | Other types of guarantee | Part of guarantee value is deposited or secured by deposit | Min 0.07%/month (min VND 300,000) |
| | | Part of guarantee value is secured by other collaterals or credit | Min 0.15%/month (min VND 500,000) |
| | Issue letter of guarantee according to client's form | VND 200,000 (additional charge beside the above issuance fees) | |
| (2) AMENDMENT | Amendments for value increase and/or extension | Fee charged on the value and/or period increased similar to issuance fee (min VND 600,000) | |
| | Other amendments | VND 500,000/time | |
| (3) ADVISING | VND 400,000 | | |
| (4) PAYMENT | 0.10% | Min VND 240,000~ Max VND 2,400,000 | |
| (5) CANCELLATION | VND 600,000 | | |
| 2. PAYMENT | | | |
| (1) EARLY PAYMENT FEE | Corporation: 1.50% Individual: Max 3.0% | | |
| 3. AGENT FEE | | | |
| (1) SYNDICATE LOAN | According to the agreement | | |

3. FEES FOR DOMESTIC AND OVERSEAS REMITTANCE

| 1. DOMESTIC REMMITANCE (AT COUNTER) | | | |
|-------------------------------------|------------|------------------------------------|--|
| (1) INTERNAL REMITTANCE | Free | | |
| (2) INTER-BANK REMITTANCE | | | |
| ① CITAD VND TRANSFER | 0.05% | Min VND 20,000 ~ Max VND 1,000,000 | |
| ② USD TRANSFER | 0.10% | Min USD 5 ~ Max USD 100 | |
| ③ NAPAS VND TRANSFER | | | |
| i) ≤ VND 500,000 | 0.12% | Exclude VAT | |
| ii) VND 500,001 ~ VND 2,000,000 | VND 15,000 | Exclude VAT | |

| | | | |
|---|------------------|---|--------------------------|
| iii) > VND 2,000,000 | | VND 17,000 | Exclude VAT |
| (3) OTHERS | | | |
| 1 AMENDMENT FEE | | VND 120,000 | |
| 2. OVERSEA REMMITANCE | | | |
| (1) WOORI BANK VIETNAM REMITTANCE FEES | | | |
| (1) INDIVIDUAL | | 0.10% | Min USD 10 ~ Max USD 100 |
| (2) CORPORATION | | 0.20% | Min USD 20 ~ Max USD 200 |
| (3) CABLE (OVERSEA REMMITANCE) | | | USD 10 |
| (4) REFUND / CANCELLATION FEE | | | USD 10 |
| (2) DEPO FEE OF CORRESPONDENT BANK | | | |
| <i>Through Woori Bank Korea</i> | | + Currency in USD: • Transaction amount lower than USD 10,000: USD 30 • Transaction amount higher than USD 10,000: USD 35 + Currency in KRW: • Beneficiary's account in Woori Bank Korea: KRW 15,000 • Beneficiary's account in other banks in Korea: KRW 5,000 + Currency in EUR: • Beneficiary's account in Woori Bank Korea: EUR 17 • Beneficiary's account in other banks: EUR 7 + Currency in other foreign currencies: • Beneficiary's account in Woori Bank Korea: USD 15 • Beneficiary's account in other banks: USD 5 | |
| | | In case use "FND" code (**): • Currency in USD: USD 20.00 • Currency in EUR: EUR 27.00 In case use regular OUR fee, not "FND" (***) : + Currency in USD: USD 3 + Currency in EUR: EUR 2 | |
| (*) In case Remittance Application with type of charge "OUR", collect fees on Point (1) and each of fee on Point (2) above (**) FND: Full No Deduct (order in MT103 so that Beneficiary can receive full amount transferred) (***) Regular OUR fee, not "FND": Beneficiary will not receive full amount transferred | | | |
| 3. INWARD REMMITANCE | | | |
| (1) USD/OTHER CURRENCY | INDIVIDUAL | 0.10% | Min USD 5 ~ Max USD 30 |
| | CORPORATION | 0.10% | Min USD 10 ~ Max USD 30 |
| (2) VND | BENEFICIARY BANK | Woori Bank Vietnam | VND 220,000 |
| | | Other Bank (Intermediation Fee) | VND 440,000 |
| | VIA MOBILE | | VND 100,000 |

