1. FEES FOR DEPOSIT

*** The fees below include VAT (except in cases noted or not subject to VAT)**

A. DEPOSIT SERVICE		REMARK
1. ACCOUNT OPENING AND MANAGEMENT		
(1) OPENING		
① ACCOUNT OPENING	Free	*Amend 27th Dec 2017*
② ACCOUNT OPENING (CCA)	Free	*Amend 27th Dec 2017*
③ REGISTERED FEE FOR AUTHORIZED PERSON	VND 240,000	
④ CO-SIGN ACCOUNT	VND 360,000	
(2) MAINTENANCE		
① ACCOUNT MANAGEMENT FEE	As Agreed [1]	
② INACTIVE ACCOUNT MANAGEMENT FEE	VND 5,000/ USD 0.2/ KRW 300/ JPY 30/ EUR 0.2 (Per month)	Only applied to Inactive Account[2]
③ FOREIGN LOAN REPAYMENT ACCOUNT (FLRA)	VND 200,000/month or USD 10/month (VAT not included)	
④ Others	Free	
(3) CLOSE		
① Current accounts opened for 12 months and more	Free	
② Current accounts opened for less than 12 months	VND 50,000	*- Applicable to closing transaction at counter* *- Fee exemption for closing Journey to the Future accounts*
2. WITHDRAWAL		
(1) FOREIGN CURRENCY WITHDRAWAL FEE (USD)		
① USD 1,000 BELOW	Free	*Fee exemption for foreign currency cash withdrawals from:* *- Savings accounts* *- Safe keep accounts*
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) ACCOUNT INFORMATION CONFIRMATION	VND 120,000	
(6) ACCOUNT STATEMENT AND SUPPLY COPY OF DOCUMENTS	VND 5,000/page Min VND 30,000	
(7) OTHER CERTIFICATION	VND 120,000	

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[1] *Account management fee:To be determined based on the agreement between the Bank and the Customer on a case-by-case basis. The specific fee shall be stipulated in the contract or agreement entered into between the Bank and the Customer. In the absence of a specific agreement on the account management fee, the fee shall be waived.*

[2] *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).*

4. INFORMATION, CONDITION CHANGING		
(1) INFORMATION CHANGING	Free	*Amend 27th Dec 2017*
(2) PLEDGE FEE FOR REQUEST FROM OTHER ENTITY	VND 120,000	
5. CASH COUNTING FEE		
Cash withdrawal (at counter/ATM) or counter transferring within 02 working days from the cash deposit transaction date (Applied to cash deposit transaction from VND 500 million for individual and VND 01 billion for corporate)	VND	0.02%
	USD	Free
6. MESSAGE NOTIFICATION SERVICE		
(1) BALANCE NOTIFICATION		
① SMS CHANNEL		
- From 1 to 70 messages/month	VND 10,000/Account/Phone number/Month	*Amend 2nd February 2026* *Apply from 1st March 2026*
- From 71 messages/month	VND 20,000/Account/Phone number/Month	
② MULTI-CHANNEL (ZALO & SMS,…)		
- From 02/02/2026 to 31/12/2026	Free	*Issue 2nd February 2026*
- From 01/01/2027	VND 5,000/Account/Phone number/Month	
7. OTHER SERVICE		
(1) FAX SERVICE	Free	
(2) Receipt re-issuance (issued more than 03 months prior to request date)	VND 50,000 /request	
(3) Inheritance processing	VND 50,000	

