

## INTERNATIONAL CREDIT CARD FEE SCHEDULE AND INTEREST RATE FOR INDIVIDUAL CUSTOMER AT VIETCOMBANK

*(Effective from 22<sup>nd</sup> January 2026)*

No	Description	Rate
1	<b>Issuance fee (*)</b>	Free
2	<b>Annual fee (*)</b>	
2.1	<b>Vietcombank Visa Infinite card</b>	30.000.000 VND/card/year (Free for VCB Priority Diamond Elite and VCB Priority Diamond)
2.1	<b>Vietcombank Visa Signature card</b>	3.000.000 VND/card/year (Free for VCB Priority customers) <sup>1</sup>
2.3	<b>Vietcombank Visa Platinum card (Visa Platinum)/ Vietcombank Vibe Platinum (Vibe Platinum)/ Vietcombank Cashplus Platinum American Express (Amex Cashplus)/ Vietcombank Mastercard World (Mastercard World)/ Vietcombank JCB Platinum (JCB Platinum)/ Vietcombank Vietnam Airlines Platinum American Express (Amex Platinum) card</b>	
2.3.1	<i>Principle card</i>	800.000 VND/card/year
2.3.2	<i>Supplementary card</i>	500.000 VND/card/year
2.4	<b>Vietcombank Vibe card</b>	
2.4.1	<i>Principle card</i>	400.000 VND/card/year
2.4.2	<i>Supplementary card</i>	200.000 VND/card/year
2.5	<b>Vietcombank Visa, JCB, Mastercard card</b>	
2.5.1	<i>Principle card</i>	200.000 VND/card/year
2.5.2	<i>Supplementary card</i>	100.000 VND/card/year
2.6	<b>Vietcombank American Express card</b>	
2.6.1	Gold class	
a	<i>Principle card</i>	400.000 VND/card/year

<sup>1</sup> Annual fee will apply to Vietcombank Visa Signature cards if the cardholder no longer maintains their Priority tier.

No	Description	Rate
b	<i>Supplementary card</i>	200.000 VND/card/year
2.6.2	Green/Standard class	
a	<i>Principle card</i>	200.000 VND/card/year
b	<i>Supplementary card</i>	100.000 VND/card/year
2.7	<b>Vietcombank Vietnam Airlines American Express card</b>	
2.7.1	Gold class	
a	<i>Principle card</i>	400.000 VND/card/year
b	<i>Supplementary card</i>	200.000 VND/card/year
2.7.2	Green/Standard class	
a	<i>Principle card</i>	200.000 VND/card/year
b	<i>Supplementary card</i>	100.000 VND/card/year
2.8	<b>Vietcombank Visa Snack (no supplementary card)</b>	400.000 VNĐ/ card/year
2.9	<b>Saigon Centre – Takashimaya – Vietcombank Visa card (no supplementary card)</b>	Free for 1 <sup>st</sup> year
2.9.1	<i>Gold class</i>	200.000 VND/card/year
2.9.2	<i>Standard class</i>	100.000 VND/card/year
2.10	<b>Saigon Centre – Takashimaya – Vietcombank JCB card (no supplementary card)</b>	100.000 VND/card/year Free for 1 <sup>st</sup> year
3	<b>Fast track issuance fee (*)</b> (Not applicable for co-branded cards; Not including issuance/reissuance fee; Only applicable for Hanoi and HCMC).	50.000 VND/card
4	<b>Urgent replacement fee overseas for Vietcombank American Express cards</b> (not including mailing fee)	90.909 VND/time/card
5	<b>Urgent cash advances overseas for Vietcombank American Express card</b> (not including cash withdrawal fee)	7,27 USD/transaction
6	<b>Card Replacement fee</b> (applicable to physical cards)	
6.1	Vietcombank Visa Infinite card	8.000.000 VND/card/time
6.2	Vietcombank Visa Signature, Vietcombank Visa Platinum, Vietcombank Vibe Platinum, Vietcombank Amex Platinum, Vietcombank Amex Cashplus, Vietcombank Mastercard World, Vietcombank JCB Platinum card	Free

