

COMMERCIAL CARD FEE SCHEDULE

(Effective from 01st June 2026)

No.	Charge code	Services	Rate	Min	Max
I		Commercial Credit Card			
1	N001	Issuance fee (*)	Free		
2		Annual fee (*)			
2,1	N002	Vietcombank Visa Corporate	500,000 VND/card/year		
2,2	N003	Vietcombank American Express Corporate – Green/Standard class	300,000 VND/card/year		
2,3	N004	Vietcombank American Express Corporate – Gold	600,000 VND/card/year		
2,4	N005	Vietcombank Visa Business	700,000 VND/card/year		
3	N006	Reissuance/Replacement fee (per cardholder's request)	50,000 VND/card		
4	N007	PIN reissuance	50,000 VND/time/card		
5	N008	Late charge for unpaid minimum amount (Vietcombank Visa Corporate, Vietcombank Visa Business) (*)	3% unpaid minimum amount	100,000 VND	
6	N009	Late charge fee (Vietcombank American Express Corporate) (*)	3% unpaid minimum amount	100,000 VND	
7	N010	Credit limit change fee (*)	Free		
8	N011	Fee to change secured type (*)	Free		
9	N012	Credit limit confirmation fee (*)	Free		
10	N013	Lost/stolen card notification fee	181,818 VND/lần/thẻ		
11	N014	Cash withdrawal fee	3.64% transaction amount	Visa Corporate: 45,454 VND Amex Corporate: 45,454 VND Visa Business: 90,909 VND	
12	N015	Foreign currency processing fee	2.27% transaction amount		
13	N016	Overseas local currency transaction fee (applicable to transactions in VND with country codes other than Vietnam)	1% transaction amount		
14		Over limit fee (*)			
14,1	N017	<i>From 01 to 05 days</i>	8%/year/over limit amount		
14,2	N018	<i>From 06 to 15 days</i>	10%/year/over limit		
14,3	N019	<i>From 16 days and above</i>	15% /year/over limit		
15	N020	Chargeback fee	Free		
16	N021	Transaction invoice request	Free		
17	N022	Card termination fee (apply for physical card)	100,000 VND/VND		
18	N023	Card delivery fee by post	20,000 VND/card		

No.	Charge code	Services	Rate	Min	Max
II		Commercial Debit Card			
1	N024	Issuance fee	Free		
2	N025	Annual fee	240,000 VND/card/year		
3	N026	Reissuance/Replacement fee (per cardholder's request)	50,000 VND		
4	N027	PIN reissuance	Free		
5	N028	Lost/stolen card notification fee	Free		
6	N029	Cash withdrawal at Vietcombank's ATM	Free		
7	N030	Cash withdrawal at other banks' ATM in Vietnam	9,090 VND/transaction		
8	N031	Cash withdrawal at other banks' ATM outside Vietnam	3.64% transaction amount	45,454 VND/transaction	
9	N032	Foreign currency processing fee	2.27% transaction amount		
10	N033	Overseas local currency transaction fee (applicable to transactions in VND with country codes other than Vietnam)	1% transaction amount	9,000 VND/transaction	
11	N034	Chargeback fee	Free		
12	N035	Transaction invoice request	Free		
13	N036	Card termination fee (applicable for physical card)	50,000 VND/card		
14	N037	Card delivery fee by post	20,000 VND/card		
III		Visa Data Service			
1		Visa Spend Clarity for Enterprises (VSCE)			
1,1		Spend Management			
1,1,1	N038	Registration fee	Free		
1,1,2	N039	Installation Fee	3,000,000 VND/ one-time collection at the time of installation		
1,1,3	N040	Maintenance fee	1,000,000 VND/month		
1,2		Expense Management			
1,2,1	N041	Registration fee	Free		
1,2,2	N042	Installation Fee	3,000,000 VND/ one-time collection at the time of installation		
1,2,3	N043	Maintenance fee	1,000,000 VND/month		
2		Visa Commercial Format Data Transmission (VCF)			
2,1		SFTP Push (SSH File Transfer Protocol Push)			
2,1,1	N044	Registration fee	Free		
2,1,2	N045	Installation Fee	3,000,000 VND/ one-time collection at the time of installation		
2,1,3	N046	Maintenance fee	1,000,000 VND/month		

No.	Charge code	Services	Rate	Min	Max
2,2		VFES (Visa File Exchange Service)			
2,2,1	N047	Registration fee	Free		
2,2,2	N048	Installation Fee	3,000,000 VND/ one-time collection at the time of installation		
2,2,3	N049	Maintenance fee	1,000,000 VND/month		
IV		Interest rate (*)			
1		Vietcombank Visa Corporate	17%/year		
2		Vietcombank American Express Corporate – Green/Standard class	Not applicable		
3		Vietcombank American Express Corporate – Gold	Not applicable		
4		Vietcombank Visa Business	19.5%/year		

1. Above fees excluded VAT. Cases marked with (*) are exempt to VAT.
2. Fees calculated by % will be charged by % x transaction amount.
3. Chargeback fee: This fee will be refunded by Vietcombank under customer's reasonable claim.
4. Foreign currency exchange fee are regulated by the International Card Schemes and/or Vietcombank.
5. Transactions using foreign currency are subject to current regulations on foreign currency management of government.
6. Exchange rate: is the exchange rate applied by the Vietcombank according to the exchange rates prescribed by the Card Schemes or at the exchange rate of the Bank at the time of the transaction being updated into the Vietcombank's system.
7. Over limit fee is calculated by %/year, 1 year is 365 days.
8. Interest rate for credit card is calculated by %/year, 1 year is 365 days.
9. Above fees did not include fees regulated by other banks/Card Schemes (if any).
10. In case that Client asks to cancel transactions or transactions fails to be implemented due to errors and/or mistakes out of Vietcombank's faults, Vietcombank shall not reimburse the Service charge and other fees collected by Vietcombank.
11. The Fee Schedule is announced in both Vietnamese and English. In the event of any discrepancy between the Vietnamese version and the English version, the Vietnamese version shall prevail.
12. Vietcombank reserves the right to change this fee schedule from time to time and will notify the changes at least 07 days prior to effective date on the official website of the bank (website: www.vietcombank.com.vn)/.