

**TABLE OF FEES AND CHARGES**  
**VIETCOMBANK INTERNATIONAL CREDIT CARD VIETCOMBANK VIETRAVEL**  
**VISA**

<b>FEES</b>	<b>AMOUNT</b>
1. Annual fee	First year: Waived Following year: VND 200.000/card
2.Excess limit charge/ Change of Collateral type charge/ Confirmation of Credit limit	Waived
3. Over limit fee: - Over limit from 01 to 05 days - Over limit from 06 to 15 days - Over limit above 16 days	8% per annum/over limit amount 10% per annum/over limit amount 15% per annum/over limit amount
4. Foreign currency conversion fee	2% of transaction value
5. Late payment charge	3% of owed minimum payment amount. Minimum: VND 50.000
6. Interest	18%. Subject to change by the notification of the Bank from time to time
7. Card replacement/ re-issuance (at the Cardholder's request)	Waived
8. Charge back fee	Waived
9. Card lost or stolen notification	Waived
10. PIN renewal fee	Waived
11. Cash advance fee	4% transaction value Minimum VND 50.000/transaction

12. Copies of Credit Card Receipt	
- Within Vietcombank's network	VND 20.000/receipt
- Outside Vietcombank's network	VND 80.000/receipt

**Note:**

- Above-mentioned fees and charges from (1) to (6) are not subject to VAT.
- Above – mentioned fees and charges from (7) to (12) have included VAT.
- Charge back fee: This fee will be refunded by the Bank under the appropriate claims of the Cardholder.
- Exchange rate: is applied according to the regulation of International Card Scheme and/or current exchange rate applied by the Bank at the transaction time.
- This Table of Fees and Charges does not include fees charged by other Banks/Organizations (if any).
- This Table of Fees and Charges is subject to change by the Bank from time to time and published on the Vietcombank official website ([www.vietcombank.com.vn](http://www.vietcombank.com.vn)) or transaction channels of the Bank.
- Foreign currency conversion fee: as stipulated by International Card Scheme and/or the Bank.

Thank you for your interest in our services