

## INTERNATIONAL CREDIT CARD SERVICE FEES

NO	FEE CATEGORY	FEE RATE
1	Annual Fee Main Card – The First*	200,000VND/year
2	Annual Fee Supplement Card - The First*	100,000VND/year
3	Issuance Fee first time	Free of charge
4	Re-issuance fee due to expiration	Free of charge
5	Re-issuance fee due to loss, damage*	100,000VND/card
6	Account closing fee	Free of charge
7	PIN number re-issuance fee	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
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)
21	Cash advance fee abroad (collected by SVFC)	4% advance/transaction + Currency conversion fee (minimum VND 50,000)
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

Interest rate and fee applied from 27 Sep 2023.

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.

**GENERAL DIRECTOR**



**OH TAEJOON**