

CARD FEE SCHEDULE AND INTEREST RATE
FOR INDIVIDUAL CUSTOMER AT VIETCOMBANK

(Valid from 01.01.2023)

No	Description	Rate
I	DOMESTIC DEBIT CARD	
1	Issuance fee	
1.1	Vietcombank Connect 24 card (principle card, supplementary card)	45.454 VND/card
1.2	Vietcombank – AEON card	Free
1.3	Vietcombank – Coopmart card	Free
1.4	Student card	Free
1.5	Vietcombank – Tekmedi – Thong Nhat Connect24 card	45.454 VND/card
1.6	Vietcombank – Cho Ray Connect24 card (principle card, supplementary card)	45.454 VND/card
2	Fast track issuance fee (Not applicable for co-branded cards; Not including issuance/reissuance fee; Only applicable for Hanoi and HCMC)	45.454 VND/card
3	Reissuance/replacement fee (per cardholder's request)	
3.1	Vietcombank Connect 24 card (principle card, supplementary card)	45.454 VND/time/card
3.2	Vietcombank – AEON card	45.454 VND/time/card
3.3	Vietcombank – Coopmart card	45.454 VND/time/card
3.4	Student card	Free
3.5	Vietcombank – Tekmedi – Thong Nhat Connect24 card	45.454 VND/time/card
3.6	Vietcombank – Cho Ray Connect24 card (principle card, supplementary card)	45.454 VND/time/card
4	PIN reissuance fee	9.090 VND/time/card
5	Interbank remittance via cards at ATM	
5.1	Transaction amount less than or equal 2.000.000 VND	5.000 VND/transaction
5.2	Transaction amount of more than 2.000.000 VND and less than 10.000.000 VND	7.000 VND/transaction
5.3	Transaction amount of above 10.000.000 VND	0,02% transaction amount (min 10.000 VND)

No	Description	Rate
6	Interbank remittance via cards on Digibank	Free
7	Transaction fee at VCB's ATM	
7.1	Cash withdrawal	1.000 VND/transaction
7.2	Account transfer	3.000 VND/transaction
8	Transaction fee at other banks' ATM	
8.1	Cash withdrawal	3.000 VND/transaction
8.2	Account balance inquiry	500 VND/transaction
8.3	Statement inquiry/Account statement inquiry	500 VND/transaction
8.4	Account transfer	5.000 VND/transaction
9	Chargeback fee	45.454 VND/transaction
10	Transaction invoice request	
10.1	At VCB's merchant	9.090 VND/invoice
10.2	At other banks' merchant	45.454 VND/invoice
II	INTERNATIONAL DEBIT CARD	
1	Issuance fee	
1.1	Vietcombank Visa Platinum card	
1.1.1	<i>Principle card</i>	Free
1.1.2	<i>Supplementary card</i>	Free
1.2	Vietcombank Visa Platinum eCard (no supplementary card)	Free
1.3	Vietcombank Connect24 Visa card	
1.3.1	<i>Principle card</i>	45.454 VND/card
1.3.2	<i>Supplementary card</i>	45.454 VND/card
1.4	Vietcombank Connect24 Visa eCard (no supplementary card)	Free
1.5	Vietcombank Mastercard card	
1.5.1	<i>Principle card</i>	45.454 VND/card
1.5.2	<i>Supplementary card</i>	45.454 VND/card
1.6	Saigon Centre – Takashimaya – Vietcombank Visa card (no supplementary card)	Free

