REQUIRED SUPPORTING DOCUMENTS FOR DOMESTIC FX, CASH & OUTWARD REMITTANCE

Effective date: 15.02.2023

CUSTOMER TYPE	TRANSACTION TYPES	CTBC'S REQUIREMENTS
A. CASH TRANSACTION		
Corporate	Cash deposit	1. Depositor's information: identity card (Vietnamese citizen) or passport + authorised letter (foreigner) 2. Supporting document to verify deposit purposes (if any) 3. USD cash deposit: not allow. EXCEPT: An organization's amount of foreign currency cash that has been reimbursed for the account withdrawal to pay for their employee's business trip but not used up at the authorized bank where this amount has been withdrawn. Whenever an amount of foreign currency cash is deposited again into the account, the organization must send authorized banks relevant records regarding this withdrawal and the Declaration of Immigration Status certified by border checkpoints for the amount of foreign currency cash that they are carrying. This Declaration is only valid for the depository organization depositing foreign currency cash into the foreign currency account within 60 (sixty) days from the entry date specified in the Declaration.
	Cash withdrawal	Receiver's information: 1. Account holder: identity card (Vietnamese citizen) or passport (foreigner) 2. Not account holder: identity card+ authorised letter (Vietnamese citizen) or passport+ authorised letter (foreigner) **3. In case of USD cash withdrawal, further to documents listed in 1, 2, receiver must present:** **- 3.1 Salary payment purpose (to the residents or non-residents as foreign individuals):** Salary slip signed and stamped by company chop **+ Labor Contract** **- 3.2 Travel purpose:** overseas business trip permit + air ticket + passport **+ visa** ❋ In case authorised letter is not presented, Authorized Withdrawer's Information must be specified on withdraw slip.
Individual	Exchange USD to VND or vice versa	1. Vietnamese citizen: • Exchange USD to VND: identity card • Exchange VND to USD: identity card + supporting document (please refer to item D: FX TRANSACTION\ Individual) 2. Foreigner: • Exchange USD to VND: CDF, identified document • Exchange VND to USD: identified document + supporting document to prove legal source of VND and CTBC shall verify every case before selling foreign currency.
	VND cash deposit to his/her account at a credit institution (Foreigner)	1. CDF (if Foreigner sell his/her USD cash to deposit VND) or 2. Salary slip signed by the employer's legal representative or 3. Contract or 4. Others
	USD cash deposit to his/her account at a credit institution (Foreigner)	1. CDF + passport or 2. Salary slip paid in cash confirmed by company + passport
Representative office	Cash deposit	Not allow
	Cash withdrawal	1. Cash withdrawal in VND: withdraw purpose must be presented on application. 2. Cash withdarwal in USD: supporting documents must be presented: **• Salary/bonus:** salary payroll signed **and stamped by company chop + Labor Contract (to the residents or non-residents as foreign individuals)** • Oversea business trip: air ticket+ visa (passport)+ oversea trip permit **+ visa** • Other purpose: CTBC shall requires supporting docs on case by case basis.
REMARKS:		

1. As per SBV's regulation, one or several cash transactions (deposit or withdrawal) carried out by individuals or organizations within a day with total value from VND 300,000,000 (Three hundred million VND) or more or in foreign currency with equivalent value shall be reported daily.
2. Time deposit by cash: service is not available.
3. Fixed term deposit: For non-resident foreign organization and non-resident foreign individual, resident foreign individual, the term of deposit must be not longer than expiry date of their identification certificates (Business Certificate, visa,… or other similar certificate) only foreign individual permitted to reside in Vietnam for at least 06 months are allowed to place fixed term deposit.
4. Outward Remitance by cash:service is not available
5. Residents being Vietnamese only are allowed to place foreign currency saving with authorized credit institutions.

