

## 1. FEES FOR DEPOSIT

A. DEPOSIT SERVICE		REMARK
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		
① INACTIVE ACCOUNT MANAGEMENT FEE	VND 5,000/ USD 0.2/ KRW 300/ JPY 30/ EUR 0.2 (Per month)	Only applied to Inactive Account <sup>1</sup>
② FOREIGN LOAN REPAYMENT ACCOUNT (FLRA)	VND 200,000/month or USD 10/month (VAT not included)	
③ Others	Free	
(3) CLOSE	Free	
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)	1.00%	
(3) FOREIGN CURRENCY WITHDRAWAL FEE (OTHER)	2.00%	
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	VND 120,000	
(4) CERTIFICATION FOR AUDIT	VND 240,000	
(5) OTHER CERTIFICATION	VND 10,000/page Min VND 120,000	Incl. Statement, SCA, copy of transaction documents
4. INFORMATION, CONDITION CHANGING		
(1) INFORMATION CHANGING	Free	
(2) PLEDGE FEE FOR REQUEST FROM OTHER ENTITY	VND 120,000	
5. CASH COUNTING FEE		
	VND	0.02%

<sup>1</sup> Inactive account is the account which has no transactions (except interest payment transactions for demand deposit accounts) within at least 1 year since the last transaction and balance is under required minimum balance (VND 50,000/ USD 2/ KRW 3,000/ JPY 30/ EUR 2).

Cash withdrawal (at counter/ATM) within 02 working days from the cash deposit transaction date (Applied to cash deposit transaction from VND500 million for individual and VND 01 billion for corporate)	USD	Free
<b>6. OTHER SERVICE</b>		
(1) FAX SERVICE	Free	
(2) SMS SERVICE (CH012)	VND 10,000 (Per month)	

## 2. FEES FOR LOAN

B. 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)	1. Branch General Manager can decide to reduce or waive issuance fees 2. In cases that the guarantee is secured by 2 or more forms of collateral, the minimum applicable fee is VND 500,000.
		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	Min 0.15%/month (min VND 500,000)	
		Part of guarantee is not secured by collaterals	Min 0.20%/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%			Based on regulation of Loan products Manual)
3. AGENT FEE				
(1) SYNDICATE LOAN	According to the agreement			

## 3. FEES FOR DOMESTIC AND OVERSEAS REMITTANCE

C. REMMITTANCE SERVICE			
1. DOMESTIC REMMITTANCE (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			
Through Woori Bank Korea	<div>+ Currency in USD:<ul style="list-style-type: none"><li>Transaction amount lower than USD 10,000: USD 30 (VAT not included)</li><li>Transaction amount higher than USD 10,000: USD 35 (VAT not included)</li></ul></div> <div>+ Currency in KRW:<ul style="list-style-type: none"><li>Beneficiary's account in Woori Bank Korea: KRW 15,000 (VAT not included)</li><li>Beneficiary's account in other banks in Korea: KRW 5,000 (VAT not included)</li></ul></div> <div>+ Currency in EUR:<ul style="list-style-type: none"><li>Beneficiary's account in Woori Bank Korea: EUR 17 (VAT not included)</li><li>Beneficiary's account in other banks: EUR 7 (VAT not included)</li></ul></div> <div>+ Currency in other foreign currencies:<ul style="list-style-type: none"><li>Beneficiary's account in Woori Bank Korea: USD 15 (VAT not included)</li><li>Beneficiary's account in other banks: USD 5 (VAT not included)</li></ul></div>		If beneficiary's bank is not Woori Bank Korea, beneficiary will not receive full amount transferred
Through JP Morgan Chase	<div>In case use "FND" code (**):<ul style="list-style-type: none"><li>Currency in USD: USD 20.00 (VAT not included)</li><li>Currency in EUR: EUR 27.00 (VAT not included)</li></ul></div> <div>In case use regular OUR fee, not "FND" (***) :</div> <div>+ Currency in USD: USD 3 (VAT not included)</div> <div>+ Currency in EUR: EUR 2 (VAT not included)</div>		
(*) 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	Wooribank Việt Nam	VND 220,000
		Other Bank (Intermediation Fee)	VND 440,000
	VIA MOBILE	VND 100,000	

