

ANNOUNCEMENT

FEE SCHEDULE

SAIGON JOINT STOCK COMMERCIAL BANK

This Fee Schedule is applied from 15 May, 2020

CREDIT SERVICE

O/N	ITEMS	FEES	NOTES
8.1	Loan service		
8.1.1	Standby credit line (not subject to VAT)	0.2%/year*credit line, min VND1,000,000/1 standby credit line agreement	
8.1.2	Early payment fee		
	- Not subject to VAT. - Not applied for loans 100% secured by savings books, valuable papers, deposit contracts, deposit accounts issued by SCB and loans under credit line		
8.1.2.1	Short-term loan	- Early payment amount <VND20,000,000: 200,000/item	
		- Early payment amount ≥VND20,000,000: 1%*early payment amount	
8.1.2.2	Medium- and long-term loan (apply in case the actual term of loan (T) ≤70%/loan term under loan contract and ≤4 years		
-	T ≤ 12 months	- Early payment amount <VND10,000,000: 300,000/item - Early payment amount ≥VND10,000,000: 3%*early payment amount	T is calculated from the first signing date of loan acknowledgement to the early payment date

O/N	ITEMS	FEES	NOTES
-	1 year < T ≤ 2 years	- Early payment amount < VND15,000,000: 300,000/item - Early payment amount ≥ VND15,000,000: 2% * early payment amount	
-	2 years < T ≤ 3 years	- Early payment amount < VND30,000,000: 300,000/item - Early payment amount ≥ VND30,000,000: 1% * early payment amount	
-	3 năm < T ≤ 4 năm	- Early payment amount < VND60,000,000: 300,000/item - Early payment amount ≥ VND60,000,000: 0.05% * early payment amount	
8.1.3	Credit balance confirmation	VND50.000/copy	
8.2	Security asset service		
8.2.1	Management/supervision fee when customers borrow security asset documents (applied for security asset located in Ho Chi Minh city)		
8.2.1.1	Loan for proving financial capability	VND500,000/01 asset/01 request (request extension)	
8.2.1.2	Other cases		
-	Borrow and return on the same day (certified copying, photocopying, etc)	VND500,000/01 asset/01 request	Also apply for Item 8.2.2

O/N	ITEMS	FEEs	NOTES										
-	Mượn và trả khác ngày Borrow and return on the different day	VND500,000/01 asset/01 request											
8.2.2	Management/supervision fee when customers borrow security asset documents (applied for security asset located outside Ho Chi Minh city)												
8.2.2.1	<table><tr><th>Legal procedure for security assets</th><th>Borrowing time (maximum)</th></tr><tr><td>Update name of owner/user on the certificate</td><td>40 days</td></tr><tr><td>Amend certificate information</td><td>30 days</td></tr><tr><td>Extend the time of land use</td><td>50 days</td></tr></table>	Legal procedure for security assets	Borrowing time (maximum)	Update name of owner/user on the certificate	40 days	Amend certificate information	30 days	Extend the time of land use	50 days	VND2,000,000/01 asset/01 request			
Legal procedure for security assets	Borrowing time (maximum)												
Update name of owner/user on the certificate	40 days												
Amend certificate information	30 days												
Extend the time of land use	50 days												
8.2.2.2	<table><tr><th>Legal procedure for security assets</th><th>Borrowing time (maximum)</th></tr><tr><td>Certificate change</td><td>60 days</td></tr><tr><td>Land use purpose change</td><td>90 days</td></tr><tr><td>Tách thửa, hợp thửa Land plot separation, integration</td><td>90 days</td></tr><tr><td>Update asset ownership on land (after building completion)</td><td>80 days</td></tr></table>	Legal procedure for security assets	Borrowing time (maximum)	Certificate change	60 days	Land use purpose change	90 days	Tách thửa, hợp thửa Land plot separation, integration	90 days	Update asset ownership on land (after building completion)	80 days	VND2,500,000/01 asset/01 request	
Legal procedure for security assets	Borrowing time (maximum)												
Certificate change	60 days												
Land use purpose change	90 days												
Tách thửa, hợp thửa Land plot separation, integration	90 days												
Update asset ownership on land (after building completion)	80 days												

O/N	ITEMS		FEES	NOTES
8.2.2.3	Legal procedure for security assets	Borrowing time (maximum)	Min VND2,000,000- Max VND3,000,000/01 asset/01 request	
	Other legal procedures	Not more than 90 days		
8.2.2.4	Other fees		VND500,000/01 asset/01 request	
8.2.3	Return security assets (applied in SCB system)		VND500,000/return	
8.2.4	Change security asset at customers' request			
8.2.4.1	Savings books and valuable papers issued by SCB		VND100,000/change	Fee only collected in case change from margin deposit to savings books/deposit contracts/deposit accounts issued by SCB
8.2.4.2	Other assets		VND200,000/01 asset/change	