B. DOMESTIC REMITTANCE		
Foreigner	VND payment in VN	1. Inward Remittance: checked by remitting bank 2. Outward Remittance: Not require supporting document but payment purpose must be specified on Application Form.If further purpose is related to foreign exchange, supporting document is required.
	USD payment in VN	1. Inward Remittance: checked by remitting bank 2. Outward Remittance: •Beneficiary is himself/herself: no supporting docs •Beneficiary is other non-resident individual: require visa (applicable for non-resident to non-resident) •Beneficiary is another resident individual or corporate: require supporting docs (contract, invoice,..)
	USD incoming	1. Applicant = Beneficiary: no control 2. Applicant ≠ Beneficiary: payment detail must mentions CDF or "Applicant is EPZE" or "comply with Circular 32, Decree 70 or Circular 16"
	Pay salary, bonus and allowances **to foreigner** by account transfer	**1. Single transaction:** **• Labor Contract** • Salary/Allowance/Bonus payment details (refer to Cash withdrawal part) 2. Payroll list: **• Labor Contract** • The outward list is choped & signed by authorised signatory (in specimen card) • Salary/Allowance/Bonus payment details (refer to Cash withdrawal part)
	Residents being entities having legal status are allowed to transfer internally their capital in foreign currency between their accounts and the accounts of dependent entities having no legal status and vice versa	• Branch 's Business License
	Make VND payment to foreigners for trading of goods and service	• Contract • Invoice
	Resident organization engages in insurance service trading, entitled to receive foreign currency transferred by the insurance buyer for goods and services which are required to take part in reinsurance in foreign country	• Insurance contract • Invoice or debit note • Reinsurance contract with foreign party related

Corporate	Payments from EPZ companies	**Case1: EPZ to EPZ** • EPZ Business license • Related contract + Invoices quoted in USD + CDF **Case 2**: **EPZ to local enterprise** • EPZ Business License • Contract or purchase order for goods to manufacture, process, re-process for export purpose • Commercial Invoice quoted in USD • Customs declaration. Note: 1. Local company only can pay VND to EPZ 2. EPZ is NOT allowed to pay USD to local enterprise for service purchased. If the customers apply for the eCDF service, they should submit the Letter of Indemnity of new eCDF in the first place. The List of Customs Declarations (excel) and its copy (signed and sealed by authorized signature) should be submitted along with the outward remittance application. If the document verification fails, the customers may need to submit supporting documents additionally at the OP Department's discretion. The final results will also be printed out from the Tax Collection System and filed together with other supporting documents (if any) by the OP Department
	Residents being domestic contractors, foreign contractors who are entitled to receive the payment in foreign currency transferred from the major investor,major contractor for making payment,and remittance to abroad; * Major investor can transfer FCY to major contractor * Major contractor can transfer FCY to sub-contractor	• License for the implementation of tendered projects(required for construction contractor) • (Sub) Contractor Contract • Invoice OR Debit note • Certification of the investor on the entire or partly completion of the tendered contract or equivalent document according to the conditions of payment stated in contract. • Evidences of their actual and legal demand for making payment to abroad (Purchase contract)
Corporate & Individual	Resident/ Non-resident who are entitled to make capital contribution in foreign currency for performing foreign investment project in Vietnam	• Investment License • Company Charter (where necessary) or Board of Resolution • Financial report certified by an independent auditing company • Clear narrative to ensure the transferred amount is the capital injection
	Resident entitled to receive the payment in foreign currency transferred under the export, import entrust contract.	• Sale contract • Entrusting contract • Commercial invoice • Customs Declaration (with 3 parties as above)
	Non-residents who are entitled to make foreign currency transfer to another non-resident or make payment to the resident for the export of goods and services	**Case 1**: Transactions between Non-residents and Non-residents (both are off-shore organization or embassies) • Supporting documents are required (No supporting document is required only in case they transfer to themselves). • Clear narrative of payment instruction is required **Case 2**: Transactions from Non-residents to Residents • Sale contract • Commercial invoice • Customs Declaration (for goods) Note: Non-residents are NOT allowed to receive FC payment from residents within Vietnam
	Lending and borrowing between foreign individual and enterprise	Not allow
	Apartment purchase Note: Payment currency is VND only.	Case 1: transaction from foreign individual to developer • Apartment purchase contract. • Clear narrative of payment details is required for contract number or apartment number. Case 2: Transactions between two foreign individuals • Notarized apartment purchase contract. • Clear narrative of payment details is required for contract number or apartment number. Note: if the 1st payment is deposit, notarized contract is not required.

