

**CARD FEE SCHEDULE AND INTEREST RATE**  
**FOR INDIVIDUAL CUSTOMER AT VIETCOMBANK**

*(Valid from 01.05.2023)*

No	Description	Rate
<b>I</b>	<b>DOMESTIC DEBIT CARD</b>	
<b>1</b>	<b>Issuance fee</b>	
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
<b>2</b>	<b>Fast track issuance fee</b> (Not applicable for co-branded cards; Not including issuance/reissuance fee; Only applicable for Hanoi and HCMC)	45.454 VND/card
<b>3</b>	<b>Reissuance/replacement fee</b> (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
<b>4</b>	<b>PIN reissuance fee</b>	9.090 VND/time/card
<b>5</b>	<b>Interbank remittance via cards at ATM</b>	
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
<b>6</b>	<b>Interbank remittance via cards on Digibank</b>	Free
<b>7</b>	<b>Transaction fee at VCB's ATM</b>	
7.1	Cash withdrawal	1.000 VND/transaction
7.2	Account transfer	3.000 VND/transaction
<b>8</b>	<b>Transaction fee at other banks' ATM</b>	
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
<b>9</b>	<b>Chargeback fee</b>	45.454 VND/transaction
<b>10</b>	<b>Transaction invoice request</b>	
10.1	At VCB's merchant	9.090 VND/invoice
10.2	At other banks' merchant	45.454 VND/invoice
<b>II</b>	<b>INTERNATIONAL DEBIT CARD</b>	
<b>1</b>	<b>Issuance fee</b>	
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	Saigon Centre – Takashimaya – Vietcombank Visa card (no supplementary card)	Free

No	Description	Rate
1.7	Vietcombank – VNU Visa International debit card (no supplementary card)	Free
<b>2</b>	<b>Annual fee</b>	
2.1	Vietcombank Visa Platinum card	327.273 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
<b>3</b>	<b>Fast track issuance fee</b> (Not applicable for co-branded cards; Not including issuance/reissuance fee; Only applicable for Hanoi and HCMC)	45.454 VND/card
<b>4</b>	<b>Reissuance/replacement fee</b> (per cardholder's request)	
4.1	Vietcombank Visa Platinum card/ Vietcombank – VNU Visa International debit card/ Vietcombank Visa Platinum eCard	Free
4.2	Other international debit cards (Connect 24 Visa/ eVer-link/ Mastercard/ Cashback Plus American Express/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa/ Connect24 Visa eCard/ eVer-link eCard)	45.454 VND/card
<b>5</b>	<b>PIN reissuance fee</b>	
5.1	Vietcombank Visa Platinum card/ Vietcombank – VNU Visa International debit card/ Vietcombank Visa Platinum eCard	Free

No	Description	Rate
5.2	Other international debit cards (Connect 24 Visa/ eVer-link/ Mastercard/ Cashback Plus American Express/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa/ Connect24 Visa eCard/ eVer-link eCard)	9.090 VND/time/card
<b>6</b>	<b>Lost card notification fee</b>	
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/ eVer-link/ Mastercard/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa card/ Vietcombank – VNU Visa International debit card/ Connect 24 Visa eCard/ eVer-link eCard	181.818 VND/card/time
<b>7</b>	<b>Interbank remittance via cards at ATM</b>	
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)
<b>8</b>	<b>Interbank remittance via cards on Digibank</b>	Free
<b>9</b>	<b>Transaction fee at VCB's ATM</b>	
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/ eVer-link/ Mastercard/ Cashback Plus American Express/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa/ Vietcombank – VNU Visa International debit card/ Connect 24 Visa eCard/ eVer-link eCard)	
9.2.1	Cash withdrawal	1.000 VND/transaction
9.2.2	Account transfer	3.000 VND/transaction
<b>10</b>	<b>Transaction fee at other banks' ATM</b>	
10.1	Cash withdrawal in Vietnam	9.090 VND/transaction
10.1.a	Vietcombank Visa chip contactless cards	3.000 VND/transaction

No	Description	Rate
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)
<b>11</b>	<b>Foreign currency exchange fee</b>	2,27% transaction amount
<b>12</b>	<b>Chargeback fee</b>	
12.1	Vietcombank Visa Platinum card/ Vietcombank Visa Platinum eCard	Free
12.2	Other international debit cards (Connect 24 Visa/ eVer-link/ Mastercard/ Cashback Plus American Express/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa/ Vietcombank – VNU Visa International debit card/ Connect 24 Visa eCard/ eVer-link eCard)	72.727 VND/transaction
<b>13</b>	<b>Transaction invoice request</b>	
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/ eVer-link/ Mastercard/ Cashback Plus American Express/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa/ Vietcombank – VNU Visa International debit card/ Connect 24 Visa eCard/ eVer-link 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
<b>14</b>	<b>Cash withdrawal at other banks' counter</b>	3,64% transaction amount
<b>III</b>	<b>INTERNATIONAL CREDIT CARD</b>	
<b>1</b>	<b>Annual fee (*)</b>	
1.1	<b>Vietcombank Visa Signature card</b>	3.000.000 VND/card/year