## 4. FEES FOR FOREIGN EXCHANGE (EXPORT & IMPORT)

D. FOREIGN EXCHANGE			
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 (Based on the customer's needs, in accordance with applicable laws and the bank's internal regulations)	VND 120,000	(VAT included)	
(2) CONFIRMATION FEE FOR CARRYING FOREIGN CURRENCY IN CASH ABROAD	VND 200,000	VAT not included	
3. OTHER SERVICE			
(1) USAGE FEE FOR MT940	USD 50	Per month	
(2) USAGE FEE FOR MT942	Max USD 200	Per month	

\*Fee per account

E. EXPORT			
1. EXPORT L/C			
(1) L/C ADVICE	USD 20	In case of advice directly to Customer (VAT not included)	MT 700, 707
	USD 40	In case Woori Bank VN is the first advising bank (VAT not included)	MT710, 707
(2) TRANSFER L/C	USD 25	(VAT not included)	+ Cable fee
(3) COLLECTION	0.25%	Min USD 20 ~ Max USD 200 (VAT not included)	+Post fee
(4) NEGOTIATION FEE			
(4.1) RECOURSE NEGOTIATION FEE	0.25%	Min USD 20 ~ Max USD 200	+Post fee
(4.2) FORFAITING FEE	0.25% (VAT not included)	Min USD 20 ~ Max USD 200 (VAT not included)	+Post fee
(5) NEGOTIATION INTEREST	As agreed between WBVN and the customer		
(6) DISCREPANCY DOCUMENTS ADD-ON INTEREST	1.50%	Normal Interest + 1.50%	Added to the normal negotiation interest when the documents contain discrepancies.
(7) INTEREST FOR LATE PAYMENT OF NEGOTIATION	Maximum 150% over negotiation interest fee		
(8) DRAFT FEE FOR CHECKING EXPORT LC DOCUMENTS	10 USD/per draft check/set of documents (VAT not included)		
2. D/A, D/P			

(1) COLLECTION	0.25% (VAT included)	Min USD 20 ~ Max USD 200	+Postage Charge
(2) NEGOTIATION FEE	0.25%	Min USD 20 ~ Max USD 200	+Postage Charge
(3) NEGOTIATION INTEREST	As agreed between WBVN and the customer		
(4) INTEREST FOR LATE PAYMENT OF NEGOTIATION	Maximum 150% over negotiation interest fee		
3. POSTAGE			
(1) POSTAGE (1 LOT)	As actual incurred	Min USD 50 (VAT included)	
(2) POSTAGE (2 LOT)	As actual incurred	Min USD 100 (VAT included)	
4. CABLE FEE			
(1) CABLE FEE	USD 20		
F. IMPORT			
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) AMENDENT			
① AMOUNT AND EXPIRY DATE	0.20%	Per Month (Min USD 25)	+ Cable fee
② OTHER	USD 20	(VAT not included)	+ Cable fee
(3) ENDORSEMENT OF ORIGIN B/L	USD 20	(VAT not included)	
(4) CANCELATION	USD 20	(VAT not included)	
(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	(VAT not included)	
2. D/A (DOCUMENT AGAINST ACCPTANCE), D/P (DOCUMENT AGAINST PAYMENT)			
(1) ACCEPTANCE	USD 15	(VAT included)	
(2) PAYMENT	0.25%	Min USD 20 ~ Max USD 200 (VAT included)	+ Cable fee
(3) CABLE FEE	USD 20	(VAT included)	
3. L/G (LETTER OF GUARANTEE)			
(1) ISSUANCE	USD 20	(VAT included)	
4. POSTAGE			
(1) POSTAGE (IMPORT)	USD 20	(VAT included)	
5. CABLE FEE			
(1) L/C OPENING	USD 40	(VAT included)	
(2) L/C AMENDENT, CANCEL, ACCEPTANCE	USD 20	(VAT included)	
(3) D/A, D/P	USD 20	(VAT included)	
(4) REIMBURSING L/C	USD 10	(VAT included)	
6. UPAS L/C SERVICE			
(1) REIMBURSING FEE	USD 120		
(2) PREPAYMENT FEE	1%	Over Prepayment period (Min 150USD)	