No	Description	Rate
6.3	Vietcombank Viettravel Visa	Free
6.4	Saigon Centre – Takashimaya – Vietcombank Visa	Free
6.5	Saigon Centre – Takashimaya – Vietcombank JCB	Free
6.6	Other credit cards	45.454 VND/card/time
<b>7</b>	<b>PIN reissuance fee</b>	
7.1	Vietcombank Viettravel Visa	Free
7.2	Other credit cards	27.272 VND/time/card
<b>8</b>	<b>PIN reissuance fee on Digibank</b>	Free
<b>9</b>	<b>Late charge for unpaid minimum amount (*)</b>	3% unpaid minimum amount (min 100.000 VND)
<b>10</b>	<b>Credit limit change fee (*)</b>	
10.1	Vietcombank Visa Infinite, Vietcombank Visa Signature, Vietcombank Visa Platinum, Vietcombank Vibe Platinum, Vietcombank Amex Platinum, Vietcombank Amex Cashplus, Vietcombank Mastercard World, Vietcombank JCB Platinum	Free
10.2	Vietcombank Viettravel Visa card	Free
10.3	Other credit cards	50.000 VND/time/card
<b>11</b>	<b>Fee to change secured type</b>	
11.1	Vietcombank Viettravel Visa card	Free
11.2	Other credit cards	45.454 VND/time
<b>12</b>	<b>Credit limit confirmation fee (*)</b>	
12.1	Vietcombank Visa Infinite, Vietcombank Visa Signature, Vietcombank Visa Platinum, Vietcombank Vibe Platinum, Vietcombank Amex Platinum, Vietcombank Amex Cashplus, Vietcombank Mastercard World, Vietcombank JCB Platinum card	Free
12.2	Vietcombank Viettravel Visa card	Free
12.3	Other credit cards	50.000 VND/time/card
<b>13</b>	<b>Lost card notification fee</b>	

No	Description	Rate
13.1	Vietcombank Viettravel Visa card	Free
13.2	Other credit cards	181.818 VND/time/card
<b>14</b>	<b>Cash withdrawal fee</b>	3,64% transaction amount (min 45.454 VND/transaction)
<b>15</b>	<b>Foreign currency processing fee</b>	2,27% transaction amount
<b>16</b>	<b>Overseas local currency transaction fee</b> (applicable to transactions in VND with country codes other than Vietnam)	1% transaction amount
<b>17</b>	<b>Over limit fee (*)</b>	
17.1	<i>From 01 to 05 days</i>	8%/year/over limit amount
17.2	<i>From 06 to 15 days</i>	10%/year/over limit amount
17.3	<i>From 16 days and above</i>	15%/year/over limit amount
<b>18</b>	<b>Chargeback fee</b>	
18.1	Vietcombank Viettravel Visa card	Free
18.2	Other credit cards	72.727 VND/transaction
<b>19</b>	<b>Transaction invoice request</b>	
19.1	<i>At VCB's merchant</i>	18.181 VND/invoice
19.2	<i>At other banks' merchant</i>	72.727 VND/invoice
<b>20</b>	<b>Card termination fee</b>	
20.1	Vietcombank Visa Infinite, Vietcombank Visa Signature card	Free
20.2	Other credit cards	100.000 VND/card
<b>21</b>	<b>Card activation fee at the counter</b>	20.000 VND/card
<b>22</b>	<b>Card delivery fee by post</b>	20.000 VND/card
<b>22</b>	<b>Conversion Fee for Flexible Installment via VCB Digibank (*)</b>	
22.1	3-month installment	2,5% installment amount
22.2	6-month installment	4,0% installment amount
22.3	9-month installment	5,0% installment amount

No	Description	Rate
22.4	12-month installment	6,5% installment amount
<b>23</b>	<b>Interest rate</b>	
23.1	Visa/Mastercard/Amex/JCB card	
23.1.1	<i>Classic class</i>	22%/year
23.1.2	<i>Gold class</i>	21%/year
23.1.3	<i>Platinum/World class</i>	19,5%/year
23.1.4	<i>Infinite/Signature class</i>	18%/year
23.2	Vietcombank Viettravel Visa card	21%/year
23.3	Saigon Centre – Takashimaya – Vietcombank Visa card	
23.3.1	<i>Classic class</i>	22%/year
23.3.2	<i>Gold class</i>	21%/year
23.4	Saigon Centre – Takashimaya – Vietcombank JCB card	22%/year

## NOTES

1. Above fees excluded VAT, except for those marked (\*) were not subject 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 processing fee are regulated by the International Card Schemes and/or the Bank.
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. Vietcombank would not refund fees charged in case customer requests to cancel the transaction or transaction/service was not processed due to errors/incidents not arisen from Vietcombank.
11. 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](http://www.vietcombank.com.vn))/.

## APPENDIX: ANNUAL FEE OF CREDIT CARDS THAT NO LONGER ISSUED

No	Description	Rate
1	<b>Vietcombank Visa, JCB, Mastercard credit card</b>	
1.1	Green/Standard class	
a	<i>Principle card</i>	100.000 VND/card/year
b	<i>Supplementary card</i>	50.000 VND/card/year
2	<b>Vietcombank UnionPay credit card</b>	
2.1	Gold class	
a	<i>Principle card</i>	200.000 VND/card/year
b	<i>Supplementary card</i>	100.000 VND/card/year
2.2	Green/Standard class	
a	<i>Principle card</i>	100.000 VND/card/year
b	<i>Supplementary card</i>	50.000 VND/card/year
3	<b>Vietcombank Viettravel Visa card (no supplementary card)</b>	200.000 VND/card/year