

Product Name	Domestic Funds Transfer
Product Summary Product Highlight	Easy and speedy to transfer funds via KBank with cash to account or account to account.
Product Details	The customer can request for domestic funds transfer service over the counter at KBank branches or via internet banking ,mobile banking by cash or transfer from account to account and the customer can choose the beneficiary will receive the money same-day or real-time.
Product Conditions/ Terms of Services	-The Sender agrees to pay all fees and expenses incurred from this transaction.
	The Bank shell make funds transfer per the instruction only when the Sender has sufficient credit line remaining, or when the Bank is able to debit the Sender's deposit account for the amount transferred, or when the Bank completely receives cash for transfer fees any other expenses from the Sender, unless otherwise agreed with the Bank in writing.
	-If the Bank is notified by the beneficiary s bank that it cannot effect the transfer per the instruction, the Bank shell so inform the Sender within the following business day after receiving such notification. If the Bank does not inform the Sender of any error in the funds transfer, it shall be deemed that the funds can be transferred per the instruction.
	-The Bank shell inform the beneficiary's bank to credit the recipient's account within the same business day; the request for such funds transfer must be made within the cut-off time determined by the Bank.
	-The Bank, as a recipient of a funds transfer instruction from the Sender, shell not be liable for the delay, mistake or error which is not on the part of, or caused by, the Bank.
Target Customer	Corporate and individual customers
Currency	VND and USD
Tenor	-
Pricing (Fee/Interest Rate)	TBC



*Qualifications

*Required Document

Q1: How to apply the product?

A1 : customer can do domestic funds transfer via branch, internet banking or mobile banking.

Q2 : Can I transfer money to beneficiary's account in other bank.

A2 : Yes, customer can transfer money to other bank's account in Vietnam.

Q3: What currency can I do domestic funds transfer?

A3: VND and USD only.

Q4: Can I do real-time domestic funds transfer with USD currency?

A4 : No, real-time domestic funds transfer provide only VND currency. USD currency can do same-day funds transfer only.

Q5: How much the domestic funds transfer limit?

A5: Transfer limit of 300 MVND for real-time funds transfer and no limit of transfer amount for same-day funds transfer, both of VND and USD currency.

Q6: How much is the domestic funds transfer fee?

A6: The domestic funds transfer fee is according to KBank s announcement.