4. FEES FOR FOREIGN EXCHANGE (EXPORT & IMPORT)

| 1. FACTORING HANDLING | | | |
|-------------------------|--|------------------------|------------------|
| (1) EXPORT | 0.40% | Invoice Amount x 0.40% | |
| (2) IMPORT | 0.40% | Invoice Amount x 0.40% | Collection 0.20% |
| 2. CERTIFICATE | | | |
| (1) OTHER CERTIFICATION | VND 120,000 | | |
| 3. OTHER SERVICE | | | |
| (1) USAGE FEE FOR MT940 | USD 50/account | Per month | |
| (2) USAGE FEE FOR MT942 | Max USD 200/account | Per month | |
| (3) CONSULTANT FEE | 1% Original Transaction Amount (VAT not included) | | |

| 1. EXPORT L/C | | | |
|---------------------------|----------------------|---|-------------------------|
| (1) L/C ADVICE | USD 20 | In case of advice directly to Customer | |
| | USD 40 | In case Woori Bank Vietnam is the first advising bank | |
| (2) TRANSFER L/C | USD 25 | | + Cable fee |
| (3) COLLECTION | 0.25% | Min USD 20 ~ Max USD 200 | +Post fee |
| (4) NEGOTIATION | 0.25% | Min USD 20 ~ Max USD 200 | +Post fee |
| (5) INTEREST FOR AT SIGHT | 3M SOFR + 5.12% | | |
| (6) INTEREST FOR USANCE | Matched SOFR + 5.12% | | |
| (7) DISCREPANCY | 1.50% | Normal Interest + 1.50% | |
| (8) LATE PAYMENT INTEREST | 1.50% | Additionally | |
| 2. D/A, D/P | | | |
| (1) COLLECTION | 0.25% | Min USD 20 ~ Max USD 200 | +Postage Charge |
| (2) NEGOTIATION | 0.25% | Min USD 20 ~ Max USD 200 | +Postage Charge |
| (3) D/P INTEREST | 3M SOFR + 6.12% | | |
| (4) D/A INTEREST | Matched SOFR + 6.12% | | |
| (5) LATE PAYMENT INTEREST | 1.50% | Additionally | If over 180 days, 6.62% |
| 3. POSTAGE | | | |
| (1) POSTAGE (1 LOT) | USD 50 | | |
| (2) POSTAGE (2 LOT) | USD 100 | | |
| 4. CABLE FEE | | | |
| (1) CABLE FEE | USD 20 | | |
| 1. L/C (LETTER OF CREDIT) | | | |
| (1) OPENING | | | |

| | | | |
|---|---------------|--------------------------|-------------|
| ① LIMIT | 0.20% | Per Month (Min USD 25) | + Cable fee |
| ② 100% DEPOSIT | 0.10% | Per Month (Min USD 25) | + Cable fee |
| (2) AMENDMENT | | | |
| ① AMOUNT AND EXPIRY DATE | 0.20% | Per Month (Min USD 25) | + Cable fee |
| ② OTHER | USD 20 | | + Cable fee |
| (3) ENDORSEMENT OF ORIGIN B/L | USD 20 | | |
| (4) CANCELLATION | USD 20 | | |
| (5) PAYMENT | 0.20% | USD Min 20 ~ Max 200 | + Cable fee |
| (6) ACCEPTANCE | 0.15% | Per month (Min USD 20) | + Cable fee |
| (7) DISCREPANCY | USD 80~100 | | |
| 2. D/A (DOCUMENT AGAINST ACCEPTANCE), D/P (DOCUMENT AGAINST PAYMENT) | | | |
| (1) ACCEPTANCE | USD 15 | | |
| (2) PAYMENT | 0.25% | Min USD 20 ~ Max USD 200 | + Cable fee |
| (3) CABLE FEE | USD 20 | | |
| 3. L/G (LETTER OF GUARANTEE) | | | |
| (1) ISSUANCE | USD 20 | | |
| 4. POSTAGE | | | |
| (1) POSTAGE (IMPORT) | USD 20 | | |
| 5. CABLE FEE | | | |
| (1) L/C OPENING | USD 40 | | |
| (2) L/C AMENDMENT, CANCEL, ACCEPTANCE | USD 20 | | |
| (3) D/A, D/P, REIMBURSING L/C | USD 20 | | |
| (4) REIMBURSING L/C | USD 10 | | |
| 6. UPAS L/C SERVICE | | | |
| (1) REIMBURSING FEE | USD 120 | | |

