



THE INTERNATIONAL CREDIT CARD TARIFF

Unit price: VND – This fee excludes VAT

Applying from June 1, 2020

No.	TYPE OF TRANSACTION	SCHEDULE OF FEES (VND)	
		CLASSIC	GOLD
A	CARD MANAGEMENT FEE		
1	Issuing fee		
	Main card	100,000	150,000
	Supplementary card	50,000	75,000
2	Fast issuing Fee (not include issuing fee)	100,000	200,000
3	Annual fee		
	Main card	200,000	300,000
	Supplementary card	100,000	150,000
4	Card Replacement Fee	100,000	
5	PIN Re-issue Fee	50,000	
6	Card lost or damage announcement Fee (Free for reissuing card within 30 days since the announcing date)	100,000	
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	Change Card type Fee (excluding re-issuing fee)	50,000	
12	Card/ Card holder information change Fee	50,000	
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, Min 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, Min 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 include 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
- Other fees include VAT.
- 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).