

## INTERNATIONAL CREDIT CARD FEE AND INTEREST RATE

FOR INDIVIDUAL CUSTOMER AT VIETCOMBANK

(Valid from 20 Nov 2025)

| No    | Description                                                                                                                                                                                                                                                                                                                                        | Rate                                                                                       |
|-------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| 1     | Issuance fee (*)                                                                                                                                                                                                                                                                                                                                   | Free                                                                                       |
| 2     | Annual fee (*)                                                                                                                                                                                                                                                                                                                                     |                                                                                            |
| 2.1   | Vietcombank Visa Infinite card                                                                                                                                                                                                                                                                                                                     | 30.000.000 VND/card/year<br>(Free for VCB Priority Diamond Elite and VCB Priority Diamond) |
| 2.1   | Vietcombank Visa Signature card                                                                                                                                                                                                                                                                                                                    | 3.000.000 VND/card/year<br>(Free for VCB Priority customers) <sup>1</sup>                  |
| 2.3   | Vietcombank Visa Platinum card (Visa Platinum)/<br>Vietcombank Vibe Platinum (Vibe Platinum)/ Vietcombank<br>Cashplus Platinum American Express (Amex Cashplus)/<br>Vietcombank Mastercard World (Mastercard World)/<br>Vietcombank JCB Platinum (JCB Platinum)/ Vietcombank<br>Vietnam Airlines Platinum American Express (Amex<br>Platinum) card |                                                                                            |
| 2.3.1 | Principle card                                                                                                                                                                                                                                                                                                                                     | 800.000 VND/card/year                                                                      |
| 2.3.2 | Supplementary card                                                                                                                                                                                                                                                                                                                                 | 500.000 VND/card/year                                                                      |
| 2.4   | Vietcombank Vibe card                                                                                                                                                                                                                                                                                                                              |                                                                                            |
| 2.4.1 | Principle card                                                                                                                                                                                                                                                                                                                                     | 400.000 VND/card/year                                                                      |
| 2.4.2 | Supplementary card                                                                                                                                                                                                                                                                                                                                 | 200.000 VND/card/year                                                                      |
| 2.5   | Vietcombank Visa, JCB, Mastercard card                                                                                                                                                                                                                                                                                                             |                                                                                            |
| 2.5.1 | Principle card                                                                                                                                                                                                                                                                                                                                     | 200.000 VND/card/year                                                                      |
| 2.5.2 | Supplementary card                                                                                                                                                                                                                                                                                                                                 | 100.000 VND/card/year                                                                      |
| 2.6   | Vietcombank American Express card                                                                                                                                                                                                                                                                                                                  |                                                                                            |
| 2.6.1 | Gold class                                                                                                                                                                                                                                                                                                                                         |                                                                                            |
| a     | Principle card                                                                                                                                                                                                                                                                                                                                     | 400.000 VND/card/year                                                                      |

<sup>1</sup> Vietcombank Visa Signature card is exclusive product for VCB's priority customers, VCB will charge the annual fee in case customer is no longer priority customer.



| No    | Description                                                                                                                                                                                         | Rate                                                   |
|-------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
| b     | <i>Supplementary card</i>                                                                                                                                                                           | 200.000 VND/card/year                                  |
| 2.6.2 | Green/Standard class                                                                                                                                                                                |                                                        |
| a     | <i>Principle card</i>                                                                                                                                                                               | 200.000 VND/card/year                                  |
| b     | <i>Supplementary card</i>                                                                                                                                                                           | 100.000 VND/card/year                                  |
| 2.7   | <b>Vietcombank Vietnam Airlines American Express card</b>                                                                                                                                           |                                                        |
| 2.7.1 | Gold class                                                                                                                                                                                          |                                                        |
| a     | <i>Principle card</i>                                                                                                                                                                               | 400.000 VND/card/year                                  |
| b     | <i>Supplementary card</i>                                                                                                                                                                           | 200.000 VND/card/year                                  |
| 2.7.2 | Green/Standard class                                                                                                                                                                                |                                                        |
| a     | <i>Principle card</i>                                                                                                                                                                               | 200.000 VND/card/year                                  |
| b     | <i>Supplementary card</i>                                                                                                                                                                           | 100.000 VND/card/year                                  |
| 2.8   | <b>Vietcombank Visa Snack (no supplementary card)</b>                                                                                                                                               | 400.000 VNĐ/ card/year                                 |
| 2.9   | <b>Saigon Centre – Takashimaya – Vietcombank Visa card (no supplementary card)</b>                                                                                                                  | Free for 1 <sup>st</sup> year                          |
| 2.9.1 | <i>Gold class</i>                                                                                                                                                                                   | 200.000 VND/card/year                                  |
| 2.9.2 | <i>Standard class</i>                                                                                                                                                                               | 100.000 VND/card/year                                  |
| 2.10  | <b>Saigon Centre – Takashimaya – Vietcombank JCB card (no supplementary card)</b>                                                                                                                   | 100.000 VND/card/year<br>Free for 1 <sup>st</sup> year |
| 3     | <b>Fast track issuance fee (*)</b> (Not applicable for co-branded cards; Not including issuance/reissuance fee; Only applicable for Hanoi and HCMC).                                                | 50.000 VND/card                                        |
| 4     | <b>Urgent replacement fee overseas for Vietcombank American Express cards</b> (not including mailing fee)                                                                                           | 90.909 VND/time/card                                   |
| 5     | <b>Urgent cash advances overseas for Vietcombank American Express card</b> (not including cash withdrawal fee)                                                                                      | 7,27 USD/transaction                                   |
| 6     | <b>Card Replacement fee</b> (applicable to physical cards)                                                                                                                                          |                                                        |
| 6.1   | Vietcombank Visa Infinite card                                                                                                                                                                      | 8.000.000 VND/card/time                                |
| 6.2   | Vietcombank Visa Signature, Vietcombank Visa Platinum, Vietcombank Vibe Platinum, Vietcombank Amex Platinum, Vietcombank Amex Cashplus, Vietcombank Mastercard World, Vietcombank JCB Platinum card | Free                                                   |