5. FEES FOR E-BANKING SERVICE

| | | | |
|---------------------------------|-----------|--|--|
| 1. DOMESTIC REMITTANCE | | | |
| (1) INTERNAL REMITTANCE | Free | | |
| (2) INTER-BANK REMITTANCE | | | |
| ① CITAD VND TRANSFER | 0.025% | Min VND 10,000 ~ Max VND 700,000 | |
| ② USD TRANSFER | 0.05% | Min USD 5 ~ Max USD 50 | |
| ③ NAPAS VND TRANSFER | | Internet/Mobile Banking/ 24 hours/ 365 days | |
| i) ≤ VND 500,000 | 0.12% | Exclude VAT | |
| ii) VND 500,001 ~ VND 2,000,000 | VND 5,000 | Exclude VAT | |

| | | | |
|--------------------------------|--------------------------------|--|--|
| iii) > VND 2,000,000 | VND 7,000 | Exclude VAT | |
| 2. OVERSEA REMMITANCE | | | |
| (1) INDIVIDUAL | 0.05% | Min USD 5 ~ Max USD 100 | |
| (2) CORPORATION | 0.10% | Min USD 10 ~ Max USD 200 | |
| (3) CABLE (OVERSEA REMMITANCE) | | USD 10 | |
| 3. OTP ISSUE FEE | | | |
| (1) ISSUE | | VND 200,000 | |
| (2) REISSUE | | VND 200,000 | |
| 4. E-TAX TRANSACTION | | | |
| E-tax Transaction | VND 55,000 | Less than VND 200,000,000 | |
| | VND 110,000 | From VND 200,000,000 ~ Less than VND 500,000,000 | |
| | 0.04% (VND 500,000 Maximum) | From VND 500,000,000 | |

6. FEES FOR CARD SERVICE

| | | | |
|--|--|---------------------------------------|--|
| 1. DOMESTIC DEBIT CARD | | | |
| (1) ISSUE | | | |
| ① Primary card | | Free | |
| ② Supplementary card | | VND 30,000 / 1 Card | |
| (2) ANNUAL FEE | | | |
| | | Free | |
| (3) RE-ISSUE | | | |
| | | VND 30,000 /card | |
| (4) PIN REPLACEMENT | | | |
| | | Free | |
| (5) INVESTIGATION FEE | | | |
| | | VND 50,000 /time | |
| (6) CASH WITHDRAWAL AT ATM | | | |
| ① At ATM of Woori Bank Vietnam | | Free | |
| ② At ATM of other domestic banks | | | |
| - First 2 transactions/month | | Free | |
| - From 3 rd transactions/month | | VND 4,000/transaction (included VAT) | |
| ③ At ATM in the system of BC Card in Korea | | VND 46,000/transaction (included VAT) | |
| (7) BALANCE INQUIRY | | | |
| ① At ATM of Woori Bank Vietnam | | Free | |
| ② At ATM of other domestic banks | | Free | |