	Transfer capital	Case 1: transaction between two residents (entity, foreign individual) • Share sale Agreement • Board Resolution Meeting • Amended Business license/ investment Certificated if any • Payment currency is VND Case 2: transaction between two non-residents in FDI enterprise • Share sale Agreement • Board Resolution Meeting • Amended Business license/ investment Certificated if any It is not required to be done through capital account of FDI enterprise Note: Payment currrency is VND or USD (by the own source of the customer)
Representative office	Payment in VN	1. Domestic Inward: not allow except incoming from mother company, social insurance or other state agencies. 2. Domestic outward: require supporting documents (invoice, contract) paid for operating expenses (electricity, water, telephone, internet charge, newspaper, rental)
REMARKS:		
Domestic transactions of VND500 million or more or equivalent, overseas remittance of USD1,000 or more or equivalent shall be reported to SBV daily Exceptions include remittance based on credit cards, prepaid cards, transactions among the originator and the beneficiary being CIs.		
C. FX TRANSACTION: CTBC shall verify legal supporting docs of every case before selling foreign currency		
Corporate	Payment purposes: 1. legal overseas remittance 2. legal domestic remittance 3. salary payment 4. overseas loan repayment 5. expense for overseas business trip	1. Legal overseas remittance: CDF, contract, invoice,... 2. Legal domestic remittance : CDF, contract, invoice 3. Salary payment : Labour Contract + Salary/Allowance/Bonus payment details 4. Overseas loan repayment : loan contract in case of mid/long term loan, an approval from SBV is needed) + Credit Advice 5. Expense for overseas business trip :overseas business trip permit + air ticket + passport Other documents may be required case by case, if any
Individual	1. **Vietnamese citizen**: for one of following purposes - Study, disease treatment in foreign country - Going on mission, traveling, visiting relatives in foreign country - Making payment of fees, charges to abroad - Providing relief to overseas relatives 2. **Foreigner**: payment for current transactions, capital transaction and other transactions which are permitted to make payment in foreign currency domestically	CTBC shall verify legal supporting docs of every case before selling foreign currency
Representative office	Pay for salary, bonus for foreign staff	• Labour Contract • Salary/Allowance/Bonus payment details
	Cases of purchase, and carrying of foreign currency abroad for one-way money transfer purposes of organizations	

