



THE INTERNATIONAL CREDIT CARD TARIFF

Unit price: VND – This fee excludes VAT

Applying from 01/05/2019

NO	TYPE OF TRANSACTION	SCHEDULE OF FEES (VND)
A	CARD MANAGEMENT FEE	
1	Issuing fee	
	Gold card	150,000
	Classic card	100,000
	Supplementary card= ½ Primary card	
2	Fast issuing Fee (not include issuing fee)	
	Gold card	200,000
	Classic card	100,000
3	Annual fee	
	Gold card	300,000
	Classic card	200,000
	Supplementary card= ½ Primary card	
4	Card Replacement Fee	100,000
5	PIN Re-issue Fee	50,000
6	Card lost or damage information Fee	100,000 Refund this fee if the client requests on reissuing card within 30 days since the announcing date.
7	Duplicate statement Fee	
	First page	10,000
	Following pages	3,000/ page
8	Copy of Transaction Receipt Fee	50,000
9	Dispute Investigation Fee	
	Correct request	Free
	Incorrect request	80,000
10	Card termination Fee	100,000
11	Card/ Card holder information change Fee	50,000
12	Change Card type Fee	50,000

		(excluding re-issuing fee)
13	Requested acknowledgement Fee (acknowledge card using and card credit limit)	50,000
B	TRANSACTION FEE	
1	Cash withdrawal/ advance at ATM/ POS, AT Transaction counter	4% of transaction amount, minimum 50,000
2	Balance inquiry fee	10,000
3	International Service Assessment Fee	2% of transaction amount
4	Fee of converting the debit outstanding in credit card into cash	50,000
5	Fee of fast debt collection	50,000
C	FEE, FINANCE CHARGE	
1	Late payment Fee	4% of minimum payment value. Minimum 50,000
2	Temporary over credit limit Fee	100,000
3	Change Credit limit Fee	50,000
4	Change Card type of guarantee Fee	50,000
5	Finance charge	20%/year (Change with VRB policy in each period)
D	OTHER FEES	100,000

Note:

- The following fees do not subject to Value Added Tax (VAT)
 - Primary card issue fee
 - Annual fee
 - Cash withdrawal/ advance at ATM/ POS
 - Late payment Fee
 - Temporary over credit limit Fee
 - Change Credit limit Fee
 - Change Card type of guarantee Fee
 - Finance charge
- In case customer reports on card lost and requests for re-issuing card: collect card re-issue fee, not collect Card lost or damage information Fee.
- In case customer reports on card lost and requests for card termination: collect 02 types of fee, Card lost information Fee and Card termination fee (not return old card).