

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

FEES	AMOUNT
1. Annual fee (per card)	Gold Card: VND 400.000 Classic Card: VND 200.000
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 - 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 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. Overseas 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

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