

ANNEX 01: LENDING FEES & CHARGES FOR WHOLE SALE BANKING CUSTOMERS
Issued under Decision No. 0873/2014/QĐ-TGD dated 15/10/2014

| No. | Description | |
|----------|---|--|
| A | Loan prepayment fees | |
| 1 | Short-term loans | |
| 1.1 | <ul style="list-style-type: none"> - Loans with repayment resources being accounts receivable including debt claims, export L/Cs, export documentation discounts; - Loans with collateral being commodities sold in accordance with the "cash in commodity release" principle; - Loans extended based on credit limits; - Cases where approvers decide that loans must be collected as soon as accounts are credited; - Loans of which the actual terms equal at least 70% of the approved terms | Free |
| 1.2 | Other loans | <ul style="list-style-type: none"> - Fee: 0.0055% x amount of loan prepayment x number of loan prepayment days; - Minimum: VND 500,000 |
| 2 | Medium- and long-term loans | |
| 2.1 | Actual term over approved term $\geq 70\%$ | Free |
| 2.2 | $30\% \leq$ actual term over approved term $< 70\%$ | <ul style="list-style-type: none"> - Fee: 0.006% x amount of loan prepayment x number of loan prepayment days; - Minimum: VND 500,000 |
| 2.3 | Actual term over approved $< 30\%$ | <ul style="list-style-type: none"> - 0.01% x amount of loan prepayment x number of loan prepayment days; - Minimum: VND 500,000 |
| B | Fees related to standby credit limits and issuance of conditional financing commitment | |
| | Standby credit limit/issuance of conditional financing commitment fees | <ul style="list-style-type: none"> - Fee: 0.05% x standby credit limit value or commitment value - Minimum: VND 2,000,000 |
| C | Fees related to cofinancing coordination | |
| | Fees related to cofinancing coordination | By agreement |

Note:

- ***Fees must be collected before transactions are conducted or in accordance with collection timelines (if any) prescribed in the fee table. Where contracts/agreements between Techcombank and customers or Products/Contracts/Agreements specify different collection timelines, those Products/Contracts/Agreements shall apply.***
- ***In all cases, fees may be charged in VND which is converted based on exchange rates set by Techcombank from time to time.***
- ***Depending on specific circumstances and the nature of transactions, Techcombank may charge fees specified in this fee table and/or higher fees (including maximum fees) on the basis of compliance with the provisions of applicable laws and customers' consent.***