

E-BANKING SERVICES FEES & CHARGES

(Effective from 01 June 2022)

No.	Service	Charge amount (VAT excluded)	
		BIDV SmartBanking	BIDV Bankplus
A	REGISTRATION AND MAINTENANCE FEE		
1	Issue/Re-issue Hardware token	Not applied	
2	SMS Token	Free of charge	Not applied
3	Maintenance Fee	Free of charge	Free of charge
B	BANKING SMS SERVICE (BSMS) FEE (1 subscriber = 1 phone number).		
	Individual: (monthly)VND 10,000/subscriber (monthly) USD 0,45/ subscriber		
	Collector/ POS merchant: VND 1,000/message (details at ^(*))		
C	BALANCE FLUCTUATIONS VIA OTT MESSAGES	Free of charge	Not applied
D	TRANSACTION FEE		
1	Transfer within accounts of account holders	Free of charge	Not applied
2	Fund transfer within BIDV		
	Under VND 10,000	Free of charge	Free of charge
	From VND 10,000 to VND 30,000,000	Free of charge	VND 1,000/txn
	Over VND 30.000.000	Free of charge	0.01% transferred amount,Max VND 9,000/txn
3	Domestic fund transfer		
	Up to VND 500,000	Free of charge	VND 2,000/txn
	Over VND 500,000 to VND 2,000,000	Free of charge	VND 5,000/txn
	Over VND 2,000,000 to VND 10,000,000	Free of charge	VND 7,000/txn
	Over VND 10,000,000	Free of charge	0.02% transferred amount . Min VND 10,000/txn, max VND 50,000/txn
4	Overseas transfer	Not applied	
5	Bill payment		
5.1	Electric power payment (one time/periodically)	In Phuc Yen, Vinh Yen, Vinh Tuong : VND 2,000/txn. Other areas in Vietnam: Free of charge	Free of charge (applied for partners connecting via Bankplus)
5.2	Other Bill payment services (over 100 services available) Tuition – Examination fees; Insurance; Financial services; Recharge and Topups; Telecommunication services (landline phone, ADSL,...); GameTop-up; Electronic wallet Top-up; Water bill; Television; Airlines ticket; Train ticket; VETC; Phone card,...	Free of charge	Free of charge (applied for partners connecting via Bankplus)

Note: - Fee structure is subjected to change from time to time at the sole discretion of BIDV

- Not applied: service/function is not provided on the distribution channel.

- Fund transfer is available for both transaction via account number or card number.

(*) BSMS fee per SMS does not apply to customers who only use Viettel phone number to receive balance notifications or POS customers who register “POS Sales report/ POS payment fee report”

TRANSACTION LIMIT FOR INDIVIDUAL CUSTOMER (From 01 January 2022)

TT	Type of transaction	BIDV Smart Banking																No. of trans/day
		Basic package		Standard package		Advanced package		Priority package		Foreign package		EKYC package		BCH package		Hạn mức mở khóa AutoBlock qua TTCSKH		
		Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum amount/transaction (VND)	Maximum amount/day (VND)	
I	Transfer within BIDV																	
1	Transfer within one's account	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	5 tỷđ	5 tỷđ	100trđ	100trđ	500trđ	500trđ	500trđ	500trđ	1.000
2	Transfer to account/debit card/phone number	100trđ	100trđ	1 tỷđ	1 tỷđ	3 tỷđ	3 tỷđ	5 tỷđ	10 tỷđ	100trđ	100trđ	100trđ	100trđ	30trđ	100trđ	30trđ	100trđ	1.000
II	Domestic transfer																	
3	Domestic transfer	100trđ	100trđ	500trđ	1 tỷđ	1 tỷđ	3 tỷđ	1 tỷđ	10 tỷđ	100trđ	100trđ	100trđ	100trđ	30trđ	100trđ	30trđ	100trđ	1.000
4	24/7 transfer	100trđ	100trđ	500trđ	1 tỷđ	500trđ	3 tỷđ	500trđ	10 tỷđ	100trđ	100trđ	100trđ	100trđ	30trđ	100trđ	30trđ	100trđ	1.000
III	Payment/Deposit/Loan																	
5	Credit card payment	Statement balance	Statement balance	Statement balance	Statement balance	Statement balance	Statement balance	Statement balance	Statement balance	Statement balance	Statement balance	Statement balance	Statement balance	Statement balance	Statement balance	Statement balance	Statement balance	1.000
6	Bill payment (*)	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	1.000
	Top up	0,5trđ	10trđ	0,5trđ	10trđ	0,5trđ	10trđ	0,5trđ	10trđ	0,5trđ	10trđ	100trđ	100trđ	0,5trđ	30trđ	0,5trđ	30trđ	1.000
	Upload, receive fund from E-wallet	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	1.000

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		Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum amount/transaction (VND)	Maximum amount/day (VND)	Maximum amount/transaction (VND)	Maximum amount/day (VND)		
	Upload, receive fund from E-wallet	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	As specified by the supplier	1.000
	Upload, receive fund from E-wallet (For agents)	5 tỷđ	5 tỷđ	5 tỷđ	5 tỷđ	5 tỷđ	5 tỷđ	5 tỷđ	5 tỷđ	5 tỷđ	5 tỷđ	5 tỷđ	100trđ	100trđ	100trđ	100trđ	100trđ	100trđ	1.000
7	Other payments	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	1.000
8	Deposit/Withdraw from saving account	5 tỷđ	5 tỷđ	5 tỷđ	5 tỷđ	5 tỷđ	5 tỷđ	5 tỷđ	5 tỷđ	5 tỷđ	5 tỷđ	Do not apply	Do not apply	Do not apply	Do not apply	Do not apply	Do not apply	Do not apply	1.000
9	Sell foreign currency (equivalent in VND)	300trđ	300trđ	300trđ	300trđ	300trđ	300trđ	300trđ	300trđ	300trđ	300trđ	Do not apply	Do not apply	Do not apply	Do not apply	Do not apply	Do not apply	Do not apply	1.000
10	Repay loan	50trđ	100trđ	300trđ	1 tỷđ	300trđ	1 tỷđ	300trđ	1 tỷđ	100trđ	100trđ	100trđ	100trđ	10trđ	30trđ	10trđ	30trđ	30trđ	1.000
11	QR payment	100trđ	100trđ	1 tỷđ	1 tỷđ	1 tỷđ	1 tỷđ	1 tỷđ	1 tỷđ	Do not apply	Do not apply	100trđ	100trđ	30trđ	100trđ	30trđ	100trđ	1.000	
12	Medical card top-up	50trđ	100trđ	100trđ	1 tỷđ	100trđ	3 tỷđ	100trđ	3 tỷđ	50trđ	100trđ	100trđ	100trđ	50trđ	100trđ	50trđ	100trđ	1.000	