



**THE INTERNATIONAL CREDIT CARD TARIFF
FOR INDIVIDUAL CUSTOMERS**
Unit: Vietnam Dong – VAT not included
Applicable period: From 27/07/2021

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			CLASSIC	GOLD
	I	Card management fee		
	1	Issuing fee		
CN-T301	1.1	Main card	100,000	150,000
CN-T302	1.2	Supplementary card	50,000	75,000
CN-T303	2	Fast issuing Fee (not include issuing fee)	100,000	200,000
	3	Annual fee		
CN-T304	3.1	Main card	200,000	300,000
CN-T305	3.2	Supplementary card	100,000	150,000
	4	Re -issue card		
CN-T306	4.1	Re-issuance due to card expiration, damaged card due to technical error	Free	
CN-T307	4.2	Due to loss, damage	100,000	150,000
CN-T308	5	PIN Re-issue Fee	50,000	
	6	Duplicate statement Fee		
CN-T309	6.1	First page	10,000	
CN-T310	6.2	Following pages	3,000/page	
CN-T311	7	Copy of Transaction Receipt Fee	50,000	

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			CLASSIC	GOLD
	8	Dispute Investigation Fee		
CN-T312	8.1	Correct request	Free	
CN-T313	8.2	Incorrect request	100,000	
CN-T314	9	Card termination Fee	100,000	
	10	Change Card type Fee (excluding re-issuing fee)		
CN-T315	10.1	Increase	Free	
CN-T316	10.2	Reduction	50,000	
CN-T317	11	Card/ Card holder information change Fee	50,000	
CN-T318	12	Requested acknowledgement Fee (acknowledge card using and card credit limit)	50,000	
	II	Transaction fee		
CN-T319	1	Cash withdrawal/ advance at ATM/ POS, AT Transaction counter	4% of transaction amount, Min 50,000	
CN-T320	2	Balance inquiry fee	10,000	
CN-T321	3	International Service Assessment Fee	2% of transaction amount	
CN-T322	4	Fee of converting the debit outstanding in credit card into cash	50,000	
CN-T323	5	Fee of fast debt collection	50,000	
	III	Fee, finance charge		

CODE	NO	TYPE OF TRANSACTION	SCHEDULE OF CHARGE (Excluded VAT)	
			CLASSIC	GOLD
CN-T324	1	Late payment Fee	4% of minimum payment value Min 50,000	
CN-T325	2	Temporary over credit limit Fee	100,000	
CN-T326	3	Change Credit limit Fee	50,000	
CN-T327	4	Change Card type of guarantee Fee	50,000	
CN-T328	5	Finance charge	20%/year (Change with VRB policy in each period)	
CN-T329	IV	Other fees	100,000	

Note:

- In case the customer reports the loss of the card and requests for a re-issuance of the card: only the fee for re-issuance of the card, no fee for reporting the lost card.
- In case the customer reports the loss of the card and requests to stop using the card: two types of fees will be collected including the fee for reporting the loss of the card and stopping the use of the card.