| No        | Description                                                                                                                                                                                                                    | Rate                                          |
|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| 6.3       | Vietcombank Viettravel Visa                                                                                                                                                                                                    | Free                                          |
| 6.4       | Saigon Centre – Takashimaya – Vietcombank Visa                                                                                                                                                                                 | Free                                          |
| 6.5       | Saigon Centre – Takashimaya – Vietcombank JCB                                                                                                                                                                                  | Free                                          |
| 6.6       | Other credit cards                                                                                                                                                                                                             | 45.454 VND/card/time                          |
| <b>7</b>  | <b>PIN reissuance fee</b>                                                                                                                                                                                                      |                                               |
| 7.1       | Vietcombank Viettravel Visa                                                                                                                                                                                                    | Free                                          |
| 7.2       | Other credit cards                                                                                                                                                                                                             | 27.272 VND/time/card                          |
| <b>8</b>  | <b>PIN reissuance fee on Digibank</b>                                                                                                                                                                                          | Free                                          |
| <b>9</b>  | <b>Late charge for unpaid minimum amount (*)</b>                                                                                                                                                                               | 3% unpaid minimum amount<br>(min 100.000 VND) |
| <b>10</b> | <b>Credit limit change fee (*)</b>                                                                                                                                                                                             |                                               |
| 10.1      | Vietcombank Visa Infinite, Vietcombank Visa Signature, Vietcombank Visa Platinum, Vietcombank Vibe Platinum, Vietcombank Amex Platinum, Vietcombank Amex Cashplus, Vietcombank Mastercard World, Vietcombank JCB Platinum      | Free                                          |
| 10.2      | Vietcombank Viettravel Visa card                                                                                                                                                                                               | Free                                          |
| 10.3      | Other credit cards                                                                                                                                                                                                             | 50.000 VND/time/card                          |
| <b>11</b> | <b>Fee to change secured type</b>                                                                                                                                                                                              |                                               |
| 11.1      | Vietcombank Viettravel Visa card                                                                                                                                                                                               | Free                                          |
| 11.2      | Other credit cards                                                                                                                                                                                                             | 45.454 VND/time                               |
| <b>12</b> | <b>Credit limit confirmation fee (*)</b>                                                                                                                                                                                       |                                               |
| 12.1      | Vietcombank Visa Infinite, Vietcombank Visa Signature, Vietcombank Visa Platinum, Vietcombank Vibe Platinum, Vietcombank Amex Platinum, Vietcombank Amex Cashplus, Vietcombank Mastercard World, Vietcombank JCB Platinum card | Free                                          |
| 12.2      | Vietcombank Viettravel Visa card                                                                                                                                                                                               | Free                                          |
| 12.3      | Other credit cards                                                                                                                                                                                                             | 50.000 VND/time/card                          |
| <b>13</b> | <b>Lost card notification fee</b>                                                                                                                                                                                              |                                               |
| 13.1      | Vietcombank Viettravel Visa card                                                                                                                                                                                               | Free                                          |



