

## CARD SERVICES FEE SCHEDULE FOR INDIVIDUAL CUSTOMERS

(valid from 01 Mar 2018)

1. DOMESTIC DEBIT CARD: VIETCOMBANK CONNECT 24	
SERVICE	FEE
<b>Issuance fee</b> (Primary, Supplementary Card)	VND 50.000 /card
<b>Fast Issuance fee</b> (not including issuance/ reissuance fee) - (apply only for Hanoi and HCM city area)	VND 50.000 /card
<b>Card reissuance/ replacement</b>	VND 50.000 /request/ card
<b>PIN reissuance fee</b>	VND 10.000 /request/ card
<b>Interbank remittance fee via cards</b>	
<i>Transaction amount below 10 million VND</i>	VND 7.700 / transaction
<i>Transaction amount from 10 million VND and above</i>	0.022% transaction value (Min VND 11.000)
<b>Transaction fee at Vietcombank's ATM network</b>	
<i>Cash withdrawal</i>	VND 1.100 /transaction
<i>Bank account transfer</i>	VND 3.300 / transaction
<b>Transaction fee at other banks' ATM network</b>	
<i>Cash withdrawal</i>	VND 3.300 /transaction
<i>Account Inquiry</i>	VND 550 /transaction
<i>Statement Inquiry/ Account Inquiry Printing</i>	VND 550 /transaction
<i>Bank transfer</i>	VND 5.500 /transaction
<b>Chargeback fee</b>	VND 50.000 / disputed transaction
<b>Transaction invoice request fee:</b>	
<i>At VCB's merchants</i>	VND 10.000 / invoice
<i>At other banks' merchants</i>	VND 50.000 / invoice

## 2. INTERNATIONAL DEBIT CARD

SERVICE	FEE
<b>Issuance fee</b>	
Vietcombank MasterCard/Connect 24 Visa/ UnionPay	
<i>Primary card</i>	VND 50.000 /card
<i>Supplementary Card</i>	VND 50.000 /card
Vietcombank Cashback Plus American Express/ Visa Platinum	Free
<b>Card account maintenance fee</b>	
Thẻ Vietcombank Visa Platinum	VND 30.000 /primary card /month <i>Waived for Supplementary Card</i>
Other International Debit Card (MasterCard/ UnionPay/Cashback Plus American Express/Connect 24 Visa)	VND 5.000 /card/month
<b>Fast Issuance fee</b> (not including issuance/renewal/ reissuance fee) - (apply only for Hanoi and HCM city area)	VND 50.000 /card
<b>Card reissuance/renewal fee</b>	
Vietcombank Visa Platinum	Free
Other International Debit Card (MasterCard/ UnionPay/Cashback Plus American Express/Connect 24 Visa)	VND 50.000/card
<b>PIN re- issuance fee</b>	
Vietcombank Visa Platinum	Free
Other International Debit Card (MasterCard/ UnionPay/Cashback Plus American Express/Connect 24 Visa)	VND 10.000 /request/card
<b>Card lost or stolen notification fee</b>	
Vietcombank Visa Platinum	Free
Vietcombank MasterCard/ UnionPay/Connect 24 Visa	VND 200.000 /request/ card
Vietcombank Cashback Plus American Express	VND 50.000 / request/ card
<b>Interbank remittance fee via cards</b>	
<i>Transaction amount below 10 million VND</i>	VND 7.700/ transaction
<i>Transaction amount from 10 million VND and above</i>	0.022% transaction amount

2. INTERNATIONAL DEBIT CARD	
	(Min. VND 11.000)
<b>Transaction fee at Vietcombank's ATM network</b>	
Vietcombank Visa Platinum	
<i>Cash withdrawal</i>	Free
<i>Bank account transfer</i>	VND 3.300 /transaction
Other International Debit Card (MasterCard/ UnionPay/Cashback Plus American Express/Connect 24 Visa)	
<i>Cash withdrawal</i>	VND 1.100 / transaction
<i>Bank account transfer</i>	VND 3.300 / transaction
<b>Transaction fee at other banks' ATM network</b>	
<i>Inside Vietnam's territory</i>	VND 10.000/transaction
<i>Outside Vietnam's territory</i>	4% transaction amount
<i>Account Inquiry</i>	VND 10.000 / transaction (apply only for UnionPay Debit Card)
<b>Foreign currency conversion fee</b>	
Vietcombank MasterCard/Connect24 Visa/UnionPay/Cashback Plus American Express/ Visa Platinum	2.5% transaction amount
<b>Charge back fee</b>	
Vietcombank Visa Platinum	Free
Other International Debit Card (MasterCard/ UnionPay/Cashback Plus American Express/Connect 24 Visa)	VND 80.000/disputed transaction
<b>Transaction invoice request fee:</b>	
Vietcombank Visa Platinum	
<i>At VCB's merchants</i>	Free
<i>At other banks' merchants</i>	Free
Other International Debit Card (MasterCard/ UnionPay/Cashback Plus American Express/Connect 24 Visa)	
<i>At VCB's merchants</i>	20.000 VND/invoice
<i>At other banks' merchants</i>	80.000 VND/invoice

## 2. INTERNATIONAL DEBIT CARD

Cash withdrawal fee over the counters outside Vietcombank's network	4% transaction amount
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## 3. INTERNATIONAL CREDIT CARD