No	Description	Rate
		(Free for VCB Priority customers) <sup>1</sup>
1.2	<b>Vietcombank Visa Platinum card (Visa Platinum)/ Vietcombank Cashplus Platinum American Express (Amex Cashplus)/ Vietcombank Mastercard World (Mastercard World)/ Vietcombank JCB Platinum (JCB Platinum)/ Vietcombank Vietnam Airlines Platinum American Express (Amex Platinum)</b>	
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	<b>Vietcombank Visa, JCB, Mastercard card</b>	
1.3.1	<i>Principle card</i>	200.000 VND/card/year
1.3.2	<i>Supplementary card</i>	100.000 VND/card/year
1.4	<b>Vietcombank American Express card</b>	
1.4.1	Gold class	
a	<i>Principle card</i>	400.000 VND/card/year
b	<i>Supplementary card</i>	200.000 VND/card/year
1.4.2	Green/Standard class	
a	<i>Principle card</i>	200.000 VND/card/year
b	<i>Supplementary card</i>	100.000 VND/card/year
1.5	<b>Vietcombank Vietnam Airlines American Express card</b>	
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
1.5.2	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	<b>Vietcombank Viettravel Visa card (no supplementary card)</b>	Free for 1 <sup>st</sup> 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
		Other years: 200.000 VND/card/year
1.7	<b>Saigon Centre – Takashimaya – Vietcombank Visa card</b> (no supplementary card)	Free for 1 <sup>st</sup> year
1.7.1	<i>Gold class</i>	200.000 VND/card/year
1.7.2	<i>Standard class</i>	100.000 VND/card/year
1.8	<b>Saigon Centre – Takashimaya – Vietcombank JCB card</b> (no supplementary card)	100.000 VND/card/year Free for 1 <sup>st</sup> year
2	<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
3	<b>Urgent replacement fee overseas for American Express cards</b> (not including mailing fee)	90.909 VND/time/card
4	<b>Urgent cash advances overseas for American Express card</b> (not including cash withdrawal fee)	7,27 USD/transaction
5	<b>Reissuance/Replacement fee</b> (per cardholder's request)	
5.1	Visa Signature, Visa Platinum, Amex Platinum, Amex Cashplus, Mastercard World, JCB Platinum card	Free
5.2	Vietcombank Viettravel Visa card	Free
5.3	Saigon Centre – Takashimaya – Vietcombank Visa card	Free
5.4	Saigon Centre – Takashimaya – Vietcombank JCB card	Free
5.5	Other credit cards	45.454 VND/card/time
6	<b>PIN reissuance fee</b>	
6.1	Vietcombank Viettravel Visa card	Free
6.2	Other credit cards	27.272 VND/time/card
7	<b>Late charge for unpaid minimum amount (*)</b>	
7.1	Visa Signature, Visa Platinum, Amex Platinum, Amex Cashplus, Mastercard World, JCB Platinum card	N/A
7.2	Other credit cards	3% unpaid minimum amount (min 50.000 VND)
8	<b>Credit limit change fee (*)</b>	

No	Description	Rate
8.1	Visa Signature, Visa Platinum, Amex Platinum, Amex Cashplus, Mastercard World, JCB Platinum card	Free
8.2	Vietcombank Viettravel Visa card	Free
8.3	Other credit cards	50.000 VND/time/card
<b>9</b>	<b>Fee to change secured type (*)</b>	
9.1	Vietcombank Viettravel Visa card	Free
9.2	Other credit cards	50.000 VND/time
<b>10</b>	<b>Credit limit verification fee (*)</b>	
10.1	Visa Signature, Visa Platinum, Amex Platinum, Amex Cashplus, Mastercard World, JCB Platinum card	Free
10.2	Vietcombank Viettravel Visa card	Free
10.3	Other credit cards	50.000 VND/time/card
<b>11</b>	<b>Lost card notification fee</b>	
11.1	Vietcombank Viettravel Visa card	Free
11.2	Other credit cards	181.818 VND/time/card
<b>12</b>	<b>Cash withdrawal fee</b>	3,64% transaction amount (min 45.454 VND/transaction)
<b>13</b>	<b>Foreign currency exchange fee (*)</b>	2,5% transaction amount
<b>14</b>	<b>Over limit fee (*)</b>	
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
<b>15</b>	<b>Chargeback fee</b>	
15.1	Vietcombank Viettravel Visa card	Free
15.2	Other credit cards	72.727 VND/transaction
<b>16</b>	<b>Transaction invoice request</b>	
16.1	<i>At VCB's merchant</i>	18.181 VND/invoice
16.2	<i>At other banks' merchant</i>	72.727 VND/invoice



No	Description	Rate
<b>17</b>	<b>Card termination fee</b>	
17.1	Vietcombank Visa Signature card	Free
17.2	Other credit cards	45.454 VND/card
<b>18</b>	<b>Interest rate</b>	
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](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