| No        | Description                                                                                                              | Rate                                                     |
|-----------|--------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| 13.2      | Other credit cards                                                                                                       | 181.818 VND/time/card                                    |
| <b>14</b> | <b>Cash withdrawal fee</b>                                                                                               | 3,64% transaction amount<br>(min 45.454 VND/transaction) |
| <b>15</b> | <b>Foreign currency processing fee</b>                                                                                   | 2,27% transaction amount                                 |
| <b>16</b> | <b>Overseas local currency transaction fee</b> (applicable to transactions in VND with country codes other than Vietnam) | 1% transaction amount                                    |
| <b>17</b> | <b>Over limit fee (*)</b>                                                                                                |                                                          |
| 17.1      | <i>From 01 to 05 days</i>                                                                                                | 8%/year/over limit amount                                |
| 17.2      | <i>From 06 to 15 days</i>                                                                                                | 10%/year/over limit amount                               |
| 17.3      | <i>From 16 days and above</i>                                                                                            | 15%/year/over limit amount                               |
| <b>18</b> | <b>Chargeback fee</b>                                                                                                    |                                                          |
| 18.1      | Vietcombank Viettravel Visa card                                                                                         | Free                                                     |
| 18.2      | Other credit cards                                                                                                       | 72.727 VND/transaction                                   |
| <b>19</b> | <b>Transaction invoice request</b>                                                                                       |                                                          |
| 19.1      | <i>At VCB's merchant</i>                                                                                                 | 18.181 VND/invoice                                       |
| 19.2      | <i>At other banks' merchant</i>                                                                                          | 72.727 VND/invoice                                       |
| <b>20</b> | <b>Card termination fee</b>                                                                                              |                                                          |
| 20.1      | Vietcombank Visa Infinite, Vietcombank Visa Signature card                                                               | Free                                                     |
| 20.2      | Other credit cards                                                                                                       | 100.000 VND/card                                         |
| <b>21</b> | <b>Card activation fee at the counter</b>                                                                                | 20.000 VND/card                                          |
| <b>22</b> | <b>Card delivery fee by post</b>                                                                                         | 20.000 VND/card                                          |
| <b>22</b> | <b>Flexible Installment via VCB Digibank (*)</b>                                                                         |                                                          |
| 22.1      | 3-month installment                                                                                                      | 2,0% installment value                                   |
| 22.2      | 6-month installment                                                                                                      | 3,5% installment value                                   |
| 22.3      | 9-month installment                                                                                                      | 4,5% installment value                                   |
| 22.4      | 12-month installment                                                                                                     | 6,0% installment value                                   |
| <b>23</b> | <b>Interest rate</b>                                                                                                     |                                                          |
| 23.1      | Visa/Mastercard/Amex/JCB/Union Pay card                                                                                  |                                                          |





| No     | Description                                         | Rate       |
|--------|-----------------------------------------------------|------------|
| 23.1.1 | <i>Classic class</i>                                | 22%/year   |
| 23.1.2 | <i>Gold class</i>                                   | 21%/year   |
| 23.1.3 | <i>Platinum/World class</i>                         | 19,5%/year |
| 23.1.4 | <i>Infinite/Signature class</i>                     | 18%/year   |
| 23.2   | Vietcombank Viettravel Visa card                    | 21%/year   |
| 23.3   | Saigon Centre – Takashimaya – Vietcombank Visa card |            |
| 23.3.1 | <i>Classic class</i>                                | 22%/year   |
| 23.3.2 | <i>Gold class</i>                                   | 21%/year   |
| 23.4   | Saigon Centre – Takashimaya – Vietcombank JCB card  | 22%/year   |

#### NOTES

1. Above fees excluded VAT, except for those marked (\*) were not subject to VAT.
2. Fees calculated by % will be charged by % x transaction amount.
3. Chargeback fee: This fee will be refunded by Vietcombank under customer's reasonable claim.
4. Foreign currency exchange fee are regulated by the International Card Schemes and/or the Bank.
5. Transactions using foreign currency are subject to current regulations on foreign currency management of government.
6. Exchange rate: is the exchange rate applied by the Vietcombank according to the exchange rates prescribed by the Card Schemes or at the exchange rate of the Bank at the time of the transaction being updated into the Vietcombank's system
7. Over limit fee is calculated by %/year, 1 year is 365 days.
8. Interest rate for credit card is calculated by %/year, 1 year is 365 days.
9. Above fees did not include fees regulated by other banks/Card Schemes (if any).
10. Vietcombank would not refund fees charged in case customer requests to cancel the transaction or transaction/service was not processed due to errors/incidents not arisen from Vietcombank.
11. Vietcombank reserves the right to change this fee schedule from time to time and will notify the changes at least 07 days prior to effective date on the official website of the bank (website: [www.vietcombank.com.vn](http://www.vietcombank.com.vn))/.



#### APPENDIX: ANNUAL FEE OF CREDIT CARDS THAT NO LONGER ISSUED

| No  | Description                                                     | Rate                  |
|-----|-----------------------------------------------------------------|-----------------------|
| 1   | <b>Vietcombank Visa, JCB, Mastercard credit card</b>            |                       |
| 1.1 | Green/Standard class                                            |                       |
| a   | <i>Principle card</i>                                           | 100.000 VND/card/year |
| b   | <i>Supplementary card</i>                                       | 50.000 VND/card/year  |
| 2   | <b>Vietcombank UnionPay credit card</b>                         |                       |
| 2.1 | Gold class                                                      |                       |
| a   | <i>Principle card</i>                                           | 200.000 VND/card/year |
| b   | <i>Supplementary card</i>                                       | 100.000 VND/card/year |
| 2.2 | Green/Standard class                                            |                       |
| a   | <i>Principle card</i>                                           | 100.000 VND/card/year |
| b   | <i>Supplementary card</i>                                       | 50.000 VND/card/year  |
| 3   | <b>Vietcombank Viettravel Visa card (no supplementary card)</b> | 200.000 VND/card/year |