2. FEES FOR LOAN

B. LOAN				
1. GUARANTEE *(Not subject to VAT)*				
(1) ISSUANCE	Bid bond, Guaranty bond	Part of guarantee value is deposited or secured by deposit	Min 0.05%/month (min VND 300,000)	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 *(Not subject to VAT)*		
(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. REMITTANCE SERVICE			
1. DOMESTIC REMITTANCE (AT COUNTER)			
(1) INTERAL REMITTANCE	Free		
(2) INTER-BANK REMITTANCE			
① CITAD VND TRANSFER (CH009)	0.05%	Min VND 20,000 ~ Max VND 1,000,000	Apply from 15th Sep 2021
② USD TRANSFER (CH011)	0.10%	Min USD 5 ~ Max USD 100	
③ NAPAS VND TRANSFER (CH021)			
i) ≤ VND 500,000	0.12%	Exclude VAT	*Amend 1st Jan 2022*
ii) VND 500,001 ~ VND 2,000,000	VND 15,000	Exclude VAT	*Amend 1st Jan 2022*
iii) > VND 2,000,000	VND 17,000	Exclude VAT	*Amend 1st Jan 2022*
(3) OTHERS			
① AMENDMENT FEE			
VND payment order	VND 30,000/transaction	- Application to both counter and online transactions - VAT included	
USD payment order	USD 3.3/transaction		
② CANCELLATION	VND 120,000/transaction		
2. OVERSEA REMMITANCE			
(1) WOORI BANK VIETNAM REMITTANCE FEES			
(1) INDIVIDUAL (FX004)	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			*Amend 30th Mar 2023* *Amend 22nd Sep 2023*
Through Woori Bank Korea (FX017)	+ Currency in USD: • Transaction amount lower than USD 10,000: USD 30 (VAT not included) • Transaction amount higher than USD 10,000: USD 35 (VAT not included) + Currency in KRW: • Beneficiary's account in Woori Bank Korea: KRW 15,000 (VAT not included) • Beneficiary's account in other banks in Korea: KRW 5,000 (VAT not included)		If beneficiary's bank is not Woori Bank Korea, beneficiary will not receive full amount transferred

	+ Currency in EUR: • Beneficiary's account in Woori Bank Korea: EUR 17 (VAT not included) • Beneficiary's account in other banks: EUR 7 (VAT not included) + Currency in other foreign currencies: • Beneficiary's account in Woori Bank Korea: USD 15 (VAT not included) • Beneficiary's account in other banks: USD 5 (VAT not included)	
Through JP Morgan Chase	In case use "FND" code (**): • Currency in USD: USD 20.00 (VAT not included) • Currency in EUR: EUR 27.00 (VAT not included)	
	In case use regular OUR fee, not "FND" (***) : + Currency in USD: USD 3 (VAT not included) + Currency in EUR: EUR 2 (VAT not included)	
Through Bank of New York	+ In case use "FULLPAY" code (GUARANTEED OUR fee): • Currency in USD: USD 15 (VAT not included)	
	+ In case use REGULAR OUR fee (***) : • Currency in USD: USD 5 (VAT not included)	

(*) 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 transfer message 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 (FX007)	INDIVIDUAL	0.10%	Min USD 5 ~ Max USD 30	
	CORPORATION	0.10%	Min USD 10 ~ Max USD 30	*Amend 11th June*
(2) VND (FX024)	BENEFICIARY BANK	Wooribank Việt Nam (FX023)	VND 220,000	*Amend 12th Nov*
		Other Bank (Intermediation Fee)	VND 440,000	
	VIA MOBILE	VND 100,000		*Amend 26th Jul*

