

## TERMS and CONDITIONS

Effective 17th FEBRUARY 2020

### I. DEPOSIT ACCOUNT

1. Opening account : free

#### 2. Deposit in cash

- VND / USD : free

#### 3. Withdrawalin cash

- VND: free

- USD :0.2%

### II. REMITTANCE

#### A. Local transfer

1. From other banks to CUB : free

2. Internal transfer b/w A/Cs within CUB-Chu Lai Branch : free

3. From CUB to other banks

##### 3.1. Transfer for Beneficiary at IVB:

- In USD: USD 10

- In VND: VND 100,000

(Plus cable charge – if any)

##### 3.2 Through other methods

- In USD : 0.1% (Min USD 15.00 Max USD 50.00)

- In VND : 0.03% (Min VND 100,000 Max VND 1,000,000)

(Plus cable charge – if any)

#### B. Foreign transfer

- Inward remittance : 0.05% (Min USD 15.00 Max USD 100.00)

- Outward remittance : 0.2% (Min USD 15.00 Max USD 200.00)

Plus cable charge of USD 20.00



# 國泰世華銀行

Cathay United Bank

CATHAY UNITED BANK – CATHAY FINANCIAL GROUP

## TERMS and CONDITIONS

### 1/ Cathay United Bank – Chu Lai Branch

Address : 4<sup>th</sup> Floor, Viettel Quang Nam Building, Tam Ky City, Quang Nam Province, Vietnam

Tel : (84235)3813035-38

Fax : (84235)3813044

### 2/ Cathay United Bank – Ho Chi Minh City Representative Office

Address : 46-48 Pham Hong Thai St., Dist 1, Ho Chi Minh City, Vietnam

Tel : (8428)38258761-65

Fax : (8428)38258700

### 3/ Cathay United Bank – Hanoi Representative Office

Address : 7F, 88 Hai Ba Trung St., Hoan Kiem Dist., Hanoi, Vietnam

Tel : (8424) 9366566-7

Fax : (8424) 99366568

**IV. EXPORT:****A. Export LC**

- Advising L/C : USD 20.00
  - Advising L/C amendment : USD 15.00
  - Loss of L/C : US\$100 each ◦
  - Cable Fee: US\$20 each. For L/C Issuance and amendment, charged as Import L/C Issuance.
  - Payment commission : 0.20% (Min USD 20.00)
  - Discount sight bill of exchange
    - + Minimum time : 7 days
    - + Interest rate : as agreed case by case
  - Discount usance or deferred payment bill : as agreed case by case
  - Reimbursement request : US\$20 per request cable ◦
  - Collection under L/C
    - (1) Negotiation: 0.12% of bills amount; min. US\$25 ◦
    - (2) Re-negotiation: 0.08% of bills amount; Min US\$15 ◦
  - L/C Transfer
    - (1) L/C transfer without documents substitution : US\$30 each, US\$15 per amendment.
    - (2) L/C transfer with documents substitution: Charged as Import L/C issuance.
  - Assignment of Proceeds : 0.125% of proceeds assigned; Min US\$20 ◦
  - L/C Confirmation: Charged quarterly, 0.25% of L/C amount per quarter; Min US\$100 ◦
  - Commission of Outward Remittance of Charges : Charged as per Outward Remittance ◦
  - Postage : Dispatched by DHL. Charged as per DHL pricing table ◦
- B. Export Collection :**
- Export Collection : 0.05% of bill amount, min US\$20 ◦
  - Cable Fee: US\$20 each.
  - Postage: Dispatched by DHL. Charged as per DHL pricing table ◦

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**III. IMPORT****A. Import L/C**

- Issuing L/C : 0.125% per month (Min USD 25.00)
  - Plus cable charge of USD 40.00
  - Issuing amendment
    - + Increase in amount : 0.125% per month (Min USD 20.00)
    - + Extension : 0.125% per month (Min USD 20.00)
    - + Other : USD 20.00 (flat rate)
  - Plus cable charges of USD 20.00
  - Cancelling L/C : USD50+cable charge of USD 10.00
  - Acceptance of usance bill : 0.125% per month (Min USD 25.00)
  - Payment commission : 0.2% (Min USD 25.00)
  - 0.15% for amount over USD500,000.00
  - Discrepancy: USD 60
  - L/C Confirmation : Charged as per the quotation by Confirming Bank (or charged quarterly, 0.15% per quarter, min USD100.00)
- B. Shipping Guarantee**
- Shipping guarantee : USD 50.00
  - B/L Endorsement : TBD

**C. Import Collection**

- Import Collection and Open Account
  - (1) 0.15% of amount for D/P, min US\$15 ◦
  - (2) 0.20% of amount for D/A, min US\$15 ◦
  - (3) For Open Account Remittance: charged as Outward Remittance
- Cable Fee: 20\$ per cable. 3
- Document Return: Charged as postage for Export to return the presented documents by request ◦

**V. GUARANTEE****Bank Guarantee**

- Issuance of letter of guarantee : 2% per annum (Min VND 300,000 or equivalent)

**NOTES:**

1. These terms and conditions are subject to change without prior notice.
2. Commissions and charges stipulated herein are excluded VAT.
3. Commissions and charges stipulated herein are not including commission / charges by third party, if any.
4. Commissions and charges paid subject to tariff will not be refunded if customers cancel the transaction.
5. Unless otherwise instructed:
  - The commissions / charges for outgoing funds are for account of ordering party drawee / applicant.
  - The commissions / charges for incoming funds, if any, are for beneficiary's account.
6. Any service which is not on these terms and conditions will be provided upon negotiation.

- Amendment
  - + Increase in amount or extension : 2% per annum (Min VND 300,000 or equivalent)
  - + Others : VND 300,000 or equivalent

**VI. FACTORING**

- Single-Factor Factoring fee :0.3%-0.9% per invoice
- Two-Factor Factoring fee :0.1%-0.3% per invoice
- Document processing fee : TBD (base on IF's charge )
- Other fee :TBD

**VII. E-BANKING**

**Device for Transaction Security**

- Token :VND 300,000 per unit

