

CARD FEE SCHEDULE AND INTEREST RATE
FOR INDIVIDUAL CUSTOMER AT VIETCOMBANK

(Valid from 01.07.2022)

| No | Description | Rate |
|----------|---|--|
| I | DOMESTIC DEBIT CARD | |
| 1 | Issuance fee | |
| 1.1 | Vietcombank Connect 24 card (principle card, supplementary card) | 45.454 VND/card |
| 1.2 | Vietcombank – AEON card | Free |
| 1.3 | Vietcombank – Coopmart card | Free |
| 1.4 | Student card | Free |
| 1.5 | Vietcombank – Tekmedi – Thong Nhat Connect24 card | 45.454 VND/card |
| 1.6 | Vietcombank – Cho Ray Connect24 card (principle card, supplementary card) | 45.454 VND/card |
| 2 | Fast track issuance fee (Not applicable for co-branded cards; Not including issuance/reissuance fee; Only applicable for Hanoi and HCMC) | 45.454 VND/card |
| 3 | Reissuance/replacement fee (per cardholder's request) | |
| 3.1 | Vietcombank Connect 24 card (principle card, supplementary card) | 45.454 VND/time/card |
| 3.2 | Vietcombank – AEON card | 45.454 VND/time/card |
| 3.3 | Vietcombank – Coopmart card | 45.454 VND/time/card |
| 3.4 | Student card | Free |
| 3.5 | Vietcombank – Tekmedi – Thong Nhat Connect24 card | 45.454 VND/time/card |
| 3.6 | Vietcombank – Cho Ray Connect24 card (principle card, supplementary card) | 45.454 VND/time/card |
| 4 | PIN reissuance fee | 9.090 VND/time/card |
| 5 | Interbank remittance via cards at ATM | |
| 5.1 | Transaction amount less than or equal 2.000.000 VND | 5.000 VND/transaction |
| 5.2 | Transaction amount of more than 2.000.000 VND and less than 10.000.000 VND | 7.000 VND/transaction |
| 5.3 | Transaction amount of above 10.000.000 VND | 0,02% transaction amount (min 10.000 VND) |

| No | Description | Rate |
|-----------|--|------------------------|
| 6 | Interbank remittance via cards on Digibank | Free |
| 7 | Transaction fee at VCB's ATM | |
| 7.1 | Cash withdrawal | 1.000 VND/transaction |
| 7.2 | Account transfer | 3.000 VND/transaction |
| 8 | Transaction fee at other banks' ATM | |
| 8.1 | Cash withdrawal | 3.000 VND/transaction |
| 8.2 | Account balance inquiry | 500 VND/transaction |
| 8.3 | Statement inquiry/Account statement inquiry | 500 VND/transaction |
| 8.4 | Account transfer | 5.000 VND/transaction |
| 9 | Chargeback fee | 45.454 VND/transaction |
| 10 | Transaction invoice request | |
| 10.1 | At VCB's merchant | 9.090 VND/invoice |
| 10.2 | At other banks' merchant | 45.454 VND/invoice |
| II | INTERNATIONAL DEBIT CARD | |
| 1 | Issuance fee | |
| 1.1 | Vietcombank Visa Platinum card | |
| 1.1.1 | <i>Principle card</i> | Free |
| 1.1.2 | <i>Supplementary card</i> | Free |
| 1.2 | Vietcombank Visa Platinum eCard (no supplementary card) | Free |
| 1.3 | Vietcombank Connect24 Visa card | |
| 1.3.1 | <i>Principle card</i> | 45.454 VND/card |
| 1.3.2 | <i>Supplementary card</i> | 45.454 VND/card |
| 1.4 | Vietcombank Connect24 Visa eCard (no supplementary card) | Free |
| 1.5 | Vietcombank Mastercard card | |
| 1.5.1 | <i>Principle card</i> | 45.454 VND/card |
| 1.5.2 | <i>Supplementary card</i> | 45.454 VND/card |
| 1.6 | Vietcombank Cashback Plus American Express card | |

