



GUIDANCE ON PAYMENT IN FOREIGN CURRENCY FOR INDIVIDUAL CUSTOMER

Transfer from Vietnam to overseas

1. Resident Vietnamese individual customers may purchase, transfer, and carry foreign currency overseas according to regulations specified by the State Bank of Vietnam for the following purposes:
 - a) Study abroad and overseas medical treatments
 - b) Overseas business trips, tourism, and trips to visit friends or families;
 - c) Payment of fees and charges abroad;
 - d) Allowances provided for relatives living overseas;
 - e) Money transfer of an inheritance to heirs living abroad;
 - f) Money transfer for immigration
 - g) One-way money transfer for other legal needs.
2. Resident and non-resident individual foreign customers who have foreign currency in their accounts or legal income in foreign currency are allowed to remit and carry overseas; if they have legal income in Vietnamese dong, they are allowed to purchase foreign currency to remit and carry overseas.

Transfer foreign currency in Vietnam

1. Transfer in foreign currency from non-resident individual customers to other non-residents and transfer between different foreign-currency accounts of two non-residents will not be processed without proper supporting document on purpose, amount, type of foreign currency, term of payment.
2. For individual customers, transfer from Vietnamese Dong account to foreign currency account or between different foreign currency accounts within the Bank or to other banks in Vietnam will not be permitted.
3. Transfer from your Vietnamese Dong account to foreign currency account of other individual/organization within the Bank or to other banks in Vietnam will not be processed without proper supporting documents on purpose, amount, type of foreign currency, and term of payment.