7. FEE FROM FOREIGN BANK*			
(1) DISCREPANCY (ON BENEFICIARY)	USD 80~100	(VAT not included)	
(2) CABLE FEE	USD 50	(VAT not included)	
(3) OTHER CABLE FEE (IF ANY)	USD 20	(VAT not included)	
(*) Collect from paid amount under documents under LC			

## 5. FEES FOR E-BANKING SERVICE

G. E BANKING			
1. DOMESTIC REMMITANCE			
(1) INTERNAL REMITTANCE	Free		
(2) INTER-BANK REMITTANCE			
① CITAD VND TRANSFER (CH001)	0.025%	Min VND 10,000 ~ Max VND 700,000	
② USD TRANSFER (CH002)	0.05%	Min USD 5 ~ Max USD 50	
③ NAPAS VND TRANSFER (CH046)		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 (FX004)	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 (CH016)	VND 200,000		
(2) REISSUE	VND 200,000		
4. E-TAX TRANSACTION			
E-tax Transaction (CH044)	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	
5. QR TRANSACTION NOTIFICATION SPEAKER			
(1) TRANSACTION NOTIFICATION FEE VIA SPEAKER	VND 500,000/Device (Include VAT)	One year from the registration date	
	According to the agreement	After one year from the registration date	

## 6. FEES FOR CARD SERVICE

### H. CARD

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 (CH018)		
	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 (CH019)		
- First 2 transactions/month	Free	
- From 3 <sup>rd</sup> transactions/month	VND 3,300/transaction (included VAT)	
③ At ATM in the system of BC Card in Korea (CH052)	VND 46,000/transaction (included VAT)	
(7) BALANCE INQUIRY		
① At ATM of Woori Bank Vietnam (CH017)	Free	
② At ATM of other domestic banks	Free	
③ At ATM in the system of BC Card in Korea (CH051)	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) (CH020)	VND 1,100/time (included VAT)	
③ Inter-bank transfer (CH045)		
- ≤ 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	Woori Visa Debit Student Card: Free
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	Woori Visa Debit Student Card: Free
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	
<b>3. INTERNATIONAL CREDIT CARD</b>		
(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 Woori Visa Classic – VV Plus Point Card		
- Primary card	VND 300,000	
- Supplementary card	VND 200,000	
④ Woori Visa Gold – VV Hype Point Card		
- Primary card	VND 500,000	
- Supplementary card	VND 300,000	
⑤ Woori Visa Platinum – VV Lux Point Card		
- Primary card	VND 900,000	
- Supplementary card	VND 500,000	
(3) RE-ISSUE		
① Lost card	VND 200,000	
② Fraudulent card	Free	
③ Damaged card and other replacement	VND 100,000	
④ Renewal	Free	
(4) PIN REPLACEMENT / RETRIEVAL		
① Sales slip retrieval	VND 100,000	
② Card statement re-issue	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	VND 100,000	



(8) CARD CERTIFICATION ISSUANCE	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	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	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 250,000)	
② Interest rate		
- Woori Visa Classic – VV Plus Point Card	39%	
- 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%	
(17) SMS SERVICE FEE	VND 10,000 / month	

## 7. FEES FOR SAFE DEPOSIT BOX SERVICE

I. SAFE DEPOSIT BOX SERVICE		NOTE
(1) Rental Fee	VND 400,000/Month/Safe Deposit Box	Branch General Manager can decide to reduce or waive fees
(2) Authorization Fee	VND 200,000/An Episode/Contract	
(3) Report Loss of Contract	For Free	
(4) When issuing a copy contract due to loss or damage to the contract	VND 50,000/An Episode/Part	
(5) Over Due Fees for Safe Deposit Box	Contract Period Fees/ Contract Period Days/ Over Due Days * 150 %	
(6) New Key Replacement Fee (Safe Deposit Box)	Actual Expense	