| No | Description | Rate |
|----------|---|---|
| 1.6.1 | <i>Principle card</i> | Free |
| 1.6.2 | <i>Supplementary card</i> | Free |
| 1.7 | Vietcombank UnionPay card | |
| 1.7.1 | <i>Principle card</i> | 45.454 VND/card |
| 1.7.2 | <i>Supplementary card</i> | 45.454 VND/card |
| 1.8 | Saigon Centre – Takashimaya – Vietcombank Visa card (no supplementary card) | Free |
| 1.9 | Vietcombank – VNU Visa International debit card (no supplementary card) | Free |
| 2 | Annual fee | |
| 2.1 | Vietcombank Visa Platinum card | 327.272 VND/principle card/year Free for supplementary card |
| 2.2 | Thẻ Vietcombank Visa Platinum eCard | 163.636 VND/card/year |
| 2.3 | Thẻ Vietcombank Connect24 Visa | 54.545 VND/card/year Free for 01 year from the first issuance |
| 2.4 | Thẻ Vietcombank Connect24 Visa eCard | Free |
| 2.5 | Saigon Centre – Takashimaya – Vietcombank Visa card | 54.545 VND/card/year Free for 01 year from the first issuance |
| 2.6 | Vietcombank – VNU Visa International debit card | 54.545 VND/card/year Free for 02 years from the first issuance |
| 2.7 | Other international debit cards (Mastercard/ Cashback Plus American Express/ UnionPay) | 54.545 VND/card/year |
| 3 | Fast track issuance fee (Not applicable for co-branded cards; Not including issuance/reissuance fee; Only applicable for Hanoi and HCMC) | 45.454 VND/card |
| 4 | Reissuance/replacement fee (per cardholder's request) | |
| 4.1 | Vietcombank Visa Platinum card/ | Free |

| No | Description | Rate |
|----------|---|--|
| | Vietcombank – VNU Visa International debit card/ Vietcombank Visa Platinum eCard | |
| 4.2 | Other international debit cards (Connect 24 Visa/ Mastercard/ Cashback Plus American Express/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa/ Connect24 Visa eCard) | 45.454 VND/card |
| 5 | PIN reissuance fee | |
| 5.1 | Vietcombank Visa Platinum card/ Vietcombank – VNU Visa International debit card/ Vietcombank Visa Platinum eCard | Free |
| 5.2 | Other international debit cards (Connect 24 Visa/ Mastercard/ Cashback Plus American Express/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa/ Connect24 Visa eCard) | 9.090 VND/time/card |
| 6 | Lost card notification fee | |
| 6.1 | Vietcombank Visa Platinum card/ Vietcombank Visa Platinum eCard | Free |
| 6.2 | Vietcombank Cashback Plus American Express card | 45.454 VND/card/time |
| 6.3 | Vietcombank Connect 24 Visa/ Mastercard/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa card/ Vietcombank – VNU Visa International debit card/ Connect 24 Visa eCard | 181.818 VND/card/time |
| 7 | Interbank remittance via cards at ATM | |
| 7.1 | Transaction amount less than or equal 2.000.000 VND | 5.000 VND/transaction |
| 7.2 | Transaction amount of more than 2.000.000 VND and less than 10.000.000 VND | 7.000 VND/transaction |
| 7.3 | Transaction amount of above 10.000.000 VND | 0,02% transaction amount (min 10.000 VND) |
| 8 | Interbank remittance via cards on Digibank | Free |
| 9 | Transaction fee at VCB's ATM | |
| 9.1 | Vietcombank Visa Platinum card/ Vietcombank Visa Platinum eCard | |
| 9.1.1 | Cash withdrawal | Free |
| 9.1.2 | Account transfer | 3.000 VND/transaction |
| 9.2 | Other international debit cards (Connect 24 Visa/ Mastercard/ Cashback Plus American Express/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa/ | |

