

APPENDIX 01: SERVICE FEE SCHEDULE FOR INDIVIDUAL AND BUSINESS HOUSEHOLD CUSTOMERS AT SEABANK
(Savings Services)

FEE CATEGORY			FEE LEVEL			
			Rate	Minimum	Maximum	
SAVINGS DEPOSIT TRANSACTIONS; TERM DEPOSITS; SECURITY						
I	Savings and Term Deposits (hereinafter referred to as Deposits)/Security					
	1	Opening a deposit/security at a business unit during business hours				
		1.1	Opening a deposit/security	Free		
		1.2	Opening an EUR deposit: Fee applied in cases where the deposit includes a denomination of 500 EUR	0.55% * Total value of the 500 EUR denomination		
	2	Opening a deposit/security at a business unit after the daily fund submission deadline (conditions apply according to SeABank's regulations at the time)				
		2.1	VND	55,000 VND / Book		
		2.2	USD/EUR	2.2 USD/EUR / Book		
	3	Early withdrawal of part or all of the deposit/security within 2 days from the opening date				
		3.1	VND	0.033% / Amount withdrawn / Book	22,000 VND	1,100,000 VND
		3.2	USD/EUR	0.044% / Amount withdrawn / Book	110 USD/EUR	110 USD/EUR
	Note: No fee in the following cases: - Early withdrawal or partial withdrawal of the deposit/security when switching to another term or product, maintaining the same amount. - Early withdrawal or partial withdrawal with additional cash deposit, maintaining the term/product or switching to another term or product. - Early withdrawal or partial withdrawal of a rollover deposit (a rollover deposit includes: (1) automatically renewed deposits; (2) deposits with the entire balance, made from another deposit that matures on the same day). - Deposits made through electronic banking. - Early withdrawal or partial withdrawal of deposits/security transferred to international money transfers, gold and foreign exchange transactions, bill payments, insurance fee payments, phone top-ups at the counter, credit-related fees (fees for collateral asset appraisal...), loan repayments, credit card payments with SeABank, or payments to consultants linked to SeABank. .					
	4	Deposit/security balance confirmation				
	For regular customers					
		4.1	Vietnamese	55,000 VND / time / up to 2 copies + 11,000 VND / additional copy		
		4.2	English/Bilingual	66,000 VND / time / up to 2 copies + 11,000 VND / additional copy		
	For priority customers					
		4.3	Vietnamese, English/Bilingual	- Diamond: Free - Platinum: 50% off - Gold: 25% off The discount rate is based on the 'Total amount due according to the fee schedule at the time of transaction processing'		
	5	Re-issue of savings book/Fixed deposit agreement/Securities		55,000 VND / book / time		
6	Re-issue of parts of savings book/Fixed deposit agreement		11,000 VND / part / time			
7	Blocking a deposit/security upon customer request		55,000 VND / book / time Note: The business unit manager is authorized to approve a maximum of 100% fee reduction for requests to block online savings books.			
8	Confirmation and blocking of deposit/security for loan purposes at another bank		0.022% / book value	220,000 VND / book / time		
9	Authorization of deposit/security at SeABank		55,000 VND / book / time Note: For transactions involving two or more books, a fee of 11,000 VND per additional book will be applied.			

FEE CATEGORY				FEE LEVEL		
				Rate	Minimum	Maximum
	10	Transfer of ownership of deposit/security or withdrawal by inheritance		110,000 VND / book / time		
II	Non-term Savings					
	1	Deposit cash into Non-term Savings		Free		
	2	Withdrawal within 2 days from the deposit date:				
	2.1	VND		0.033% / transaction value	22,000 VND	1,100,000 VND
		USD/EUR		0.275% / transaction value	2.2 USD / 2.2 EUR	
	3	Withdrawal after 2 days from deposit date:				
	3.1	VND		0.011% / transaction value	11,000 VND	1,100,000 VND
		USD/EUR		0.044% / transaction value	110 USD/EUR	110 USD/EUR
	Note: No fee for cash withdrawals from demand savings in the following cases:: - Withdrawal to make a fixed deposit, purchase securities, international money transfer, gold and foreign exchange transactions, bill payments, insurance fee payments, phone top-ups at the counter, credit-related fees (fees for collateral asset appraisal...), loan repayments, credit card payments with SeABank, or payments to consultants linked to SeABank.					
	Note: 1. The above fees include VAT, except for the following fee items. 2. Transactions not covered by this fee schedule will be subject to related regulatory documents or agreements between the business unit and the customer.					