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|--|--|--|
| ③ At ATM in the system of BC Card in Korea | VND 10,000/time (included VAT) | |
| (8) TRANSFER FEE (AT ATM) | | |
| ① Internal transfer (at ATM of Woori Bank Vietnam) | Free | |
| ② Internal transfer (at ATM of other domestic banks) | VND 1,100/time (included VAT) | |
| ③ Inter-bank transfer | | |
| - ≤ VND 500,000 | 0.12% (exclude VAT) | |
| - VND 500,001 ~ VND 2,000,000 | VND 5,000 (exclude VAT) | |
| - > VND 2,000,000 | VND 7,000 (exclude VAT) | |
| (9) CARD LOCK/UNLOCK FEE | | |
| Free | | |
| (10) POS PAYMENT IN BC CARD SYSTEM IN KOREA | | |
| Free | | |
| 2. INTERNATIONAL DEBIT CARD | | |
| (1) ISSUE | | |
| Free | | |
| (2) ANNUAL FEE | | |
| Free | | |
| (3) RE-ISSUE | | |
| ① Lost card/ Damaged card | VND 100,000 | |
| ② Fraudulent card | Free | |
| ③ Renewal | Free | |
| (4) PIN REPLACEMENT / RETRIEVAL | | |
| ① Sales slip retrieval | VND 100,000 | |
| ② PIN re-issue | Free | |
| (5) INVESTIGATION FEE | | |
| VND 100,000/time | | |
| (6) CASH WITHDRAWAL AT ATM | | |
| ① At ATM of Woori Bank Vietnam | Free | |
| ② At ATM of other domestic banks | VND 5,000 | <i>Woori Visa Debit Student Card: Free</i> |
| ③ At overseas ATM | 2.0% transaction amount (min VND 20,000) | |
| (7) BALANCE INQUIRY | | |
| ① At ATM of Woori Bank Vietnam | Free | |
| ② At ATM of other domestic banks | VND 2,000 | <i>Woori Visa Debit Student Card: Free</i> |
| ③ At overseas ATM | VND 20,000 | |
| (8) OVERSEAS TRANSACTION | | |
| 2.0% transaction amount (min VND 20,000) | | |
| (9) CARD CLOSING FEE WITHIN 6 MONTHS FROM ISSUED DATE | | |
| VND 60,000 | | |
| 3. INTERNATIONAL CREDIT CARD | | |
| (1) ISSUED | | |
| Free | | |
| (2) ANNUAL FEE | | |

| | | |
|---|------------------|--|
| ① Woori Visa Classic Card | | |
| - Primary card | VND 300,000 | |
| - Supplementary card | VND 100,000 | |
| ② Woori Visa Platinum Card | | |
| - Primary card | VND 900,000 | |
| - Supplementary card | VND 200,000 | |
| ③ Asiana WooriW Visa Platinum Card | | |
| - Primary card | VND 2,000,000 | |
| - Supplementary card | VND 500,000 | |
| ④ Woori Visa Classic – VV Plus Point Card | | |
| - Primary card | VND 300,000 | |
| - Supplementary card | VND 200,000 | |
| ⑤ Woori Visa Gold – VV Hype Point Card | | |
| - Primary card | VND 500,000 | |
| - Supplementary card | VND 300,000 | |
| ⑥ Woori Visa Platinum – VV Lux Point Card | | |
| - Primary card | VND 900,000 | |
| - Supplementary card | VND 500,000 | |
| (3) RE-ISSUE | | |
| ① Lost card | | |
| - Asiana WooriW Visa Platinum Card | Free | |
| - Other international credit cards | VND 200,000 | |
| ② Fraudulent card | | |
| | Free | |
| ③ Damaged card and other replacement | | |
| - Asiana WooriW Visa Platinum Card | Free | |
| - Other international credit cards | VND 100,000 | |
| ④ Renewal | | |
| | Free | |
| (4) PIN REPLACEMENT / RETRIEVAL | | |
| ① Sales slip retrieval | | |
| | VND 100,000 | |
| ② Card statement re-issue | | |
| - Asiana WooriW Visa Platinum Card | Free | |
| - Other international credit cards | VND 100,000 | |
| ③ PIN re-issue | | |
| | Free | |
| (5) INVESTIGATION FEE | | |
| | VND 100,000/time | |
| (6) CREDIT LIMIT CHANGE | | |
| | VND 100,000/time | |
| (7) CHANGE THE SECURED | | |
| - Asiana WooriW Visa Platinum Card | Free | |
| - Other international credit cards | VND 100,000 | |
| (8) CARD CERTIFICATION ISSUANCE | | |