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			
(2.1) TRANSFER OF EXPORT L/C	0.1% x Transferred L/C amount (VAT not included)	Min USD 50 (VAT not included)	+ Cable fee
(2.2) AMENDMENT TO INCREASE AMOUNT	0.25% x Increased amount (VAT not included)	Min USD 50 (VAT not included)	+ Cable fee
(2.3) OTHER AMENDMENTS	20 USD/time (VAT not included)		+ Cable fee
(2.4) CANCELLATION OF TRANSFER	20 USD/time (VAT not included)		+ Cable fee
(2.5) PROCESSING OF DOCUMENTS UNDER TRANSFERRED L/C			
- Checking documents under transferred L/C in case documents are substituted.	20 USD/document set (VAT not included)		
- Checking documents under transferred L/C in case documents are NOT substituted.	5 USD/document set (VAT not included)		
(2.6) PAYMENT FOR DOCUMENTS UNDER TRANSFERRED L/C			
- Payment to second beneficiary	0.25% x Amount of documents presented by second beneficiary (VAT not included)	Min USD 20 ~ Max USD 200 (VAT not included)	Convert to VND when payment to second beneficiary in VND
(3) COLLECTION	0.25%	Min USD 20 ~ Max USD 200	+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)	*Amend 27th Dec 2017*
2. D/A (DOCUMENT AGAINST ACCPTANCE), D/P (DOCUMENT AGAINST PAYMENT)			
(1) ACCEPTANCE	USD 15	(VAT included)	*Amend 27th Dec 2017*
(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, REIMBURSING L/C	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	*Apply from 15th Sep 2021*
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	*Amend 1st Jan 2022*
ii) VND 500,001 ~ VND 2,000,000	VND 5,000	Exclude VAT	*Amend 1st Jan 2022*
iii) > VND 2,000,000	VND 7,000	Exclude VAT	*Amend 1st Jan 2022*
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		*Amend 09th Aug 2024*
(2) REISSUE	VND 200,000		*Amend 09th Aug 2024*
4. E-TAX TRANSACTION			
E-tax Transaction (CH044)	VND 55,000	Less than VND 200,000,000	*Amend 27th Dec 2017*
	VND 110,000	From VND 200,000,000 ~ Less than VND 500,000,000	*Amend 27th Dec 2017*
	0.04% (VND 500,000 Maximum)	From VND 500,000,000	*Amend 27th Dec 2017*
5. QR TRANSACTION NOTIFICATION SPEAKER			
(1) TRANSACTION NOTIFICATION FEE VIA SPEAKER	VND 500,000/Device (Include VAT)	Service fee for fist year from the registration date	*Issued 15th July 2025*
	According to the agreement (*) (* Free of charge for customers who register for the service until December 31st, 2026)	Service fee from the second year onward	*Amend 14th July, 2026*
6. FIRM BANKING SERVICE (including VAT if applicable, fees may be subject to agreement under separate customer)			
(1) DOMESTIC TRANSFER			

① WOORI BANK TRANSFER	VND 2,000		*Issued 27th May 2026*
② OTHER BANK TRANSFER			
i) NAPAS VND TRANSFER	VND 7,700		*Issued 27th May 2026*
ii) CITAD VND TRANSFER	VND 4,400	Transaction amount under VND 500,000,000	*Issued 27th May 2026*
	0.02% (min VND 100,000~ max VND 300,000)	Transaction amount from VND 500,000,000	*Issued 27th May 2026*
iii) VCB MONEY FOREIGN CURRENCY TRANSFER	USD 4.4		*Issued 27th May 2026*
(2) ACCOUNT MANAGEMENT USING DEPOSIT ID (include the fee items listed below)			
① DEPOSIT ID ISSUANCE	VND 2,000		*Issued 27th May 2026*
② CREDITING DEPOSIT ID (per transaction)	VND 2,000		*Issued 27th May 2026*
(3) OVERSEAS REMITTANCE	VND 10,000	Other related fees including, but not limited to: Overseas remittance fee, cable charge and intermediary fee will be based on the Bank's overseas remittance fee table specificed in Item 3 <FEES FOR DOMESTIC AND OVERSEAS REMITTANCE>; and will be collected additionally to the prescribed fee in the left column.	*Issued 27th May 2026*

