

Flexi Access Account			
Account Currency Options	VND	USD	AUD
Fees listed in same currency as account and are exclusive of 10% VAT			
Account Fees			
Monthly Account Fee	Free	Free	Free
Minimum Opening Balance	1,000,000	250	250
Account Opening Fee	Free	Free	Free
Maintenance Fee for Joint Accounts	Free	Free	Free
Account Early Closing Fee (If closed within 1 year)	500,000	25	25
Transaction Fees for in-branch Transactions			
Deposits - in VND	Free	FX conversion to USD	FX conversion to AUD
Deposits – in Foreign Currency	FX conversion to VND, no fee	Free	Free
Withdrawals – in VND	Free	FX conversion to VND, no fee	FX conversion to VND, no fee
Withdrawals – in Foreign Currency	N/A	0.20% (min 1)	0.20% (min 1)
Cash handling fee			
- For foreign exchange transaction			
Conversion to VND			
Commonwealth Bank Group customers	N/A	Free	Free
Non-Customers	N/A	0.30% (min 1)	0.30% (min 1)
Conversion to Foreign currency			
Commonwealth Bank Group customers	0.30% (min 20,000)	0.30% (min 1)	0.30% (min 1)
Non-Customers	0.30% (min 20,000)	0.30% (min 1)	0.30% (min 1)
- In VND for amount from and above VND500,000,000 within 02 working days from depositing	0.05% (min 250,000, max 2,500,000)	N/A	N/A
Bank Confirmation			
Confirmation of successful remittance	60,000	3	3
Balance Certificate – in branch	100,000	5	5
Confirmation for carrying foreign currency abroad	100,000	5	5
Account Confirmation	100,000	5	5
Re-issue Saving Deposit Certificate	60,000	3	3
ATM Fees			
At Commonwealth Bank Vietnam ATMs			
Withdrawals	Free	In VND and Free	In VND and Free
Balance Enquiry	Free	Free	Free
Funds Transfer (intra-bank)	Free	Free	Free
At VNBC ATMs			
Withdrawals	Free	In VND and Free	In VND and Free
Balance Enquiry	Free	Free	Free
At Commonwealth Bank ATMs in Australia			
Withdrawals	60,000	3	3
Balance Enquiry	15,000	0.75	0.75
Internationally through MasterCard Network			
Withdrawals from non-CBA Australia ATMs	80,000 + other service charge	4	4
Withdrawals in other currencies	80,000 + other service charge	4	4
Balance Enquiry	15,000	0.75	0.75
Declined Transaction	15,000	0.75	0.75
Payment at Point of Sale (POS) (if acceptable)	Free	Free	Free
ATM Card			
ATM Card issuance fee	Free	Free	Free
Replacement ATM Card (prior to card expiry)	100,000	5	5
Dispute investigation fee (fault caused by card holder)	200,000	10	10
PIN replacement fee	50,000	2.5	2.5
Statements			
Regular Statement / Notice	Free	Free	Free
Additional Statement / Notice (per month)			
- Collected at Branch	20,000	1	1
- Received via mail/fax within VN	30,000	1.5	1.5
	+ facsimile/courier/postage fee	+ facsimile/courier/postage fee	+ facsimile/courier/postage fee
- Received via mail/fax outside VN	30,000	1.5	1.5
	+ facsimile/courier/postage fee	+ facsimile/courier/postage fee	+ facsimile/courier/postage fee