Vietnamese	Study, disease treatment in foreign country	a, Study in foreign country purpose: • Tuition fee notification from the overseas school or training establishment to the student. • Documents to prove that student is accepted to study abroad: Acceptance letter from School/ College/ University (or other documents as proof of studying abroad) • Copy of the student's passport with at least 6 months validity and valid visa (or residence permit in foreign country/ region in case visa is not required). • Applicant's identity card **Note:** • In cases where the training establishment does not issue any notice on meal, accommodation, subsistence and relevant expenses, each trainee be allowed to transfer do not exceed the current GDP average limit capita income prices of that foreign country (checked source: https://data. worldbank.org/country; GDP per capita) for each school year, not including tuition fee amount • In case applicant is not the student, he/she must present document to prove the relationship with the student/ or a legal authorization document. • The foreign currency amount to be transferred shall be based on the expense amount notified by the overseas training establishment.
		b, Disease treatment in foreign country purpose: •The paper of acceptance for medical examination and/or treatment, issued by the overseas medical treatment establishment or the written recommendation to overseas medical treatment issued by a domestic medical treatment establishment; •The written notice on the expenses or expense estimates made by the overseas medical treatment establishment; •The copy of the patient's passport with at least 6 months validity and valid visa, if requied. **Note:** • In cases where the overseas medical treatment establishment does not issue any notice on the meal, accommodation, subsistence as well as relevant expenses, the patient can transfer to do not exceed the current GDP average limit capita income prices of that foreign country (checked source: https://data. worldbank.org/country; GDP per capita) each time he/she goes abroad for medical treatment, not including hospital fee amount. • In case applicant is not the patient, he/she must present document to prove the relationship with the patient/ or a legal authorization document.
	Business trips	• The foreign party's written notice on expenses • Decision to take business trips. • Applicant's identity card • Air Ticket +Pasport+Visa **Note:** • Within 1 year, do not exceed the currentGDP average limit capita income prices of that foreign country (checked source: https://data. worldbank.org/country; GDP per capita) • In case applicant is not the person who takes business trips, he/she must present a legal authorization document.
	Tours, and visits to foreign countries	• Applicant's identity card • Air Ticket +Pasport+Visa **Note:** • In case applicant is not the person who takes the tours, and visits to foreign countries, he/she must present a legal authorization document.
	Payment of fees, charges to abroad purpose	• The foreign party's written notice on expenses (Documents proving the arising of fees such as money claims docs, invoices, equivalent documents showing the fee, etc.) • The copy of the applicant's identity card • Related documents: • Visa + passpost + air tickets
Corporate	Buying, and carrying abroad foreign currencies to provide financial assistance and aid under commitments and agreements between the State, Government, local administrations at all levels and foreign countries	• Commitments and agreements between the State, Government, local administrations at all levels and foreign countries (Notarized Copy) '• Decisions on approval of funding levels by legal representatives of the organizations '• Commiment Letter on the legitimacy of money sources • Other documents required by the bank from time to time. • Visa+Air tickets+Passport+overseas business trip permit, …
REMARKS:		

From request No. 5994/NHNN-CSTT dated August 29, 2022 of the State Bank of Vietnam, starting from September 5, 2022, foreign currency conversion transactions will be required to provide information on the source of foreign currency sales as well as the purpose of buying foreign currencies,
Based on the expenses in the notices from foreign countries

According to Circular 20-2022-TT-NHNN :Limit for sell FC
Based on the expenses in the notices from foreign countries.
Other expenses incurred apart from the notices from foreign within 1 year, do not exceed the currentGDP average limit capita income prices of that foreign country (checked source: https://data. worldbank.org/country; GDP per capita)

When carrying cash to Customs gate:
1. Customer have to declare to required procedure
2. Confirmation letterfrom Bank to verified the carrying cash at Customs gate (>5.000 USD or others equivalent CCY and >15.000.000 VNĐ)

