

## INTERNATIONAL CREDIT CARD SERVICE FEES

NO	FEE CATEGORY	FEE RATE	
		The First Physical Card	The First Virtual Card
1	Annual Fee Main Card – The First* (Not apply to The First Virtual)	200.000VND/year	Free of charge
2	Annual Fee Supplement Card - The First* (Not apply to The First Virtual)	100.000VND/year	Free of charge
3	Issuance Fee first time	Free of charge	Free of charge
4	Re-issuance fee due to expiration	Free of charge	Free of charge
5	Re-issuance fee due to loss, damage* (Not apply to The First Virtual)	100.000VND/card	Free of charge
6	Account closing fee	Free of charge	Free of charge
7	PIN number re-issuance fee	Free of charge	Free of charge
8	Credit Limit Change Fee	Free of charge	Free of charge
9	Notification message service fee*	10.000VND/month	Free of charge
10	Statement reprint fee*		100.000VND/sheet
11	Exceeding Credit limit fee		4%/amount over the limit (minimum VND 50,000)
12	Late payment fee only applies to late payment less than 60 days		4% of the minimum outstanding balance (Minimum 150,000VND)
13	Currency conversion fee		3.9% per transaction value
14	Fees for complaints and inspections* (In case the transaction error is due to the Cardholder or the Cardholder's wrong complaint)		100.000VND/case
15	Other service fees* (Including but not limited to the following Fees: Fee for providing transaction invoice; Fee for confirming credit card account information, cardholder information; Fee for changing limit...)		100.000VND/case
16	Interest rate for good purchase transaction		3,33%/month
17	Interest rate for cash withdrawals		3,33%/month
18	Overdue interest on good purchase transaction (150% above regular rate)		5%/month
19	Overdue interest on cash withdrawal (150% above regular rate)		5%/month
20	Cash advance fee in Vietnam (collected by SVFC)	1% advance/transaction amount (Minimum 20,000VND, maximum 50,000VND)	Free of charge
21	Cash advance fee abroad (collected by SVFC)	4% advance/transaction + Currency conversion fee (Minimum VND 50,000)	Not applicable
22	Installment conversion fee for purchase transaction*		3M: 4,25% 6M: 9,25% 9M: 14,25% 12M: 18,25%
23	Installment interest for cash withdrawal transaction		1,5 – 3,33%/month
24	Installment early repayment fee		6%/installment remaining balance

- The fees do not include value added tax (VAT). Fees with "\*" will be subjected to VAT, other fees are not subjected to VAT.
- Annual fee is collected annually after Credit Card is successfully activated and can be waived according to Company policy from time to time.

DEPUTY GENERAL DIRECTOR

CHUN YOUNG ILL