Secure Investment Account and Saving Deposit			
Account Currency Options	VND	USD	AUD
Fees listed in same currency as account and are exclusive of 10% VAT			
Withdrawals for saving deposit			
Transfer from bank account to saving deposit for			
1 week term	Free	0.20% (min 1)	0.20% (min 1)
Other terms	Free	0.10% (min 1)	0.10% (min 1)
Early Termination Adjustment			
Termination within 1 st week of deposit term	Apply 0.00% p.a. Interest Reduced to VND Flexi Access	Apply 0.00% p.a. Interest Reduced to USD Flexi Access	Apply 0.00% p.a. Interest Reduced to AUD Flexi Access
Termination after 1 st week of deposit term	Account Interest Rate for term held	Account Interest Rate for term held	Account Interest Rate for term held
General Services and Cheque Fee			
Account Currency Options	VND	USD	AUD
Fees listed in same currency as account and are exclusive of 10% VAT			
General Services			
Hold Mail (at the branch for collection) - per annum	300,000	15	15
Statement send via Email (monthly)	20,000	1	1
Investigations (per documents)			
Documents within past 12 months	40,000	2	2
Documents over 12 months old	400,000	20	20
Cheque Fees			
Guaranteed Cheque <i>For Premium Business Account</i>	50,000	Not offered	Not offered
Cheque Book (25 cheques)	50,000	Not offered	Not offered
Cheque Dishonour Fee (per cheque)	240,000	Not offered	Not offered
Stop Payment Notice (per notice)	80,000	Not offered	Not offered
Cashing Cheque	20,000	Not offered	Not offered
Cheque Inward Collection (per cheque)	30,000	Not offered	Not offered
Cheque Outward Collection (per cheque) Inside Vietnam	50,000+Postage/Courier Fee	Not offered	Not offered
AUD Cheques and Drafts			
Collection – Customers (CBA VN)	0.50% (min 160,000) + Postage fee	0.50% (min 8) + Postage fee	0.50% (min 8) + Postage fee
Dishonour	1,000,000	50	50
American Express Travellers Cheques			
Account Currency Options	EUR	USD	AUD
Fees listed in same currency as account and are exclusive of 10% VAT			
American Express Travellers Cheques			
Encashment - Customer (of branches in Vietnam and Australia)	2.00% (min 2)	2.00% (min 2)	2.00% (min 2)
Encashment - non Customer	2.00% (min 4)	2.00% (min 4)	2.00% (min 4)
Payment Fees			
Account Currency Options	VND	USD	AUD
Fees listed in same currency as account and are exclusive of 10% VAT			
Remittances / Transfers			
<u>Inward (from within Vietnam)</u>	Free	Free	Free
<u>Inward (From Overseas)*</u>			
Transfer into Account at Commonwealth Bank HCMC Branch	40,000	2	2
Advise and Pay at Commonwealth Bank HCMC Branch	0.05% (min 40,000)	0.20% (min 5)	0.20% (min 5)
at other banks in HCMC/Hanoi	50,000	5	5
at other banks outside HCMC/Hanoi	100,000	10	10

Retail Fee Schedule

Effective 13 Oct 2011

<u>Outward (Within Vietnam)</u>			
Customers (CBA Vietnam)	20,000	1	1
Within HCMC/Hanoi			
Outside HCMC/Hanoi	0.01% (min 40,000, max 1,000,000)	0.10% (min 2, max 50)	0.10% (min 2, max 50)
Non-Customers	100,000	5	5
Within HCMC/Hanoi			
Outside HCMC/Hanoi	0.20% (min 200,000, max 4,000,000)	0.20% (min 10, max 200)	0.20% (min 10, max 200)
Amendment	40,000	2	2
Cancellation	40,000	2	2
<u>Outward (Overseas)</u>			
Customers	0.20% (min 100,000, max 4,000,000)	0.20% (min 5, max 200)	0.20% (min 5, max 200)
Non-Customers	0.40% (min 200,000, max 8,000,000)	0.40% (min 10, max 400)	0.40% (min 10, max 400)
Overseas bank charges if remitter bears outward bank charge	0.20% (min 100,000, max 4,000,000) + other bank charges	0.20% (min 5, max 200) + other bank charges	0.20% (min 5, max 200) + other bank charges
Amendment	300,000	15	15
Cancellation	300,000	15	15
Drafts			
<u>Drafts Payable Outside Vietnam</u>			
<u>Issuance of Draft</u>			
Customers (CBA Vietnam)	200,000	10	10
Non-customers	400,000	20	20
<u>Cancellation of Draft</u>			
Customers (CBA Vietnam)	200,000	10	10
Non-customers	400,000	20	20
<u>Drafts Payable Inside Vietnam</u>			
Customers (CBA Vietnam)	100,000	5	5
Non-customers	1.00% (min 200,000)	1.00% (min 10)	1.00% (min 10)
Standing Order (transfer fees may also apply to each transfer depending on destination)			
Establishment of a New Standing Order	100,000	5	5
Amendment of an Existing Standing Order	100,000	5	5
Miscellaneous Fee			
Account Currency Options			
	VND	USD	AUD
Fees listed in same currency as account and are exclusive of 10% VAT			
Facsimile			
Inside Vietnam	30,000/page	1.5/page	1.5/page
Overseas	80,000/page	4/page	4/page
Courier charges			
Inside Vietnam	50,000/letter	2.5/letter	2.5/letter
Overseas	500,000/letter	25/letter	25/letter
Postage fee			
Inside Vietnam	30,000/letter	1.5/letter	1.5/letter
Overseas	50,000/letter	2.5/letter	2.5/letter

* Inward VND denominated remittances via NetCash for amounts of AUD 10,000 or less are free. Normal fees apply for transfer amounts more than AUD 10,000.

The information in this Fee Schedule is subject to change at our discretion. Please contact us to ensure that you have a current version of this schedule. Full terms and conditions are available on request.

Any applicable charges levied by our overseas affiliates, agents or banks involved in a transaction are additional to those fees listed above.

All accounts and transactions are subject to the regulations of the State Bank of Vietnam and the Laws of the Socialist Republic of Vietnam.

Please contact us if you would like more information on any of our products and services.

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