

TABLE OF FEES AND CHARGES
VIETCOMBANK INTERNATIONAL CREDIT CARD VIETCOMBANK JCB

FEES	AMOUNT
1. Annual fee	Gold card: - Primary Card: VND 200.000/card - Supplementary Card: VND 100.000/card Classic Card: - Primary Card: VND 100.000/card - Supplementary Card: VND 50.000/card
2. Foreign currency conversion fee	2% of transaction value
3. Excess limit charge/ Change of Collateral type charge/ Confirmation of Credit Limit	VND 50.000/ transaction
4. 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
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 (at the Cardholder's request)	VND 50.000/card/request
8. Charge back fee	VND 80.000/disputed transaction
9. Card lost or stolen notification	VND 200,000/card/request
10. Cash advance fee	4% transaction value Minimum VND 50.000/transaction
11. Copies of Credit Card Receipt - Within Vietcombank's network - Outside Vietcombank's network	VND 20.000/receipt VND 80.000/receipt
12. PIN renewal fee	VND 30.000/card/request

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) 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