

**DEBIT CARD FEE SCHEDULE
FOR INDIVIDUAL CUSTOMER AT VIETCOMBANK**

(Valid from 22.01.2026)

No	Description	Rate
I	DOMESTIC DEBIT CARD	
1	Issuance fee	
1.1	Vietcombank Connect24 card (principle card, supplementary card)	
1.1.1	<i>Physical card (principal card, supplementary card)</i>	45.454 VND/card
1.1.2	<i>Virtual card</i>	free
1.2	Student card Vietcombank – Tekmedi – Thong Nhat Connect24 card Vietcombank – Cho Ray Connect24 card (principle card, supplementary card)	45.454 VND/card
2	Fast track issuance fee (Not applicable for co-branded cards; Not including issuance/reissuance fee; Only applicable for Hanoi and HCMC)	45.454 VND/card
3	Card replacement fee/Card printing fee (only applicable if the customer requests a physical card)	45.454 VND/time/card
4	Card activation fee at the counter	20.000 VND/card
5	Card delivery fee by post	20.000 VND/card
6	PIN reissuance fee (hard copy)	9.090 VND/time/card
7	PIN reissuance fee on Digibank	Free
8	Interbank remittance via cards fee at Vietcombank's ATM	
8.1	Transaction amount less than or equal 2.000.000 VND	5.000 VND/transaction
8.2	Transaction amount of more than 2.000.000 VND and less than 10.000.000 VND	7.000 VND/transaction
8.3	Transaction amount of above 10.000.000 VND	0,02% transaction amount (min 10.000 VND)

No	Description	Rate
9	Transaction fee at VCB's ATM	
9.1	Cash withdrawal	1.000 VND/transaction
9.2	Account transfer	3.000 VND/transaction
10	Transaction fee at other banks' ATM	
10.1	Cash withdrawal	3.000 VND/transaction
10.2	Account balance inquiry	500 VND/transaction
10.3	Statement inquiry/Account statement inquiry	500 VND/transaction
10.4	Account transfer	5.000 VND/transaction
11	Chargeback fee	Free
12	Transaction invoice request	
12.1	At VCB's merchant	9.090 VND/invoice
12.2	At other banks' merchant	45.454 VND/invoice
II INTERNATIONAL DEBIT CARD		
1	Issuance fee	
1.1	Vietcombank Visa Platinum card VCB DigiCard (no supplementary card) Saigon Centre – Takashimaya – Vietcombank Visa card (no supplementary card) Vietcombank – VNU Visa International debit card (no supplementary card)	Free
1.2	Vietcombank eVer-link Vietcombank Mastercard card	
1.2.1	<i>Physical card (principal card, supplementary card)</i>	45.454 VND/card
1.2.2	<i>Virtual card</i>	Free
2	Annual fee	
2.1	Vietcombank Visa Platinum card	327.273 VND/principle card/year Free for supplementary card
2.2	Vietcombank Visa Platinum eCard (no supplementary card) (<i>Including both physical and virtual card</i>)	163.636 VND/principle card/year
2.3	Vietcombank eVer-link	54.545 VND/card/year

No	Description	Rate
	Vietcombank Mastercard (Including both physical and virtual card)	Free for 01 year from the first issuance
2.4	Vietcombank eVer-link eCard VCB DigiCard	Free
2.5	Saigon Centre – Takashimaya – Vietcombank Visa card	54.545 VND/card/year Free for 01 year from the first issuance
2.6	Vietcombank – VNU Visa International debit card	54.545 VND/card/year Free for 02 years from the first issuance
3	Fast track issuance fee (Not applicable for co-branded cards; Not including issuance/renewal/reissuance fee; Only applicable for Hanoi and HCMC)	45.454 VND/card
4	Card replacement fee/Card printing fee (only applicable if the customer requests a physical card)	
4.1	Vietcombank Visa Platinum card Vietcombank – VNU Visa International debit card	Free
4.2	Other international debit cards (eVer-link/ Mastercard/ Saigon Centre – Takashimaya – Vietcombank Visa)	45.454 VND/card
5	Card renewal fee	Free
6	Card activation fee at the counter	20.000 VND/card
7	Card delivery fee by post	20.000 VND/card
8	PIN reissuance fee (hard copy)	
8.1	Vietcombank Visa Platinum card Vietcombank – VNU Visa International debit card	Free
8.2	Other international debit cards (eVer-link/ Mastercard/ Saigon Centre – Takashimaya – Vietcombank Visa)	9.090 VND/time/card
9	PIN reissuance fee on Digibank	Free
10	Lost card notification fee	
10.1	Vietcombank Visa Platinum card	Free
10.2	Vietcombank eVer-link/ Mastercard/ Saigon Centre – Takashimaya – Vietcombank Visa	181.818 VND/card/time

