

VIETCOMBANK VISA BUSINESS
CARD FEE SCHEDULE AND INTEREST
(Valid from 20 Nov 2025)

No	Description	Rate
1	Issuance fee (*)	Free
2	Annual fee (*)	300.000 VND/card/year
3	Reissuance/ Replacement fee (per cardholder's request)	50.000 VND/card
4	PIN reissuance fee	50.000 VND/time/card
5	Late charge for unpaid minimum amount (*)	3% unpaid minimum amount (min 100.000 VND)
6	Credit limit change fee (*)	Free
7	Credit limit confirmation fee (*)	Free
8	Lost card notification fee	Free
9	Cash withdrawal fee	3,64% transaction amount (min 45.454 VND/transaction)
10	Foreign currency processing fee	2,27% transaction amount
11	Overseas local currency transaction fee (applicable to transactions in VND with country codes other than Vietnam)	1% transaction amount
12	Over limit fee (*)	
12.1	<i>From 01 to 05 days</i>	8%/year/over limit amount
12.2	<i>From 06 to 15 days</i>	10%/year/over limit amount
12.3	<i>From 16 days and above</i>	15%/year/over limit amount
13	Chargeback fee	Free
14	Transaction invoice request	Free
15	Interest rate	19,5%/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 exchange 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)/.