

## Early Repayment Fee for Customers with loans at Joint Stock Commercial Bank For Foreign Trade of Vietnam

No.	Service	Fee	Maximum (unit: VND)	Maximum (unit: VND)	Fee collect method	Notes
<b>I</b>	<b>Early Repayment Fee</b>				Collect immediately at the time of early repayment.	Free early repayment fee in case VCB requires customers to repay debts early due to customers' breach of obligations in loan contracts signed between VCB and customers;
<i>1</i>	<i>Partial/full early repayment fee</i>					
1.1	<i>For payday loans</i>					
1.1.1	The actual loan period is less than or equal to 1/2 of the loan period according to each loan receipt in full days	0.5% * Early repayment amount	100.000			
1.1.2	The actual loan period is greater than 1/2 of the loan period according to each loan receipt in full days	Free				
1.2	<i>For medium-term loans</i>					
1.2.1	From the 1st year to the end of the 3rd year from the date of the first disbursement	1% * Early repayment amount	100.000			
1.2.2	In the 4th year from the date of first disbursement	0.5% * Early repayment amount	100.000			
1.2.3	From the 5th year onwards from the date of first disbursement	Free				
1.3	<i>For long-term loans</i>					
1.3.1	From the 1st year to the end of the 3rd year from the date of the first disbursement	1% * Early repayment amount	100.000			

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1.3.2	From the 4th year to the end of the 5th year from the date of the first disbursement	0.5% * Early repayment amount	100.000			
1.3.3	From the 6th year onwards from the date of first disbursement	Free				
2	<i>Early repayment fee on the same day according to each debt receipt</i>	200.000				Collection of fees in case of loans under loan products, pledge valuable papers
<b>II</b>	<b>OTHER SERVICE FEES</b>					
<b>1</b>	<i>Fees related to collateral</i>					
1.1	<u>Change of collateral</u>				Collect before carrying out procedures to exchange collateral	
1.1.1	The new assets are valuable papers issued by VCB	Free				
1.1.2	Other assets	200,000/time				
1.2	<u>Borrowing collateral documents</u>	200,000/time			Collect documents before carrying out lending procedures	Including cases where customers must export collateral documents to serve notarization/authentication/issuance of copies of collateral dossiers...
2	<i>Grant confirmation of loan details (outstanding balance, loan repayment history...)</i>	100,000/request			Collect before issuing confirmation to customers	