

SCHEDULE OF FEES FOR ISSUANCE AND USE OF EXIMBANK CARD

Effective From June 01st 2022

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

| No | CATEGORIES | RATE OF FEE |
|----|---|--|
| 1 | Standard issue fee (CHIP card) (*) | 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 | Mastercard Business Debit | For the rest card |
| 1 | Standard issue fee | Free of charge | | |
| | Express issue fee | Principal card VND 250,000 | VND 200,000 | VND 200,000 |
| | | Supplementary card VND 200,000 | | VND 150,000 |
| 2 | Annual fee | 1st year: Free of charge From the 2nd year: VND 300,000 | 1st year: Free of charge From the 2nd year: VND 300,000 | Principal card VND 200,000 |
| | | 1st year: Free of charge From the 2nd year: VND 300,000 | | Supplementary card VND 100,000 |
| 3 | Card re-issue fee (per request) at counters | VND100,000 | | |
| | Card re-issue fee (per request) at online | VND80,000 | | |
| | - 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 | Applied Schedule of Fees for Corporate Customers- Transaction on account | 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 | | | |

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|----|---|--|---|--|
| | - By email, HomeBanking service | Free of charge | | |
| | - By post | VND6,000 per month | | |
| | Sales slip retrieval fee (each copy) | | | |
| 9 | - At Eximbank merchant | VND90,000 | | |
| | - At other merchants | VND90,000 | | |
| 10 | Balance certificate | VND100,000 | | |
| | Others (if applicable) | | | |
| 11 | - Currency conversion fee (****) | 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 | | |
| 13 | 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 | Applied Schedule of Fees for Corporate Customers – Transaction on VND account | Applied Schedule of Fees for Individual Customers – Transaction on VND account |
| 14 | Account management fee (**) | Applied Schedule of Fees for Individual Customers – Transaction on VND account | Applied Schedule of Fees for Corporate Customers – Transaction on VND account | Applied Schedule of Fees for Individual Customers – Transaction on VND account |

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

1. Standard/Gold Class

| NO. | Type | Standard/ Gold (***)/Visa Business | Passbook Card/ Teacher Card |
|-----|---|---|--|
| 1 | Standard issue fee | Free of charge | |
| | Express issue fee | VND150,000 | |
| 2 | Annual fee | VND400,000 | VND200,000 |
| 3 | Card re-issue fee (per request) at counters | VND80,000 | |
| | Card re-issue fee (per request) at online | VND80,000 | |
| | Card re-issue fee (captured by ATM) | VND40,000 | |
| | 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 | <p>a) Passbook Card: <i>In Eximbank network:</i> Free of charge <i>Out of Eximbank network:</i> 4% of cash advance amount, minimum VND100,000</p> <p>b) Teacher Card: 4% of cash advance amount, minimum VND100,000</p> |
| 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 | |
| 9 | Sales slip retrieval fee (each copy) | | |
| | At Eximbank merchant | VND20,000 | |

| NO. | Type | Standard/ Gold (***)/Visa Business | Passbook Card/ Teacher Card |
|-----|--|--|--------------------------------|
| | At other merchants | VND80,000 | |
| 10 | Balance certificate | VND80,000 | |
| 11 | Finance charge | 33% per year | |
| 12 | Late payment charge | 5% of minimum amount due (minimum VND100,000) | |
| 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 | |
| | 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– Transaction on VND account | |
| 17 | Change kind of security fee | VND50,000 | |
| 18 | Card cancelled fee under 6 months from the card issue month (*****) | VND200,000 | |

2. Platinum Class:

| NO. | Type | JCB Platinum Cash Back | Visa Platinum | Visa Platinum Cash Back |
|-----|--------------------|---------------------------|---------------|----------------------------|
| 1 | Standard issue fee | Free of charge | VND800,000 | |
| | Express issue fee | VND150,000 | | |
| 2 | Annual fee | VND1,200,000 | | |

| | | | |
|----|--|---|-----------|
| 3 | Card re-issue fee (per request) at counters | VND80,000 | |
| | Card re-issue fee (per request) at online | 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 | |
| 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 | |
| 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 | 33% per year | |
| 12 | Late payment charge | 5% of minimum amount due (minimum VND100,000) | |
| 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 | |
| | 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– Transaction on VND account |
| 17 | Change kind of security fee | VND50,000 |
| 18 | Card cancelled fee under 6 months from the card issue month (*****) | VND200,000 |

3. World/signature class:

| NO. | Type | Mastercard One World | Mastercard Business World | Priority Visa Signature |
|-----|---|---|---------------------------|--|
| 1 | Standard issue fee | VND800,000 | Free of charge | |
| | Express issue fee | | | |
| 2 | Annual fee | VND1,500,000 | VND 800,000 | 1st year: Free of charge From the 2nd year: VND 2,000,000 |
| 3 | Card re-issue fee (per request) at counters | VND80,000 | | |
| | Card re-issue fee (per request) at online | VND80,000 | | |
| | Card re-issue fee (captured by ATM) | 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 | | |
| 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 | |

| NO. | Type | Mastercard One World | Mastercard Business World | Priority Visa Signature |
|-----|--|--|---|--|
| 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 | 33% per year | | |
| 12 | Late payment charge | 5% of minimum amount due (minimum VND100,000) | | |
| 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 | | |
| | 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 | Applied Schedule of Fees for Corporate Customers – Transaction on VND account | Applied Schedule of Fees for Individual Customers – Transaction on VND account |
| 17 | Change kind of security fee | VND50,000 | | |
| 18 | Card cancelled fee under 6 months from the card issue month (*****) | VND200,000 | | |

4. Ultimate Class:

| NO. | Type | JCB Ultimate |
|-----|---|--|
| 1 | Standard issue fee | Free of charge |
| | Express issue fee | VND150,000 |
| 2 | Annual fee | 1st year: Free of charge From the 2nd year: VND 2,000,000 |
| 3 | Card re-issue fee (per request) at counters | VND80,000 |
| | Card re-issue fee (per request) at online | VND80,000 |
| | Card re-issue fee (captured by ATM) at online | VND40,000 |
| | 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 |
| 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 |
| 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 | 33% per year |
| 12 | Late payment charge | 5% of minimum amount due (minimum VND100,000) |
| 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) | |

| NO. | Type | JCB Ultimate |
|-----|--|--|
| | Currency conversion fee (****) | 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 |
| 16 | Bill payment fee | |
| | Beneficiary account within Eximbank's network | Free of charge |
| | Beneficiary account out of Eximbank's network | Applied Schedule of Fees– Transaction on VND account |
| 17 | Change kind of security fee | VND50,000 |
| 18 | Card cancelled fee under 6 months from the card issue month (*****) | VND200,000 |

IV. 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.
- (*****) Lost/stolen card fee: Free of charge in case of Customer cancel the Card.
- (*****) Card cancelled fee under 6 months from the card issue month: Free of charge for renewal Card.