REQUIRED SUPPORTING DOCUMENTS FOR OVERSEA OUTWARD REMITTANCE

Effective date: 15.Aug.2023

Customer Type	Payment Type	Requirement documents
Corporate (Via Current Account)	Payment for imported goods	Case 1: Advance Payment • Contract/Purchase Order/Proforma Invoice • Commercial Invoice (if any) • Standing undertaking letter stating that Customs Declaration shall be submitted after completion of the transaction Case 2: Payment for CDF **from 45th day or Bill of Lading from 90th day (case by case with MKT memo) but under 1 year based on the date of customs clearance of the goods** • Original Customs Declaration • Contract/Purchase Order/Proforma Invoice • Commercial Invoice • Latest Online Report (screenshot of the report on the websites certified by the Borrower) Case 3: Payment for CDF over 1 year based on the date of customs clearance of goods. • Original Customs Declaration • Contract/Purchase Order/Proforma Invoice • Commercial Invoice • Appendix Contract (extent payment period Noted: If customer use online CDF clearance they should be submit: • Letter of Undertaking (Original one signed by Legal representative) • Copy of CDF and List of imported goods for custome clearance signed by legal representative/ authorized signatory and affixed company seal (on case by case basic/ or submit the list of CDF) • Can pay to third party, if all information beneficiary have been shown on Sale Contract/Authorization Letter. • Payment for deferral imported goods purpose are not requested to remit from the capital account If the customers apply for the eCDF service, they should submit the Letter of Indemnity of new eCDF in the first place. The List of Customs Declarations (excel) and its copy (signed and sealed by authorized signature) should be submitted along with the outward remittance application. If the document verification fails, the customers may need to submit supporting documents additionally at the OP Department's discretion. The final results will also be printed out from the Tax Collection System and filed together with other supporting documents (if any) by the OP Department
	Payment for imported services	• Services Contract • Commercial Invoice/ Debit Note • Related documents proving the services is performed.
	Payment of salary, allowance, bonus to expatriate's own account	• Labour Contract • Salary/Allowance/Bonus payment details
	Payment for Technology/ Royalty Transfer	• Technology Transfer Agreement/ Trade Mark License • Invoice/Debit Note
	Payment to H.O of Representative ofice for selling/ liquidation assets when it closes	• Represenrative office closure approval by competent authorities • Certificate of withdraw company seal • Certificate of completion Tax deputy • Red invoice and/or liquidation contract
	Payment of registration fee for internation conference	• Application Form/Registration Form/Conference Invitation • Debit Note or Request for payment issued by organizing institution • Decision on the list of attendant(s)
	Goods transhipment - Merchanting Trader (Vietnamese Traders only)	1.The license for merchanting trade issue by Ministry of Industry and Trade. 2.Purchase Contract (Purchasing and Selling) 3.The evidence of transferred/received fund (debit/credit advice) 4.Traders may only pay and transfer the money in the same transshipment transactions under contracts for purchasing goods and contracts for selling the same goods in the same licensed banks.
	Investment Funds Offshoring (Overseas Branch or Representative Offices)	1.Offshore investment permit granted by a relevant regulatory authority. 2.Operating permit granted by a relevant authority of the host country. 3.SBV's approval of offshore investment with a clearly defined fund transfer plan.
	Ticket Office transfers money to Parent Company	1. The Voucher and details of air ticket and goods service 2. Withholding tax
Corporate (Via Capital Account)	Annual Profit Remittance	• Letter informing of profit repatriation with receipt stamp by Tax Dept over 07 days OR Annual Tax return to Tax Office indicating profit repatriation which is certified and sealed by Tax Office. • The latest Audited Financial Statement • Resolution of Board Management
	Overseas short term Loan **for ST debts** (If loan withdrawal or repayment is not made through capital account/ or control account (like, direct payment to vendors, leasing loan, net-off loan repayment, repayment through provision of service/goods) ***ST debts included Business operation related**	1. Loan Disbursement: • Announcement from Borrower (can use registed email with our bank) • Loan Agreement • Plan on using of Loan **formulated by Cir 08/2023 with Borrower's sign commitments** **• List of demand using fund formulated by Cir 08/2023, Appendix 1, item1** **• List of demand using fund formulated by Cir 08/2023, Appendix 1, item2 for Securities Company, Financial Porfolios Management Corporate, etc...** **Noted for FFI Loan:** *** Facility Letter which signed within 1 year before Aug 15, 2023. Customer have to provide: Plan of using loan not formulated by Cir 08/2023, Drawdown Contract, Facility Letter** *** Facility Letter which signed more than 1 year before Aug 15, 2023. Customer have to provide: Plan of using loan formulated by Cir 08/2023, Drawdown Contract, List of demand using fund formulated by Cir 08/2023, Appendix 1, item2 for Securities Company, Financial Porfolios Management Corporate, etc...** • All docs providing Borrower disbursemented at overseas @ within 5 working days from the fund withdrawal or loans repayment, the Borrower must announce and send supporting documents to service bank. 2. Loan Repayment (Principal and Interest): • Loan Agreement • Interest calculation sheet (Payment interest) • All docs providing Borrower disbursemented at overseas • Latest Online Report (screenshot of the report on the websites certified by the Borrower) Noted: Overseas short term loan (without extention contract) can do the repayment (Principal+Interest) within 30 working days from the time of 1 year from disbursement day. • Transitional provision: apply for overseas short term loan's maturity day from 15 Dec 2022 • Interest can do the repayment before interest maturity date before/after 10 days • Other documents required by the bank from time to time