No	Description	Rate
1.7	Vietcombank – VNU Visa International debit card (no supplementary card)	Free
2	Annual fee	
2.1	Vietcombank Visa Platinum card	327.273 VND/principle card/year Free for supplementary card
2.2	Thẻ Vietcombank Visa Platinum eCard	163.636 VND/card/year
2.3	Thẻ Vietcombank Connect24 Visa	54.545 VND/card/year Free for 01 year from the first issuance
2.4	Thẻ Vietcombank Connect24 Visa eCard	Free
2.5	Saigon Centre – Takashimaya – Vietcombank Visa card	54.545 VND/card/year Free for 01 year from the first issuance
2.6	Vietcombank – VNU Visa International debit card	54.545 VND/card/year Free for 02 years from the first issuance
2.7	Other international debit cards (Mastercard/ Cashback Plus American Express/ UnionPay)	54.545 VND/card/year
3	Fast track issuance fee (Not applicable for co-branded cards; Not including issuance/reissuance fee; Only applicable for Hanoi and HCMC)	45.454 VND/card
4	Reissuance/replacement fee (per cardholder’s request)	
4.1	Vietcombank Visa Platinum card/ Vietcombank – VNU Visa International debit card/ Vietcombank Visa Platinum eCard	Free
4.2	Other international debit cards (Connect 24 Visa/ Mastercard/ Cashback Plus American Express/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa/ Connect24 Visa eCard)	45.454 VND/card
5	PIN reissuance fee	
5.1	Vietcombank Visa Platinum card/ Vietcombank – VNU Visa International debit card/ Vietcombank Visa Platinum eCard	Free

No	Description	Rate
5.2	Other international debit cards (Connect 24 Visa/ Mastercard/ Cashback Plus American Express/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa/ Connect24 Visa eCard)	9.090 VND/time/card
6	Lost card notification fee	
6.1	Vietcombank Visa Platinum card/ Vietcombank Visa Platinum eCard	Free
6.2	Vietcombank Cashback Plus American Express card	45.454 VND/card/time
6.3	Vietcombank Connect 24 Visa/ Mastercard/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa card/ Vietcombank – VNU Visa International debit card/ Connect 24 Visa eCard	181.818 VND/card/time
7	Interbank remittance via cards at ATM	
7.1	Transaction amount less than or equal 2.000.000 VND	5.000 VND/transaction
7.2	Transaction amount of more than 2.000.000 VND and less than 10.000.000 VND	7.000 VND/transaction
7.3	Transaction amount of above 10.000.000 VND	0,02% transaction amount (min 10.000 VND)
8	Interbank remittance via cards on Digibank	Free
9	Transaction fee at VCB's ATM	
9.1	Vietcombank Visa Platinum card/ Vietcombank Visa Platinum eCard	
9.1.1	Cash withdrawal	Free
9.1.2	Account transfer	3.000 VND/transaction
9.2	Other international debit cards (Connect 24 Visa/ Mastercard/ Cashback Plus American Express/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa/ Vietcombank – VNU Visa International debit card/ Connect 24 Visa eCard)	
9.2.1	Cash withdrawal	1.000 VND/transaction
9.2.2	Account transfer	3.000 VND/transaction
10	Transaction fee at other banks' ATM	
10.1	Cash withdrawal in Vietnam	9.090 VND/transaction
10.1.a	Vietcombank Visa chip contactless cards	3.000 VND/transaction

No	Description	Rate
10.1.b	Other international debit cards (Visa card – magnetic cards/Mastercard/UnionPay/Cashback Plus American Express card)	9.090 VND/transaction
10.2	Cash withdrawal outside Vietnam	3,64% transaction amount
10.3	Account balance inquiry	9.090 VND/transaction (only applicable for UnionPay)
11	Foreign currency exchange fee	2,27% transaction amount
12	Chargeback fee	
12.1	Vietcombank Visa Platinum card/ Vietcombank Visa Platinum eCard	Free
12.2	Other international debit cards (Connect 24 Visa/ Mastercard/ Cashback Plus American Express/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa/ Vietcombank – VNU Visa International debit card/ Connect 24 Visa eCard)	72.727 VND/transaction
13	Transaction invoice request	
13.1	Vietcombank Visa Platinum card/ Vietcombank Visa Platinum eCard	
13.1.1	<i>At VCB's merchant</i>	Free
13.1.2	<i>At other banks' merchant</i>	Free
13.2	Other international debit cards (Connect 24 Visa/ Mastercard/ Cashback Plus American Express/ UnionPay/ Saigon Centre – Takashimaya – Vietcombank Visa/ Vietcombank – VNU Visa International debit card/ Connect 24 Visa eCard)	
13.2.1	<i>At VCB's merchant</i>	18.181 VND/invoice
13.2.2	<i>At other banks' merchant</i>	72.727 VND/invoice
14	Cash withdrawal at other banks' counter	3,64% transaction amount
III	INTERNATIONAL CREDIT CARD	
1	Annual fee (*)	
1.1	Vietcombank Visa Signature card	3.000.000 VND/card/year

