

INTERNATIONAL CREDIT CARD SERVICE FEES

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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	
9	Notification message service fee*	10,000VND/month	
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	

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16	Regular interest rate for good purchase and cash withdrawal transactions	49.5%/year	
17	Overdue interest on good purchase and cash withdrawal transactions	150% above regular rate	
18	Cash advance fee in Vietnam (collected by SVFC)	2% advance/transaction amount (Minimum 20,000VND)	Free of Charge
19	Cash advance fee abroad (collected by SVFC)	4% advance/transaction + Currency conversion fee (Minimum VND 50,000)	Not applicable
20	Installment conversion fee for purchase transaction*	3M: 4.25% 6M: 9.25% 9M: 14.25% 12M: 18.25%	
21	Installment interest for cash withdrawal transaction	18% – 49.5%/year	
22	Installment early repayment fee	6%/principal balance of remaining installment	

Note:

- ❖ *This tariff is effective from 15 June 2026.*
- ❖ *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.*
- ❖ *Notification message service fee is collected monthly on the Customer's card account.*