

GUIDELINES FOR INTERNATIONAL MONEY TRANSFER SERVICE ON BIDV SMARTBANKING

I. Regulations on documents and transaction limit

No	Transaction purpose	Transaction document	Current BIDV's regulation on Transaction limit
1	Tuition fee for Vietnamese citizen studying abroad	<p>Payment by students:</p> <ol style="list-style-type: none"> 1. Tuition fee/living expenses notice/invoice with student name 2. Valid student ID (passport) 3. Valid Visa¹/Residence card, study permit <p>Payment by others (relatives² of international students), additionally:</p> <ol style="list-style-type: none"> 4. Documents proving the relationship between sender and receiver 	According to tuition fee notice of foreign institution or expenses invoice.
2	Living expenses for Vietnamese citizen studying abroad	<p>Payment by students:</p> <ol style="list-style-type: none"> 1. Valid student ID (passport) 2. Valid Visa/Residence card, study permit 3. Documents evidencing the necessary living expenses (if any). For example: Valid study expenses/living expenses notice of the foreign institution; Enrollment certificate form I20, F1... ; renting bills with student name... If these documents do not have the student name, the customer must provide Student card /Acceptance Letter or other documents with student name proving student is studying at foreign institutions. <p>Payment by others (relatives of international students), additionally:</p> <ol style="list-style-type: none"> 4. Documents proving the relationship between sender and receiver 	According to documents evidencing the necessary living expenses or Maximum not to exceed per capita income/student/year (In case there is no proof of necessary living expenses)
3	Overseas medical treatment of Vietnamese citizen	<p>Payment by patient</p> <ol style="list-style-type: none"> 1. Treatment Invoice/ hospital fee/living expenses of the foreign medical facility stating the patient's name. 2. Valid patient ID (Passport) 3. Valid entry visa/ residence card of the patient. 	According to treatment invoice/ notice of foreign medical facility

¹ If customer transfer tuition fee/hospital fee/living expenses before the course or treatment begins, the transaction document may be missing visa at the time of the remittance request. Customers (i) tick the commitment to add visa/document and (ii) fill in the date/month/year to add documents at the remittance request.

² Relative including biological father, mother; adoptive father, mother; father-in-law; mother-in-law; wife; husband; biological child; adopted child; daughter-in-law; son-in-law; siblings with international students/ patient/ Vietnamese citizen traveling, visiting, going on a business trip oversea.

		Payment by others (relatives of patient), additionally: 4. Documents proving the relationship between sender and receiver	
4	Living expenses for Vietnamese citizen during medical treatment overseas	Payment by patient 1. Valid patient ID (Passport) 2. Valid entry visa/ residence card of the patient. 3. Medical examination and treatment papers bearing the patient's name. Payment by others (relatives of patient), additionally: 4. Documents proving the relationship between sender and receiver	According to documents evidencing the necessary living expenses or Maximum 10,000 USD/person/treatment (In case there is no proof of necessary living expenses)
5	Expenses for Vietnamese citizen travelling/ visiting/ going for a business trip overseas	Payment by Vietnamese citizen 1. Business trip decision with Vietnamese citizen name 2. Invoices/ expenses notices of foreign organizations with Vietnamese citizen name (if any). 3. Valid Vietnamese citizen's ID (Passport) 4. Valid entry visa Payment by others (relatives of patient), additionally: 5. Documents proving the relationship between sender and receiver	According to overseas invoice or Maximum not to exceed per capita income/person (In case there is no proof of necessary living expenses)
6	Allowance for relatives living abroad (Not applicable to Vietnamese citizen studying, medical treatment abroad, travelling/ visiting/ going for a business trip overseas)	1. Valid ID documents proving relatives are abroad: (1) Passport with entry stamp of foreign country attached with entry visa or settlement card, or (2) Passport with foreign nationality... 2. Documents proving the relationship between sender and receiver 3. Documents evidencing the necessary living expenses (if any).	According to documents evidencing the necessary living expenses or Maximum not to exceed per capita income/person (In case there is no proof of necessary living expenses)
7	Transfer of legal income (salary, bonus) from the account of a foreign individual ³	1. Valid ID (passport and visa) of foreign individuals working in enterprises using salary payment services at BIDV. 2. Valid labor contract and terms for salary, bonus and allowance payment, consistent with the remittance request	According to the documents proving the legal source of salary and bonus presented by the customer.

Below are the per capita incomes of some typical countries used to determine the international remittance limit from 15/02/2023 (According to the World Bank report updated on 22/12/2022 – Unit: USD)

Countries	US	Canada	Australia	Singapore	UK	Japan	Korea
GDP per capita	70,249	51,988	60,443	72,794	46,510	39,313	34,998

For other countries, please refer to the data on the link below:
<https://data.worldbank.org/indicator/NY.GDP.PCAP.CD>

³ Legitimate income transfer (salary, bonus) from the account of a foreign individual: Only applicable to customers working in enterprises using the salary payment service at BIDV.