No	Description	Rate
		(Free for VCB Priority customers) ¹
1.2	Vietcombank Visa Platinum card (Visa Platinum)/ Vietcombank Cashplus Platinum American Express (Amex Cashplus)/ Vietcombank Mastercard World (Mastercard World)	
1.2.1	<i>Principle card</i>	800.000 VND/card/year
1.2.2	<i>Supplementary card</i>	500.000 VND/card/year
1.3	Vietcombank Vietnam Airlines Platinum American Express (Amex Platinum) card	
1.3.1	<i>Principle card (with GFC)</i>	800.000 VND/card/year
1.3.2	<i>Supplementary card (without GFC)</i>	500.000 VND/card/year
1.3.3	<i>Principle card (with GFC)</i>	1.300.000 VND/card/year
1.3.4	<i>Supplementary card (with GFC)</i>	1.000.000 VND/card/year
1.4	Vietcombank Visa, JCB card	
1.4.1	<i>Principle card</i>	200.000 VND/card/year
1.4.2	<i>Supplementary card</i>	100.000 VND/card/year
1.5	Vietcombank Mastercard card	
1.5.1	Gold class	
a	<i>Principle card</i>	200.000 VND/card/year
b	<i>Supplementary card</i>	100.000 VND/card/year
1.5.2	Standard class	
a	<i>Principle card</i>	100.000 VND/card/year
b	<i>Supplementary card</i>	50.000 VND/card/year
1.6	Vietcombank American Express card	
1.6.1	Gold class	
a	<i>Principle card</i>	400.000 VND/card/year
b	<i>Supplementary card</i>	200.000 VND/card/year

¹ Vietcombank Visa Signature card is exclusive product for VCB's priority customers, VCB will charge the annual fee in case customer is no longer priority customer.

No	Description	Rate
1.6.2	Green/Standard class	
a	<i>Principle card</i>	200.000 VND/card/year
b	<i>Supplementary card</i>	100.000 VND/card/year
1.7	Vietcombank Vietnam Airlines American Express card	
1.7.1	<i>Gold class</i>	
a	<i>Principle card</i>	400.000 VND/card/year
b	<i>Supplementary card</i>	200.000 VND/card/year
1.7.2	<i>Green/Standard class</i>	
a	<i>Principle card</i>	200.000 VND/card/year
b	<i>Supplementary card</i>	100.000 VND/card/year
1.8	Vietcombank Viettravel Visa card (no supplementary card)	Free for 1 st year Other years: 200.000 VND/card/year
1.9	Saigon Centre – Takashimaya – Vietcombank Visa card (no supplementary card)	Free for 1 st year
1.9.1	<i>Gold class</i>	200.000 VND/card/year
1.9.2	<i>Standard class</i>	100.000 VND/card/year
1.10	Saigon Centre – Takashimaya – Vietcombank JCB card (no supplementary card)	100.000 VND/card/year Free for 1 st year
2	Fast track issuance fee (*) (Not applicable for co-branded cards; Not including issuance/reissuance fee; Only applicable for Hanoi and HCMC).	50.000 VND/card
3	Urgent replacement fee overseas for American Express cards (not including mailing fee)	90.909 VND/time/card
4	Urgent cash advances overseas for American Express card (not including cash withdrawal fee)	7,27 USD/transaction
5	Reissuance/Replacement fee (per cardholder's request)	
5.1	Visa Signature, Visa Platinum, Amex Platinum, Amex Cashplus, Mastercard World card	Free
5.2	Vietcombank Viettravel Visa card	Free
5.3	Saigon Centre – Takashimaya – Vietcombank Visa card	Free