No	Description	Rate
	card/ Vietcombank – VNU Visa International debit card	
11	Interbank remittance via cards fee at Vietcombank's ATM	
11.1	Transaction amount less than or equal 2.000.000 VND	5.000 VND/transaction
11.2	Transaction amount of more than 2.000.000 VND and less than 10.000.000 VND	7.000 VND/transaction
11.3	Transaction amount of above 10.000.000 VND	0,02% transaction amount (min 10.000 VND)
12	Transaction fee at Vietcombank's ATM	
12.1	Vietcombank Visa Platinum card Vietcombank Visa Platinum eCard	
12.1.1	Cash withdrawal	Free
12.1.2	Account transfer	3.000 VND/transaction
12.2	Other international debit cards (eVer-link/ Mastercard/ Saigon Centre – Takashimaya – Vietcombank Visa/ Vietcombank – VNU Visa International debit card/ eVer-link eCard/ VCB DigiCard)	
12.2.1	Cash withdrawal	1.000 VND/transaction
12.2.2	Account transfer	3.000 VND/transaction
13	Transaction fee at other banks' ATM	
13.1	Cash withdrawal in Vietnam	9.090 VND/transaction
13.2	Cash withdrawal outside Vietnam	3,64% transaction amount (min 45.454 VND/ transaction)
14	Foreign currency processing fee	2,27% transaction amount
15	Overseas local currency transaction fee (Applicable to transactions in VND with country codes other than Vietnam)	1% transaction amount (min 9.000 VND/transaction)
16	Chargeback fee	
16.1	Vietcombank Visa Platinum card Vietcombank Visa Platinum eCard	Free
16.2	Other international debit cards (eVer-link/ Mastercard/ Saigon Centre – Takashimaya – Vietcombank Visa/ Vietcombank – VNU	72.727 VND/transaction

No	Description	Rate
	Visa International debit card/ eVer-link eCard/ VCB DigiCard)	
17	Transaction invoice request	
17.1	Vietcombank Visa Platinum card Vietcombank Visa Platinum eCard	
17.1.1	<i>At VCB's merchant</i>	Free
17.1.2	<i>At other banks' merchant</i>	Free
17.2	Other international debit cards (eVer-link/ Mastercard/ Saigon Centre – Takashimaya – Vietcombank Visa/ Vietcombank – VNU Visa International debit card/ eVer-link eCard/ VCB DigiCard)	
17.2.1	<i>At VCB's merchant</i>	18.181 VND/invoice
17.2.2	<i>At other banks' merchant</i>	72.727 VND/invoice
18	Cash withdrawal at other banks' counter	3,64% transaction amount (min 45.454 VND/transaction)
19	Card termination fee (applicable for contactless physical card)	50.000 VND/card

NOTES

1. Above fees excluded VAT.
2. Free annual fee for the following year when the spending amount reaches target volume in the previous year.
3. Vietcombank Visa Platinum eCard, Vietcombank eVer-link eCard/Vietcombank Connect24 Visa eCard cards will temporarily stop issuing new cards from 11/10/2023, except in cases where customers switch card technology. These eCards are different from the virtual Vietcombank Visa Platinum and Vietcombank eVer-link cards that will be deployed from 11/10/2023.
4. Fees calculated by % will be charged by % x transaction amount.
5. Chargeback fee: This fee will be refunded by Vietcombank under customer's reasonable claim.
6. Foreign currency processing fee are regulated by the International Card Schemes and/or the Bank.
7. Transactions using foreign currency are subject to current regulations on foreign currency management of government.

8. 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
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)./.