

# Payment by WISE guideline

## Why WISE?

### **1. Transparent fee**

There are no hidden charges, the fees for your transfer will be shown to you in a breakdown upon setting up the transfer (if you're a Wise account holder).

### **2. Cheaper than most platforms and bank**

#### For Wise account holders:

- The fees that you will have to pay for the transfer will be clearly shown in a fee breakdown when you set up the transfer.

#### For non Wise account holders:

- Please note that there will be additional charges to cover the conversion fee (0.55% - 0.75% of your tour cost) and operation cost (32,537 VND or in currency equivalent) for receiving the money on our end.
- If you're paying us in USD, please note that there will also be an additional fee of 4.14 USD if you pay us via wire transfer or SWIFT.

### **3. Mid-market exchange rate**

We use the exchange rate that you see on [xe.com](http://xe.com) or [reuters.com](http://reuters.com)

## How to pay us:

#### If you are Wise account holder:

- You can access the payment request link sent to you.
- When you access the payment request, you will be prompted to log into your Wise account to make the payment

#### If you are not Wise account holder:

We have an account with money transfer platform Wise, which allows us to receive payments in different currencies.

- You can access our payment link, where our account details will be shown to you. Please make a local bank transfer to these details accordingly.

- Or, depending on the currency that you're paying in, you can transfer to the following account details:

### **AUD**

You can send us the payment by local bank transfer, to these details:

Account holder: Thi Hoang Lam Dang  
BSB code: 774001  
Account number: 204256799

#### **Note:**

It usually takes 1–2 working days for the payment to reach us.

### **EUR**

If you're paying from a bank inside the EU and SEPA, please pay to these details:

Account holder: Thi Hoang Lam Dang  
BIC: TRWIBEB1XXX  
IBAN: BE58 9675 8303 9579  
Wise's address: Avenue Louise 54, Room S52  
Brussels  
1050  
Belgium

#### **Note:**

- You can pay using SEPA bank transfers. The payment takes up to 2 working days to reach our account.
- If your bank asks for a bank address, you can give them:  
Avenue Louise 54, Room S52  
Brussels  
1050  
Belgium

If you're paying from a bank outside the EU and SEPA, please pay to these details:

Account holder: Thi Hoang Lam Dang  
SWIFT/BIC: TRWIBEB1XXX  
IBAN: BE58 9675 8303 9579  
Wise's address: Avenue Louise 54, Room S52  
Brussels  
1050  
Belgium

**Note:**

- You will have to pay via SWIFT if you're sending EUR to us from outside the EU or SEPA.
- You may be charged additional fees by your bank and intermediary banks involved for SWIFT transfers.
- If your bank asks for a bank address, you can give them:  
Avenue Louise 54, Room S52  
Brussels  
1050  
Belgium

**GBP**

If you're paying from a bank within the UK, please pay to these details:

Account holder: Thi Hoang Lam Dang  
Sort code: 23-14-70  
Account number: 46532320  
IBAN: GB67 TRWI 2314 7046 5323 20  
Wise's address: 56 Shoreditch High Street  
London  
E1 6JJ  
United Kingdom

**Note:**

- You can pay using the Faster Payments System (FPS), Bacs or CHAPS. This can take up to 1 working day to reach us.
- If your bank asks for a bank address, you can give them:  
56 Shoreditch High Street  
London  
E1 6JJ  
United Kingdom

If you're paying from a bank outside the UK, please pay to these details:

Account holder: Thi Hoang Lam Dang  
SWIFT/BIC: TRWIGB2L  
IBAN: GB67 TRWI 2314 7046 5323 20  
Wise's address: 56 Shoreditch High Street  
London  
E1 6JJ  
United Kingdom

**Note:**

- You will have to pay via SWIFT if you're sending GBP to us from outside the UK.
- You may be charged additional fees by your bank and intermediary banks involved for SWIFT transfers.

## **USD**

If you're paying from a bank inside the US, please pay to these details:

Account holder: Thi Hoang Lam Dang  
ACH and Wire routing number: 084009519  
Account number: 9600012388000051  
Account type: Checking  
Wise's address: 30 W. 26th Street, Sixth Floor  
New York NY 10010  
United States

**Note:**

- You can pay via ACH or wire transfer.
- ACH is usually free, or costs a lower fee for you. The payment typically takes 2–3 working days to reach us.
- Wire transfer usually costs you 20–30 USD, and will reach us within 1 working day.
- If you send us the payment via wire transfer, we'll also add a 4.14 USD fee.
- If your bank asks for a bank name and address, you can give them:  
Bank name: Evolve Bank and Trust  
Bank address: 6070 Poplar Ave suite 200  
Memphis TN 38119  
United States

If you're paying from a bank outside the US, please pay to these details:

Account holder: Thi Hoang Lam Dang  
Routing number: 026073008  
SWIFT/BIC: CMFGUS33  
Account number: 8313010235  
Wise's address: 30 W. 26th Street, Sixth Floor  
New York NY 10010  
United States

**Note:**

- You will have to pay via SWIFT if you're sending USD to us from outside the US.
- You may be charged additional fees by your bank and intermediary banks involved for SWIFT transfers.
- The payment can take 4–5 working days to reach us.
- If you send us the payment via SWIFT, we'll also add a 4.14 USD fee.
- If your bank asks for a bank name and address, you can give them:  
Bank name: Community Federal Savings Bank  
Bank address: 89-16 Jamaica Ave  
Woodhaven NY 11421  
United States

**Should you have any questions, please don't hesitate to contact us at +84968551366 / [lam@dcttravel.vn](mailto:lam@dcttravel.vn). Thank you very much!**