SERVICE		FEE
<b>Annual fee (*)</b>		
<b>Vietcombank Visa, MasterCard, JCB, UnionPay</b>		
<i>Gold Card</i>	<i>Primary card</i>	VND 200.000 /card/year
	<i>Supplementary Card</i>	VND 100.000 /card/year
<i>Standard Card</i>	<i>Primary card</i>	VND 100.000 /card/year
	<i>Supplementary Card</i>	VND 50.000 /card/year
<b>Vietcombank Vietnam Airlines Platinum American Express (Amex Platinum)</b>		
<i>Primary card (not including GFC)</i>		VND 800.000 / card/ year
<i>Supplementary Card (not including GFC)</i>		VND 500.000 / card/year
<i>Primary card (including GFC)</i>		VND 1.300.000 / card/year
<i>Supplementary Card (including GFC)</i>		VND 1.000.000 / card/year
<b>Vietcombank Visa Platinum (Visa Platinum)</b>		
<i>Primary card</i>		VND 800.000 / card/year
<i>Supplementary Card</i>		VND 500.000 / card/year
<b>Vietcombank American Express</b>		
<i>Gold Card</i>	<i>Primary card</i>	VND 400.000 /card/year
	<i>Supplementary Card</i>	VND 200.000 /card/year
<i>Green Card</i>	<i>Primary card</i>	VND 200.000 /card/year
	<i>Supplementary Card</i>	VND 100.000 /card/year
<b>Vietcombank Vietnam Airlines American Express (Supplementary card is not available )</b>		
<i>Gold Card</i>		VND 400.000 /card/ year
<i>Green Card</i>		VND 200.000 /card/ year

<b>3. INTERNATIONAL CREDIT CARD</b>	
<b>Fast Issuance fee</b> (not including issuance/ reissuance fee) - (apply only for Hanoi and HCM city area) (*)	VND 50.000 /card
<b>Emergency Card Replacement overseas</b> (not including card delivery fee)	VND 100.000 /card
<b>Emergency Cash Advance overseas</b> (not including cash withdrawal fee)	Equivalent USD 8/transaction
<b>Card re-issuance/replacement/change fee (at the Cardholder's request)</b>	
Visa Platinum, Amex Platinum	Free
Other cards	VND 50.000 /request/card
<b>PIN re- issuance</b>	VND 30.000 /request/card
<b>Unpaid minimum payment fee (*)</b>	
Visa Platinum, Amex Platinum	N/A
Other cards	3% of unpaid minimum payment amount. Min. VND 50.000
<b>Change of credit limit fee (*) / Confirmation of Credit limit fee (*)</b>	
Visa Platinum, Amex Platinum	Free
Other cards	VND 50.000 / request
<b>Change of collateral type fee (*)</b>	VND 50.000 / request
<b>Card lost or stolen notification fee</b>	VND 200.000/ request /card
<b>Cash withdrawal fee</b>	4% transaction amount Min. VND 50.000
<b>Foreign currency conversion fee (*)</b>	
American Express/ Visa/ MasterCard/ JCB/ UnionPay	2.5% transaction amount
<b>Over credit limit fee (*)</b>	
<i>Over credit limit from 01 to 05 days</i>	8%/ per annum/over credit limit amount
<i>Over credit limit from 06 to 15 days</i>	10%/ per annum/over credit limit amount
<i>Over credit limit above 16 days</i>	15%/ per annum/over credit limit amount
<b>Charge back fee</b>	VND 80.000/disputed transaction

### 3. INTERNATIONAL CREDIT CARD

#### Transaction invoice receipt:

<i>At merchants of Vietcombank</i>	VND 20.000 / invoice
<i>At merchants of other banks</i>	VND 80.000 / invoice
<b>Termination Card Fee</b>	VND 50.000 / card

#### NOTE

1. Above mentioned Card services fees and charges are VAT included, some fees and charges with (\*) are not subject to VAT.
2. Fees calculated by percentage shall be charged by the percentage multiplies the transaction amount.
3. Other payable fees such as: Swift, Fax, postal rates, tax, fee charged by other associated banks...will be additionally charged on a basis of actual expenditure or according to the VCB fee schedule.
4. Transactions in foreign currencies are subject to the current regulations on foreign exchange management of the State Bank of Vietnam.
5. Customers may pay service fees in VND for fees charged in foreign currency at the exchange rate announced by Vietcombank at the time of fee charging.
6. VCB shall not reimburse the Service charges and other fees collected by VCB in case that Client asks to cancel transactions or transactions fails to be implemented due to errors and/or mistakes out of VCB's faults.
7. Card service fee with Charge-back fee: This fee will be refunded by Vietcombank under customer's reasonable claim.
8. Foreign Currency Conversion fee is stipulated by International Card Schemes and/or Vietcombank.  
Exchange rate is applied for Card service by Vietcombank according to the regulation of International Card Scheme or exchange rate regulated by the Bank at the time of recording transactions into the Bank's system
9. Card service fee as above does not include fees charged by other Banks/Organizations (if any);
10. Card service fees applicable for Personal Banking at item I above do not include Co-branded card/ affiliate cards issued by Vietcombank. Cobranded card/ affiliate card Tariffs are specified on Vietcombank's official website (website: vietcombank.com.vn).
11. The above terms and conditions may change without any Vietcombank's prior notice unless there are any other agreements made by the bank and clients.