

**FEE SCHEDULE OF THE VIETCOMBANK MASTERCARD WORLD
INTERNATIONAL CREDIT CARD**

No	Description	Fee
1	Issuance fee	Free
2	Annual fee	
	<i>Principle card</i>	800.000 VND/card/year
	<i>Supplementary card</i>	500.000 VND/card/year
3	Fast issuance fee (not including card issuance/reissuance fee), only applicable for HN, HCM (*)	50.000 VND/card/year
4	Card reissuance/replacement/renewal fee (as Cardholder's request)	Free
5	PIN reissuance fee	30.000 VND/card/time
6	Late charge for unpaid minimum amount	Not applicable
7	Change credit limit fee (*)	Free
8	Fee to change secured type (*)	50.000VND/time
9	Credit limit verification fee (*)	Free
10	Lost card notification fee	200.000VND /card/time
11	Cash withdrawal fee	4% transaction value (minimum 50.000 VND/transaction)

12	Currency exchange fee (*)	2.5%/transaction value
13	Overlimit fee (*)	
13.1	<i>From 01 to 05 days</i>	8%/ year/over limit amount
13.2	<i>From 06 to 15 days</i>	10%/ year/over limit amount
13.3	<i>From day 16th onwards</i>	15%/ year/over limit amount
14	Chargeback fee	80.000 VND/transaction
15	Sales slip retrieval fee	
15.1	<i>At VCB merchants</i>	20.000 VND/invoice
15.2	<i>At other merchants</i>	80.000 VND/ invoice
16	Card termination fee	50.000 VND/card

Note:

- a) *These fees are inclusive of VAT, some cases marked (*) are not subject to VAT*
- b) *The currency exchange fees are regulated by the International Card Schemes/ or the Bank.*
- c) *Chargeback fee: This fee will be refunded by Vietcombank under customer's reasonable claim.*
- d) *Exchange rate: is the exchange rate applied by the Bank 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 Bank's system.*
- e) *This fee schedule does not include fees set by banks/other organizations (if any) when customers use services at other banks 'or organizations' systems.*

f) The Bank 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).