Overseas short term Loan for **ST debts** ***ST debts included Business operation related**	1. Loan Disbursement: • Loan Agreement • Plan on using of Loan **formulated by Cir 08/2023 with Borrower's sign commitments** **• List of demand using fund formulated by Cir 08/2023, Appendix 1, item1** **• List of demand using fund formulated by Cir 08/2023, Appendix 1, item2 for Securities Company, Financial Porfolios Management Corporate, etc...** **Noted for FFI Loan:** *** Facility Letter which singed within 1 year before Aug 15, 2023. Customer have to provide: Plan of using loan not formulated by Cir 08/2023, Drawdown Contract, Facility Letter** *** Facility Letter which signed more than 1 year before Aug 15, 2023. Customer have to provide: Plan of using loan formulated by Cir 08/2023, Drawdown Contract, List of demand using fund formulated by Cir 08/2023, Appendix 1, item2 for Securities Company, Financial Porfolios Management Corporate, etc...** 2. Loan Repayment (Principal and Interest): • Loan Agreement • Interest calculation sheet (Payment interest) • Credit Advice evidencing loan released to customer's Account • Latest Online Report (screenshot of the report on the websites certified by the Borrower) Noted: Overseas short term loan (without extension contract) can do the repayment (Principal+Interest) within 30 working days from the time of 1 year from disbursement day. • Transitional provision: apply for overseas short term loan's maturity day from 15 Dec 2022 • Interest can do the repayment before interest maturity date before/after 10 days • Each foreign loan shall be allowed to open/repayment its account at only 01 (one) account service provider • If the account for foreign borrowings changes as the bank providing account services is replaced shall request the current bank providing account services to attest information regarding the disbursement and repayment of foreign borrowings for the new bank providing account services to follow up the progress of such borrowings as per current regulations on management of foreign borrowings and repayment. • Via Control Account for overseas short term loans if customer don't have Capital account at our bank. • Other documents required by the bank from time to time
Overseas short term restructuring Loans ***Limit value of new Overseas Loan =< balancing principal + interest, unpaid fees of the existing overseas loan + fees of new oversea loan at the time of structuring.**	1. Loan Disbursement: • Loan Agreement **• Plan on restructing Loan include existing and new Loan formulated by Cir 08/2023 with Borrower's sign commitments** 2. Loan Repayment (Principal and Interest): • Loan Agreement • Interest calculation sheet (Payment interest) • Credit Advice evidencing loan released to customer's Account • Latest Online Report (screenshot of the report on the websites certified by the Borrower) Noted: Overseas short term loan (without extension contract) can do the repayment (Principal+Interest) within 30 working days from the time of 1 year from disbursement day. • Transitional provision: apply for overseas short term loan's maturity day from 15 Dec 2022 • Interest can do the repayment before interest maturity date before/after 10 days • Each foreign loan shall be allowed to open/repayment its account at only 01 (one) account service provider • If the account for foreign borrowings changes as the bank providing account services is replaced shall request the current bank providing account services to attest information regarding the disbursement and repayment of foreign borrowings for the new bank providing account services to follow up the progress of such borrowings as per current regulations on management of foreign borrowings and repayment. • Via Control Account for overseas short term loans if customer don't have Capital account at our bank. • Other documents required by the bank from time to time.