| | | |
|--|---|---|
| - Asiana WooriW Visa Platinum Card | Free | |
| - Other international credit cards | VND 100,000 | |
| (9) CASH WITHDRAWAL AT ATM | | |
| ① At ATM of Woori Bank Vietnam | Free | |
| ② At ATM of other domestic banks | VND 5,000 | |
| ③ At overseas ATM | | |
| - Woori Visa Classic Card, Woori Visa Platinum Card, Asiana WooriW Visa Platinum Card | 2.0% transaction amount (Min VND 20,000) | |
| - Woori Visa Classic – VV Plus Point Card, Woori Visa Gold – VV Hype Point Card, Woori Visa Platinum – VV Lux Point Card | 2.5% transaction amount (Min VND 20,000) | |
| (10) BALANCE INQUIRY | | |
| ① At ATM of Woori Bank Vietnam | Free | |
| ② At ATM of other domestic banks | VND 2,000 | |
| ③ At overseas ATM | VND 20,000 | |
| (11) OVERSEA TRANSACTION | | |
| - Woori Visa Classic Card, Woori Visa Platinum Card, Asiana WooriW Visa Platinum Card | 2.0% transaction amount (Min VND 20,000) | |
| - Woori Visa Classic – VV Plus Point Card, Woori Visa Gold – VV Hype Point Card, Woori Visa Platinum – VV Lux Point Card | 2.5% transaction amount (Min VND 20,000) | |
| (12) CARD CLOSING FEE WITHIN 6 MONTHS FROM ISSUED DATE | VND 200,000 | |
| (13) CARD INTEREST RATE | | |
| - Woori Visa Classic – VV Plus Point Card | 26% | |
| - Woori Visa Gold – VV Hype Point Card | 24% | |
| - Other international credit cards | 22% | |
| (14) CASH ADVANCE | | |
| ① Fee | 4.0% transaction amount (Min VND 50,000) | |
| ② Card interest rate | | |
| - Woori Visa Classic – VV Plus Point Card | 26% | |
| - Woori Visa Gold – VV Hype Point Card | 24% | |
| - Other international credit cards | 22% | |
| (15) LATE PAYMENT | | |
| ① Fee | 4.0% transaction amount (Min VND 50,000) | |
| ② Interest rate | | |
| - Woori Visa Classic – VV Plus Point Card | 39% | <i>Apply after 03 consecutive settlement period</i> |
| - Woori Visa Gold – VV Hype Point Card | 36% | |
| - Other international credit cards | 33% | |
| (16) INSTALLMENT CONVERSION | | |

| | | |
|--|------|--|
| ① Fee | Free | |
| ② Interest rate | | |
| □ Woori Visa Classic Credit Card Line | | |
| - 3 months | 15% | |
| - 6 months | 18% | |
| - 9 months | 21% | |
| - 12/24/36/48 months | 24% | |
| □ Woori Visa Gold Credit Card Line | | |
| - 3 months | 13% | |
| - 6 months | 16% | |
| - 9 months | 19% | |
| - 12/24/36/48 months | 22% | |
| □ Woori Visa Platinum Credit Card Line | | |
| - 3 months | 11% | |
| - 6 months | 14% | |
| - 9 months | 17% | |
| - 12/24/36/48 months | 20% | |