

**TABLE OF FEES AND CHARGES
VIETCOMBANK UNIONPAY**

No	FEES	AMOUNT
1	Card issuance	VND 50.000/card
2	Charge for Card renewal/ re-issuance	VND 50.000/card
3	Monthly fee	VND 5.000/month/card
4	PIN renewal	VND 10.000/card/request
5	Foreign currency conversion fee	2% of transaction value
6	Chargeback fee	VND 80.000/disputed transaction
7	Transaction invoice request: <ul style="list-style-type: none"> At Merchants of Vietcombank At Merchants of other banks 	VND 20.000/invoice VND 80.000/invoice
8	Transaction at ATMs of Vietcombank: <ul style="list-style-type: none"> Cash withdrawal Account transfer within Vietcombank network Statement inquiry, Account balance inquiry 	VND 1.100/transaction VND 3.300/transaction Not yet charged
9	Cash withdraw at ATMs of other bank: <ul style="list-style-type: none"> In Vietnam's territory Outside Vietnam's territory 	VND 10.000/transaction 4% transaction amount
10	Cash withdrawal over the counter (At other banks)	4% transaction amount
11	Interbank Remittance via Cards through ATMs and Internet Banking of Vietcombank	VND 11.000/transaction
12	Card lost or stolen notification	VND 200.000/card/request

Note:

- This Table of Charges is effective from May 28th, 2014.
- Chargeback fee: This fee will be refunded by Vietcombank under customer's reasonable claim;
- Foreign currency conversion fee is applied for transaction made in foreign currencies;
- Exchange rate is applied according to the stipulation by the International Card Organizations or Vietcombank at the time of recording transactions into Vietcombank's system.
- This Table of Charges does not include fees charged by other Banks/Organizations (if any);
- This Table of Charges is subject to change from time to time by Joint Stock Commercial Bank for Foreign Trade of Vietnam and published in the official website (www.vietcombank.com.vn) or available at Vietcombank's branches of the bank;