No	Description	Rate
5.4	Saigon Centre – Takashimaya – Vietcombank JCB card	Free
5.5	Other credit cards	45.454 VND/card/time
6	PIN reissuance fee	
6.1	Vietcombank Viettravel Visa card	Free
6.2	Other credit cards	27.272 VND/time/card
7	Late charge for unpaid minimum amount (*)	
7.1	Visa Signature, Visa Platinum, Amex Platinum, Amex Cashplus, Mastercard World card	N/A
7.2	Other credit cards	3% unpaid minimum amount (min 50.000 VND)
8	Credit limit change fee (*)	
8.1	Visa Signature, Visa Platinum, Amex Platinum, Amex Cashplus, Mastercard World card	Free
8.2	Vietcombank Viettravel Visa card	Free
8.3	Other credit cards	50.000 VND/time/card
9	Fee to change secured type (*)	
9.1	Vietcombank Viettravel Visa card	Free
9.2	Other credit cards	50.000 VND/time
10	Credit limit verification fee (*)	
10.1	Visa Signature, Visa Platinum, Amex Platinum, Amex Cashplus, Mastercard World card	Free
10.2	Vietcombank Viettravel Visa card	Free
10.3	Other credit cards	50.000 VND/time/card
11	Lost card notification fee	
11.1	Vietcombank Viettravel Visa card	Free
11.2	Other credit cards	181.818 VND/time/card
12	Cash withdrawal fee	3,64% transaction amount (min 45.454 VND/transaction)
13	Foreign currency exchange fee (*)	2,5% transaction amount
14	Over limit fee (*)	

No	Description	Rate
14.1	<i>From 01 to 05 days</i>	8%/year/over limit amount
14.2	<i>From 06 to 15 days</i>	10%/year/over limit amount
14.3	<i>From 16 days and above</i>	15%/year/over limit amount
15	Chargeback fee	
15.1	Vietcombank Viettravel Visa card	Free
15.2	Other credit cards	72.727 VND/transaction
16	Transaction invoice request	
16.1	<i>At VCB's merchant</i>	18.181 VND/invoice
16.2	<i>At other banks' merchant</i>	72.727 VND/invoice
17	Card termination fee	
17.1	Vietcombank Visa Signature card	Free
17.2	Other credit cards	45.454 VND/card
18	Interest rate	
18.1	Visa/Mastercard/Amex/JCB/Union Pay card	
18.1.1	<i>Classic class</i>	18%/year
18.1.2	<i>Gold class</i>	17%/year
18.1.3	<i>Signature/Platinum/World class</i>	15%/year
18.2	Vietcombank Viettravel Visa card	17%/year
18.3	Saigon Centre – Takashimaya – Vietcombank Visa card	
18.3.1	<i>Classic class</i>	18%/year
18.3.2	<i>Gold class</i>	17%/year
18.4	Saigon Centre – Takashimaya – Vietcombank JCB card	18%/year

NOTES

1. Above fees excluded VAT, except for those marked (*) were not subject to VAT.
2. Fees calculated by % will be charged by % x transaction amount.
3. Chargeback fee: This fee will be refunded by Vietcombank under customer's reasonable claim.

4. Foreign currency exchange fee are regulated by the International Card Schemes and/or the Bank.
5. Transactions using foreign currency are subject to current regulations on foreign currency management of government.
6. Exchange rate: is the exchange rate applied by the Vietcombank 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 Vietcombank's system
7. Over limit fee is calculated by %/year, 1 year is 365 days.
8. Interest rate for credit card is calculated by %/year, 1 year is 365 days.
9. Above fees did not include fees regulated by other banks/Card Schemes (if any).
10. Vietcombank would not refund fees charged in case customer requests to cancel the transaction or transaction/service was not processed due to errors/incidents not arisen from Vietcombank.
11. Vietcombank 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)/.

APPENDIX: ANNUAL FEE OF CREDIT CARDS THAT NO LONGER ISSUED

No	Description	Rate
1	Vietcombank Visa, JCB credit card	
1.1	Green/Standard class	
a	<i>Principle card</i>	100.000 VND/card/year
b	<i>Supplementary card</i>	50.000 VND/card/year
2	Vietcombank UnionPay credit card	
2.1	Gold class	
a	<i>Principle card</i>	200.000 VND/card/year
b	<i>Supplementary card</i>	100.000 VND/card/year
2.2	Green/Standard class	
a	<i>Principle card</i>	100.000 VND/card/year
b	<i>Supplementary card</i>	50.000 VND/card/year