Overseas medium/long - term loan **for investment project; working capital; restructing Loans** (If loan withdrawal or repayment is not made through capital account/ or control account (like, direct payment to vendors, leasing loan, net-off loan repayment, repayment through provision of service/goods)	1. Loan Disbursement: • State Bank of VietNam Approval on registration of medium and long term overseas loan (OBT TEAM) • Annoucement from Borrower (can use registed email with our bank) • All docs providing Borrower disbursemented at overseas @ within 5 working days from the fund withdrawal or loans repayment, the Borrower must announce and send supporting documents to service bank. 2. Loan Repayment (Principal and Interest): • State Bank of VietNam Approval on registration of medium and long term overseas loan • Loan Agreement • Interest calculation sheet (Payment interest) • All docs providing Borrower disbursemented at overseas Noted: Provide online notice in case of: • Change of withdrawal time and principal repayment time within 10 working days from the date as approved by SBV; • Change of the Borrower's address within a city, province; • Change of the Lender to a syndicated loan, except for the change of the Lending Agent; • Change of the service bank's name, the security bank's name; • Change of the schedule to pay interest, fee but not calculation method of such interest, fee as approved by SBV; • Change of withdrawal amount, principal payment amount, interest, fee within 100 units of loan currency in compare with amount mentioned in confirmation of registration or registration for changes of foreign loans; • Withdrawal amount, principal payment amount of a specific payment term is lower than amount mentioned in confirmation of registration or registration for changes of foreign loans; however, the borrower must register for change of the remaining fund withdrawal and repayment • Other documents required by the bank from time to time.
Overseas medium/long - term loan **for investment project; working capital; restructuring Loans**	1. Loan Disbursement: • State Bank of VietNam Approval on registration of medium and long term overseas loan (OBT TEAM) 2. Loan Repayment (Principal and Interest): • State Bank of VietNam Approval on registration of medium and long term overseas loan • Loan Agreement • Interest calculation sheet (Payment interest) • Credit Advice envidencing loan released to customer's Account Noted: Provide online notice in case of: • Change of withdrawal time and principal repayment time within 10 working days from the date as approved by SBV; • Change of the Borrower's address within a city, province; • Change of the Lender to a syndicated loan, except for the change of the Lending Agent; • Change of the service bank's name, the security bank's name; • Change of the schedule to pay interest, fee but not calculation method of such interest, fee as approved by SBV; • Change of withdrawal amount, principal payment amount, interest, fee within 100 units of loan currency in compare with amount mentioned in confirmation of registration or registration for changes of foreign loans; • Withdrawal amount, principal payment amount of a specific payment term is lower than amount mentioned in confirmation of registration or registration for changes of foreign loans; however, the borrower must register for change of the remaining fund withdrawal and repayment • Other documents required by the bank from time to time.