| No | Description | Rate |
|-----------|---|--|
| | Vietcombank – VNU Visa International debit card/ Connect 24 Visa eCard) | |
| 9.2.1 | Cash withdrawal | 1.000 VND/transaction |
| 9.2.2 | Account transfer | 3.000 VND/transaction |
| 10 | Transaction fee at other banks' ATM | |
| 10.1 | Cash withdrawal in Vietnam | 9.090 VND/transaction |
| 10.1.a | Vietcombank Visa chip contactless cards | 3.000 VND/transaction |
| 10.1.b | Other international debit cards (Visa card – magnetic cards/Mastercard/UnionPay/Cashback Plus American Express card) | 9.090 VND/transaction |
| 10.2 | Cash withdrawal outside Vietnam | 3,64% transaction amount |
| 10.3 | Account balance inquiry | 9.090 VND/transaction (only applicable for UnionPay) |
| 11 | Foreign currency exchange fee | 2,27% transaction amount |
| 12 | Chargeback fee | |
| 12.1 | Vietcombank Visa Platinum card/ Vietcombank Visa Platinum eCard | Free |
| 12.2 | Other international debit cards (Connect 24 Visa/ Mastercard/ Cashback Plus American Express/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa/ Vietcombank – VNU Visa International debit card/ Connect 24 Visa eCard) | 72.727 VND/transaction |
| 13 | Transaction invoice request | |
| 13.1 | Vietcombank Visa Platinum card/ Vietcombank Visa Platinum eCard | |
| 13.1.1 | <i>At VCB's merchant</i> | Free |
| 13.1.2 | <i>At other banks' merchant</i> | Free |
| 13.2 | Other international debit cards (Connect 24 Visa/ Mastercard/ Cashback Plus American Express/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa/ Vietcombank – VNU Visa International debit card/ Connect 24 Visa eCard) | |
| 13.2.1 | <i>At VCB's merchant</i> | 18.181 VND/invoice |
| 13.2.2 | <i>At other banks' merchant</i> | 72.727 VND/invoice |

| No | Description | Rate |
|--------------------------------------|--|---|
| 14 | Cash withdrawal at other banks' counter | 3,64% transaction amount |
| III INTERNATIONAL CREDIT CARD | | |
| 1 | Annual fee (*) | |
| 1.1 | Vietcombank Visa Signature card | 3.000.000 VND/card/year (Free for VCB Priority customers) ¹ |
| 1.2 | Vietcombank Visa Platinum card (Visa Platinum)/ Vietcombank Cashplus Platinum American Express (Amex Cashplus)/ Vietcombank Mastercard World (Mastercard World) | |
| 1.2.1 | <i>Principle card</i> | 800.000 VND/card/year |
| 1.2.2 | <i>Supplementary card</i> | 500.000 VND/card/year |
| 1.3 | Vietcombank Vietnam Airlines Platinum American Express (Amex Platinum) card | |
| 1.3.1 | <i>Principle card (with GFC)</i> | 800.000 VND/card/year |
| 1.3.2 | <i>Supplementary card (without GFC)</i> | 500.000 VND/card/year |
| 1.3.3 | <i>Principle card (with GFC)</i> | 1.300.000 VND/card/year |
| 1.3.4 | <i>Supplementary card (with GFC)</i> | 1.000.000 VND/card/year |
| 1.4 | Vietcombank Visa, Mastercard, JCB, UnionPay card | |
| 1.4.1 | Gold class | |
| a | <i>Principle card</i> | 200.000 VND/card/year |
| b | <i>Supplementary card</i> | 100.000 VND/card/year |
| 1.4.2 | Standard class | |
| a | <i>Principle card</i> | 100.000 VND/card/year |
| b | <i>Supplementary card</i> | 50.000 VND/card/year |
| 1.5 | Vietcombank American Express card | |
| 1.5.1 | Gold class | |
| a | <i>Principle card</i> | 400.000 VND/card/year |
| b | <i>Supplementary card</i> | 200.000 VND/card/year |

¹ 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 |
|-------|--|---|
| 1.5.2 | Green/Standard class | |
| a | <i>Principle card</i> | 200.000 VND/card/year |
| b | <i>Supplementary card</i> | 100.000 VND/card/year |
| 1.6 | Vietcombank Vietnam Airlines American Express card | |
| 1.6.1 | <i>Gold class</i> | |
| a | <i>Principle card</i> | 400.000 VND/card/year |
| b | <i>Supplementary card</i> | 200.000 VND/card/year |
| 1.6.2 | <i>Green/Standard class</i> | |
| a | <i>Principle card</i> | 200.000 VND/card/year |
| b | <i>Supplementary card</i> | 100.000 VND/card/year |
| 1.7 | Vietcombank Viettravel Visa card (no supplementary card) | Free for 1 st year Other years: 200.000 VND/card/year |
| 1.8 | Saigon Centre – Takashimaya – Vietcombank Visa card (no supplementary card) | Free for 1 st year |
| 1.8.1 | <i>Gold class</i> | 200.000 VND/card/year |
| 1.8.2 | <i>Standard class</i> | 100.000 VND/card/year |
| 1.9 | Saigon Centre – Takashimaya – Vietcombank JCB card (no supplementary card) | 100.000 VND/card/year Free for 1 st year |
| 2 | Fast track issuance fee (*) (Not applicable for co-branded cards; Not including issuance/reissuance fee; Only applicable for Hanoi and HCMC). | 50.000 VND/card |
| 3 | Urgent replacement fee overseas for American Express cards (not including mailing fee) | 90.909 VND/time/card |
| 4 | Urgent cash advances overseas for American Express card (not including cash withdrawal fee) | 7,27 USD/transaction |
| 5 | Reissuance/Replacement fee (per cardholder's request) | |
| 5.1 | Visa Signature, Visa Platinum, Amex Platinum, Amex Cashplus, Mastercard World card | Free |
| 5.2 | Vietcombank Viettravel Visa card | Free |
| 5.3 | Saigon Centre – Takashimaya – Vietcombank Visa card | Free |

