

## SCHEDULE OF FEES FOR ISSUANCE AND USE OF EXIMBANK CARD

Effective from December 25th , 2020

### I. SCHEDULE OF FEES FOR ISSUANCE AND USE OF EXIMBANK DOMESTIC CARD

No	CATEGORIES	RATE OF FEE
1	<b>Standard issue fee (CHIP card) (*)</b>	VND70,000
	Express issue fee	
	- Principal card	VND100,000
	- Supplementary card	VND50,000
2	Annual fee	Free of charge
3	Card re-issue fee (per request)	VND50,000
	- Express card re-issue fee	As item 1
	- Card captured at allied ATMs	VND20,000
4	PIN re-issue fee	VND20,000
5	Dispute investigation fee	VND50,000 for dispute transaction found genuine
6	ATM service fee	
	6.1. ATM transaction fee	
	a. At Eximbank ATMs	
	- Balance Inquiry, Mini-statement	Free of charge
	- Cash advance fee	VND1,100/ a transaction
	- Fund Transfer	VND2,200/ a transaction
	b. At other ATMs	
	- Balance Inquiry, Mini-statement	VND550/ a transaction
	- Cash advance fee	VND3,300/ a transaction
	- Fund Transfer	0.011% x The amount, minimum VND1,650, maximum VND16,500
	6.2. Bill payment fee	
	- Beneficiary account within Eximbank's network	Free of charge
	- Beneficiary account out of Eximbank's network	Applied Schedule of Fees for Individual Customers – Transaction on VND account
7	Sales slip retrieval fee (each copy)	
	- At Eximbank merchant	VND10,000
	- At other merchants	VND50,000

## II. SCHEDULE OF FEES FOR ISSUANCE AND USE OF EXIMBANK VISA/MASTERCARD/JCB DEBIT

NO.	CATEGORIES	RATE OF FEE	
		Visa Platinum Debit	For the rest card
1	Standard issue fee	Free of charge	Free of charge
	Express issue fee		
	- Principal card	VND 250,000	VND 200,000
	- Supplementary card	VND 200,000	VND 150,000
2	Annual fee		
	- Principal card	1st year: Free of charge From the 2nd year: VND 300,000	VND200,000
	- Supplementary card	1st year: Free of charge From the 2nd year: VND 300,000	VND100,000
3	Card re-issue fee (per request)		VND100,000
	- Express card re-issue fee		As item 1
	- Card re-issue fee (captured by ATM)		VND80,000
4	PIN re-issue fee		VND50,000
5	Dispute investigation fee	VND100,000 for dispute transaction found genuine	
6	Cash advance fee (per transaction)		
	6.1. In Eximbank network		
	a. At ATMs		Free of charge
	b. At counters	Applied Schedule of Fees for Individual Customers- Transaction on account	
	6.2. Out of Eximbank network	4% of cash advance amount, minimum VND80,000	
7	Lost/stolen card fee		VND200,000
8	Statement retrieval fee		
	- By email, HomeBanking service		Free of charge
	- By post		VND6,000 per month
9	Sales slip retrieval fee (each copy)		
	- At Eximbank merchant		VND90,000
	- At other merchants		VND90,000
10	Balance certificate		VND100,000
11	Others (if applicable)		
	- Currency conversion fee (****)	2.7% of transaction amount	4% of transaction amount

	- Processing currency transaction fee in VND at acquirer bank's merchants with other country codes than VIETNAM (***)	1.2% of transaction amount
	- Order of goods, services by email, fax, Internet	Free of charge
12	Deposit interest on the account balance	As per Eximbank's interest on current account at the certain time
	Bill payment fee	
13	- Beneficiary account within Eximbank's network	Free of charge
	- Beneficiary account out of Eximbank's network	Applied Schedule of Fees for Individual Customers – Transaction on VND account
14	Account management fee (**)	Applied Schedule of Fees for Individual Customers

### III. SCHEDULE OF FEES FOR ISSUANCE AND USE OF INTERNATIONAL CREDIT CARD

NO.	Type	Standard/ Gold (***)	Passbook Card/ Teacher Card	JCB Platinum Cash Back	Visa Platinum	Visa Platinum Cash Back	One World Mastercard	Priority Visa Signature
1	Standard issue fee	Free of charge			VND800,000			Free of charge
	Express issue fee	VND150,000						
2	Annual fee	VND400,000	VND200,000	VND1,200,000			VND1,500,000	
3	Card re-issue fee (per request)	VND80,000						
	- Card re-issue fee (captured by ATM)	VND40,000			VND50,000			
	- Express card re-issue fee	As item 1 (according to each card type)						
4	PIN re-issue fee	VND50,000						
5	Dispute investigation fee	VND80,000						
6	Cash advance fee (per transaction)	4% of cash advance amount, minimum VND100,000	<b>a) Passbook Card:</b> - In Eximbank network: Free of charge - Out of Eximbank network: 4% of cash advance amount, minimum VND100,000  <b>b) Teacher Card:</b> 4% of cash advance amount, minimum VND100,000	4% of cash advance amount, minimum VND100,000				
7	Lost/stolen card fee	VND200,000						
8	Statement retrieval fee							
	- Monthly statement	Free of charge						
	- Statement in three latest periods	Free of charge						
	- Statement over the above period	VND3,000 (each page), minimum VND10,000					Free of charge	
9	Sales slip retrieval fee (each copy)							

	- At Eximbank merchant	VND20,000			
	- At other merchants	VND80,000			
10	Balance certificate	VND80,000			
11	Finance charge	28.2% per year	<b>Passbook card:</b> 12% per year	28.2% per year	
			<b>Teacher Card:</b> 28.2% per year		
12	Late payment charge	4% of minimum amount due (minimum VND80,000)			
13	Over credit limit fee	15% per year of over limit amount			
14	Change credit limit fee (per request)	VND80,000			
15	Others (if applicable)				
	- Currency conversion fee (****)	4% of transaction amount	2.7% of transaction amount	4% of transaction amount	2.5% of transaction amount
	- Processing currency transaction fee in VND at acquirer bank's merchants with other country codes than VIETNAM (****)	1.2% of transaction amount			
	- Order of goods, services by email, fax, Internet	Free of charge			
16	Bill payment fee				
	- Beneficiary account within Eximbank's network	Free of charge			
	- Beneficiary account out of Eximbank's network	Applied Schedule of Fees for Individual Customers – Transaction on VND account			
17	Change kind of security fee	VND50,000			

## VI. SMS ALERT SERVICE

CARD TYPE	RATE OF FEE
International Debit and Credit Card	VND 33,000 per quarterly per card per phone number

### **Note:**

- All rates have included VAT, except for those marked (\*\*\*) were not subject to VAT
- Eximbank will convert all card transactions in foreign currency to VND at the exchange rate fixed from time to time by Eximbank or the International Credit Card Organizations.
- (\*) Standard issue fee (CHIP card): Free for cardholders who have card belonging to dynamic, cool, payroll combo or Loyalty/VIP segment (if any)
- (\*\*) Applicable to international debit cards (effective from 2020) linked to a demand account
- (\*\*\*) Include: Standard Visa/Mastercard card, JCB Young Card, Gold Visa/Mastercard/JCB card, Visa Business card, Visa Violet card, Jetstar JCB Card, UEFA Champions League MasterCard Card, Visa Auto Card.
- Finance charge for Pass Book card shall be computed as soon as the balance arises