

**TABLE OF CHARGES FOR VIETCOMBANK VIETNAM AIRLINES
PLATINUM AMERICAN EXPRESS ®**

FEES	AMOUNT
1. Annual fee (per card)	<ul style="list-style-type: none"> - Primary Card (GFC Card Not Included): VND 800.000 - Supplementary Card (GFC Card Not Included): VND 500.000 - Primary Card (GFC Card Included): VND 1.300.000 - Supplementary Card (GFC Card Included): VND 1.000.000
2. Foreign currency conversion fee	2.5% of transaction value
3. Excess limit charge; Confirmation of Credit limit charge	Waived
4. Change of Collateral type charge	VND 50.000/ transaction
5. Over limit fee:	
- Over limit from 01 to 05 days	8% per annum/ over limit amount
- Over limit from 06 to 15 days	10% per annum/ over limit amount
- Over limit above 16 days	15% per annum/ over limit amount
6. Interest	Subject to change by the notification of the Bank from time to time
7. Card replacement/re-issuance fee (at the Cardholder's request)	Waived
8. Charge back fee	VND 80.000/disputed transaction
9. Card lost or stolen notification	VND 200.000/card/request
10. Overseas Emergency Card replacement	VND 100.000/card/request
11. Cash advance fee	4% of transaction value. Minimum VND 50.000/ transaction

12. Overseas Emergency Cash Advance Fee (Cash Advance Fee not included)	Equivalent USD 8/ transaction
13. Copy of Credit Card Receipt • Within Vietcombank's network • Outside Vietcombank's network	Equivalent USD 8/transaction amount VND 20.000/ receipt VND 80.000/ receipt
14. PIN renewal fee	VND 30.000/Card/request

Notice:

- Above – mentioned charges from (1) to (6) are not subject to VAT
- Above – mentioned charges from (7) to (14) have included VAT
- Charge back fee: This fee will be refunded by the Bank under the appropriate claims of the Cardholder.
- Emergency Card replacement: Delivery charges not included
- Exchange rate: is applied according to the regulation of Amex 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) or transaction channels of the Bank.
- Foreign currency conversion fee: as stipulated by Amex and/or the Bank.

Thank you for your interest in our services.