| No | Description | Rate |
|-----------|--|---|
| 5.4 | Saigon Centre – Takashimaya – Vietcombank JCB card | Free |
| 5.5 | Other credit cards | 45.454 VND/card/time |
| 6 | PIN reissuance fee | |
| 6.1 | Vietcombank Viettravel Visa card | Free |
| 6.2 | Other credit cards | 27.272 VND/time/card |
| 7 | Late charge for unpaid minimum amount (*) | |
| 7.1 | Visa Signature, Visa Platinum, Amex Platinum, Amex Cashplus, Mastercard World card | N/A |
| 7.2 | Other credit cards | 3% unpaid minimum amount (min 50.000 VND) |
| 8 | Credit limit change fee (*) | |
| 8.1 | Visa Signature, Visa Platinum, Amex Platinum, Amex Cashplus, Mastercard World card | Free |
| 8.2 | Vietcombank Viettravel Visa card | Free |
| 8.3 | Other credit cards | 50.000 VND/time/card |
| 9 | Fee to change secured type (*) | |
| 9.1 | Vietcombank Viettravel Visa card | Free |
| 9.2 | Other credit cards | 50.000 VND/time |
| 10 | Credit limit verification fee (*) | |
| 10.1 | Visa Signature, Visa Platinum, Amex Platinum, Amex Cashplus, Mastercard World card | Free |
| 10.2 | Vietcombank Viettravel Visa card | Free |
| 10.3 | Other credit cards | 50.000 VND/time/card |
| 11 | Lost card notification fee | |
| 11.1 | Vietcombank Viettravel Visa card | Free |
| 11.2 | Other credit cards | 181.818 VND/time/card |
| 12 | Cash withdrawal fee | 3,64% transaction amount (min 45.454 VND/transaction) |
| 13 | Foreign currency exchange fee (*) | 2,5% transaction amount |
| 14 | Over limit fee (*) | |

| No | Description | Rate |
|-----------|---|----------------------------|
| 14.1 | <i>From 01 to 05 days</i> | 8%/year/over limit amount |
| 14.2 | <i>From 06 to 15 days</i> | 10%/year/over limit amount |
| 14.3 | <i>From 16 days and above</i> | 15%/year/over limit amount |
| 15 | Chargeback fee | |
| 15.1 | Vietcombank Viettravel Visa card | Free |
| 15.2 | Other credit cards | 72.727 VND/transaction |
| 16 | Transaction invoice request | |
| 16.1 | <i>At VCB's merchant</i> | 18.181 VND/invoice |
| 16.2 | <i>At other banks' merchant</i> | 72.727 VND/invoice |
| 17 | Card termination fee | |
| 17.1 | Vietcombank Visa Signature card | Free |
| 17.2 | Other credit cards | 45.454 VND/card |
| 18 | Interest rate | |
| 18.1 | Visa/Mastercard/Amex/JCB/Union Pay card | |
| 18.1.1 | <i>Classic class</i> | 18%/year |
| 18.1.2 | <i>Gold class</i> | 17%/year |
| 18.1.3 | <i>Signature/Platinum/World class</i> | 15%/year |
| 18.2 | Vietcombank Viettravel Visa card | 17%/year |
| 18.3 | Saigon Centre – Takashimaya – Vietcombank Visa card | |
| 18.3.1 | <i>Classic class</i> | 18%/year |
| 18.3.2 | <i>Gold class</i> | 17%/year |
| 18.4 | Saigon Centre – Takashimaya – Vietcombank JCB card | 18%/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)/.