

**TABLE OF CHARGES FOR VIETCOMBANK VIETCOMBANK AMERICAN EXPRESS®**

FEES	AMOUNT
1. Annual fee (per card)	<ul style="list-style-type: none"> <li>- Gold Card: <ul style="list-style-type: none"> <li>• Primary Card: VND 400.000</li> <li>• Supplement Card: VND 200.000</li> </ul> </li> <li>- Classic Card: VND 200.000 <ul style="list-style-type: none"> <li>• Primary Card: VND 200.000</li> <li>• Supplement Card: VND 100.000</li> </ul> </li> </ul>
2. Foreign currency conversion fee	2,5% of transaction value
3. Excess limit charge/ Change of Collateral type charge/ Confirmation of Credit limit charge	VND 50.000/transaction
4. 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
5. Late payment charge	3% of owed minimum payment amount Minimum: VND 50.000
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)	VND 50.000/request/card
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 per new card
11. Cash advance fee	4% of transaction value, Minimum VND 50.000/transaction

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

**Note:**

- 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](http://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