6. FEES FOR CARD SERVICE

*** The fees below include VAT (except in cases noted or not subject to VAT)**

H. CARD		
1. DOMESTIC DEBIT CARD		
(1) ISSUE		
① Primary card	Free	*Amend 27th Dec 2017*
② Supplementary card	VND 30,000 / 1 Card	*Amend 27th Dec 2017*
(2) ANNUAL FEE	Free	*Amend 27th Dec 2017*
(3) RE-ISSUE	VND 30,000 /card	*Amend 27th Dec 2017*
(4) PIN REPLACEMENT (CH018)	Free	*Amend 27th Dec 2017*
(5) INVESTIGATION FEE	VND 50,000 /time	*Amend 27th Dec 2017*
(6) CASH WITHDRAWAL AT ATM		
① At ATM of Woori Bank Vietnam	Free	*Amend 27th Dec 2017*
② At ATM of other domestic banks (CH019)		
- First 2 transactions/month	Free	*Amend 27th Dec 2017*
- From 3rd transactions/month	VND 3,300/transaction	*Amend 22nd October2025 Apply 03rd November 2025*
③ At ATM in the system of BC Card in Korea (CH052)	VND 46,000/transaction	*Issued 20th Oct 2022*
(7) BALANCE INQUIRY		
① At ATM of Woori Bank Vietnam (CH017)	Free	*Amend 27th Dec 2017*
② At ATM of other domestic banks	Free	*Amend 27th Dec 2017*

③ At ATM in the system of BC Card in Korea (CH051)	VND 10,000/time	*Issued 20th Oct 2022*
(8) TRANSFER FEE (AT ATM)		
① Internal transfer (at ATM of Woori Bank Vietnam)	Free	*Amend 27th Dec 2017*
② Internal transfer (at ATM of other domestic banks) (CH020)	VND 1,100/time	*Issued 16th May 2024*
③ Inter-bank transfer (CH045)		
- ≤ VND 500,000	0.12% (exclude VAT)	*Amend 1st Jan 2022*
- VND 500,001 ~ VND 2,000,000	VND 5,000 (exclude VAT)	*Amend 1st Jan 2022*
- > VND 2,000,000	VND 7,000 (exclude VAT)	*Amend 1st Jan 2022*
(9) CARD LOCK/UNLOCK FEE	Free	*Amend 27th Dec 2017*
(10) POS PAYMENT IN BC CARD SYSTEM IN KOREA	Free	*Issued 20th Oct 2022*
2. INTERNATIONAL DEBIT CARD		
(1) ISSUE	Free	
(2) ANNUAL FEE	Free	
(3) RE-ISSUE		
① Lost card/ Damaged card	VND 100,000	*Amend 16th May 2024*
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	*Issued 16th May 2024*
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 Woori Visa Classic – VV Plus Point Card		
- Primary card	VND 300,000	*Issued 16th May 2024*
- Supplementary card	VND 200,000	*Issued 16th May 2024*
④ Woori Visa Gold – VV Hype Point Card		
- Primary card	VND 500,000	*Issued 16th May 2024*
- Supplementary card	VND 300,000	*Issued 16th May 2024*
⑤ Woori Visa Platinum – VV Lux Point Card		
- Primary card	VND 900,000	*Issued 16th May 2024*
- Supplementary card	VND 500,000	*Issued 16th May 2024*
⑥ Woori Visa Platinum - VV Premium Card		
- Primary card	VND 3,000,000	*Issued 31th December 2025*
- Supplementary card	Free	*Issued 31th December 2025*
⑦ Woori Visa Platinum - Korean Air		
- Primary card	VND 1,500,000	*Issued 09th March 2026*
- Supplementary card	VND 500,000	*Issued 09th March 2026*
(3) RE-ISSUE		
① Lost card	VND 200,000	*Amend 09th May 2025*
② Fraudulent card	Free	
③ Damaged card and other replacement	VND 100,000	*Amend 09th May 2025*
④ Renewal	Free	
(4) PIN REPLACEMENT / RETRIEVAL		
① Sales slip retrieval	VND 100,000	
② Card statement re-issue	VND 100,000	*Amend 09th May 2025*
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	*Amend 09th May 2025*
(8) CARD CERTIFICATION ISSUANCE	VND 100,000	*Amend 09th May 2025*
(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		
- Credit card standard line (Woori Visa Classic, Woori Visa Platinum, Woori Visa Korean Air)	2.0% transaction amount (Min VND 20,000)	*Amend 09th May 2025* *Amend 09th March 2026*
- Credit card VV line (VV Plus Point Card, VV Hype Point Card, VV Lux Point Card, VV Premium Card)	2.5% transaction amount (Min VND 20,000)	*Issued 16th May 2024* *Amend 31th December 2025* *Amend 09th March 2026*
(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		
- Credit card standard line (Woori Visa Classic, Woori Visa Platinum, Woori Visa Korean Air)	2.0% transaction amount (Min VND 20,000)	*Amend 09th May 2025* *Amend 09th March 2026*
- Credit card VV line (VV Plus Point Card, VV Hype Point Card, VV Lux Point Card, VV Premium Card)	2.5% transaction amount (Min VND 20,000)	*Issued 16th May 2024* *Amend 31th December 2025* *Amend 09th March 2026*
(12) CARD CLOSING FEE WITHIN 6 MONTHS FROM ISSUED DATE	VND 200,000	*Issued 16th May 2024*
(13) CARD INTEREST RATE		
- Woori Visa Classic – VV Plus Point Card	26%	*Issued 16th May 2024*
- Woori Visa Gold – VV Hype Point Card	24%	*Issued 16th May 2024*
- Other international credit cards	22%	*Amend 16th May 2024*
(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%	*Issued 16th May 2024*
- Woori Visa Gold – VV Hype Point Card	24%	*Issued 16th May 2024*
- Other international credit cards	22%	*Amend 16th May 2024*
(15) LATE PAYMENT		
① Fee	4.0% transaction amount (Min VND 250,000)	*Amend 22ndh October2025* *Apply 03rd November 2025*
② Interest rate		
- Woori Visa Classic – VV Plus Point Card	39%	*Apply after 03 consecutive settlement period* *Amend 16th May 2024*
- 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%	*Amend 16th May 2024*
- 6 months	18%	*Amend 16th May 2024*
- 9 months	21%	*Amend 16th May 2024*
- 12/24/36/48 months	24%	*Amend 16th May 2024*
➢ Woori Visa Gold Credit Card Line		
- 3 months	13%	*Amend 16th May 2024*
- 6 months	16%	*Amend 16th May 2024*
- 9 months	19%	*Amend 16th May 2024*
- 12/24/36/48 months	22%	*Amend 16th May 2024*
➢ Woori Visa Platinum Credit Card Line		
- 3 months	11%	*Amend 16th May 2024*
- 6 months	14%	*Amend 16th May 2024*
- 9 months	17%	*Amend 16th May 2024*

