

# SCHEDULE OF FEES FOR ISSUANCE AND USE OF EXIMBANK CARD

Effective From August 15<sup>th</sup> 2023

## 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	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			

	- 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><b>a) Passbook Card:</b>  <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>b) Teacher Card:</b>                      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) and cardholders who have card belonging to Payment Combo and simultaneously join “transfer funds online for free” program.
- (\*\*) 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.