	Repatriate direct invested capital after project completion (H.O only)	• Decision on the closure approval by competent authorities • Board of Resolution on the termination • Certificate of completion Tax deputy
	Capital transfer from existing investor/ shareholder to a new offshore purchaser (betwent non-resident and resident)	• Passport and Temporary Resident Card Share sale Agreement • Board Resolution Meetting • Amended Business Licence/ investment Certificated if any • Passport and Temporary Resident Card
	Outbound Lending	1. Cross- Border Loan Agreement 2. SBV's Approval of Cross- Border Lending
	Transfer of money to conduct investment preparation activities (Partly or Wholly convert into foreign loan capital of foreign direct investment enterprise)	The term of the foreign loan shall take effect from the date on ERC or IRC. 1. Loan Contract / Repayment Agreement 2. Presenting valid documents and vouchers of the amount of money transferred into Vietnam and legitimate expenses related to investment preparation activities in Vietnam. 3. SBV Approval is request if repayment date is over 1 year from the date on ERC or IRC
Individual (Foreigner)	Payment to other individual (Nonresident)	No need to sumit documents
	Apartment for Rent Buy USD from rent apartment source (FX)	• Any docs envidencing Apartment ownership • Apartment for rent contract • Credit Advice envidencing rent funds released to individual (Foreigner) Account
	Payment to Corporate	• If purpose is related with import, export or trade service, please refer to Corporate transaction type. • If other purpose, CTBC shall verify case by case and request relevant documents
	One-way money transfer abroad from Vietnam ((Via Current Account))	
Individual (Vietnamese)	Study, disease treatment in foreign country purpose.	a, Study in foreign country purpose: • The written expense notice of the overseas school or training establishment to the trainee. • The copy of the applicant's passport • The foreign currency amount to be transferred shall be based on the expense amount notified by the overseas training establishment. (In cases where the training establishment does not issue any notice on meal, accommodation, subsistence and relevant expenses, each trainee be allowed to transfer overseas no more than USD 5,000 for each school year, not including tuition fee amount)
		b, Disease treatment in foreign country purpose: •The paper of acceptance for medical examination and/or treatment, issued by the overseas medical treatment establishment or the written recommendation to overseas medical treatment issued by a domestic medical treatment establishment; •The written notice on the expenses or expense estimates made by the overseas medical treatment establishment; •The copy of the patient's passport. (In cases where the overseas medical treatment establishment does not issue any notice on the meal, accommodation, subsistence as well as relevant expenses, the patient can transfer to overseas no more than USD 10,000 each time he/she goes abroad for medical treatment, not including hospital fee amount)
	To make working trip, tour or visist oversea purpose.	• The foreign party's written notice on expenses • The copy of the applicant's identity card • Air Ticket +Pasport+Visa
	Payment of fees, charges to abroad purpose	• The foreign party's written notice on expenses • The copy of the applicant's identity card • Related documents
	Providing relief to relatives residing in foreign currency purpose	The levels of foreign currencies bought or transferred to overseas beneficiaries in a year must not exceed the per capita income at current prices of the countries where the beneficiaries are living. The paper(s) proving their family relationship • The paper(s) proving that the support beneficiary is residing overseas • The copy of the applicant's identity card • State Bank of VietNam Approval • The levels of foreign currencies bought or transferred to overseas beneficiaries in a year must not exceed the per capita income at current prices of the countries where the beneficiaries are living. The levels of foreign currencies bought or transferred to overseas beneficiaries in a year must not exceed the per capita income at current prices of the countries where the beneficiaries are living.
	Remitting inherited money to oversea inheritor pupose.	• The original or notarized copies of the competent agency's document on the inheritance division or testament and the written agreement between the lawful heirs. • The written authorization of the heir (notarized or authenticated) or document proving the representative-at-law capacity of the applicant for foreign currency transfer or bringing. • The copy of the applicant's identity card (The applicant representing heirs overseas may each transfer each year no more than USD 10,000 or 20% of the total money amount of inheritance if such amount is larger than USD 50,000. In cases where the money amount to be transferred or brought overseas is larger than USD 50,000, the concerned Vietnamese citizen shall have to present papers proving that he/she actually holds the money amount to be transferred for inheritance purposes..)
	Money remittance in case of permanently residing overseas purpose.	• The copy of the overseas competent agency's document, allowing the permanent residence, attached with the translation thereof certified by the translating body or paper(s) proving that the Vietnam citizen is allowed to settle down overseas. • The copy of passport of the person on exit for permanent settlement overseas (The applicant may transfer each year no more than USD 10,000 or 20% of the total money amount to be transferred overseas if this amount is larger than USD 50,000. In case of applying for the transfer or bringing of more than USD 50,000 overseas, the concerned Vietnamese citizen shall have to present paper(s) proving that he/she actually holds the money amount to be transferred or brought overseas for permanent residence purpose.)
Corporate	Transferring or carrying abroad foreign currencies to provide financial assistance and aid under commitments and agreements between the State, Government, local administrations at all levels and foreign countries	• Commitments and agreements between the State, Government, local administrations at all levels and foreign countries (Notarized Copy) • Decisions on approval of funding levels by legal representatives of the organizations • Commiment Letter on the legitimacy of money sources • Other documents required by the bank from time to time.
	Remitting foreign currency abroad to support and aid for overcoming the consequences of natural disasters, epidemics and wars	• Related docs about support and aid for overcoming the consequences of natural disasters, epidemics and wars • Decisions on approval of funding levels by legal representatives of the organizations • Thank You Letter • Other documents required by the bank from time to time.