- 12/24/36/48 months	20%	*Amend 16th May 2024*
(17) CARD TRANSACTION NOTIFICATION SERVICE FEE	VND 10,000 / month	*Amend 24th December 2025* *Applied 31th December 2025*

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 (Apply from 26th September 2025)*
(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	

* Note:

In case of the contract is terminated early, the customer can't receive a refund of the fee paid in advance.

GENERAL REGULATIONS:

1. The above mention fee shall be applied to normal transactions at Woori Bank Vietnam Limited ("Woori Bank Vietnam").

2. To the extent permitted by law, in case Woori Bank Vietnam collect fee in foreign currency while customer's payment in VND, the fee would be converted to VND using transfer selling exchange rate quoted by Woori Bank Vietnam at the time of collection.

3. Transactions related to foreign currency must comply with current Vietnamese laws on foreign exchange and internal regulations of Woori Bank Vietnam.

4. Other actual fee such as tax and fee of other Bank in the transaction, postal fee, cable fee and other fees paid to third party service provider (if any) would be collected as actual cost or as per our regulation, unless otherwise specified.

5. Woori Bank Vietnam would apply VAT to any fee subject to VAT according to current legal regulations.

6. All fees and interest rates will be applied at time of publication and the Bank reserves the full right to amend them from time to time and may, but not obliged to provide prior notice of such changes unless otherwise required by law.