

CREDIT CARD FEES AND CHARGES

Annual Fee ^(*)

■ Visa Platinum:	
Primary Card	VND 1,500,000
Supplementary Card	VND 1,000,000
■ Visa Gold:	
Primary Card	VND 600,000
Supplementary Card	VND 400,000
■ Visa Classic:	
Primary Card	VND 300,000
Supplementary Card	VND 200,000

Cash Advance Fee at ATM (per transaction) 4% of cash advance amount, minimum VND 50,000

Transaction Fee For Cash Withdrawal From Bank Account

■ In Vietnam	
At HSBC ATMs & Techcombank ATMs:	Free
At VISA/PLUS network ^(**) :	VND 20,000/transaction
■ Overseas	
At HSBC ATMs:	VND 45,000/transaction
At VISA/PLUS network ^(**) :	VND 60,000/transaction

Minimum Payment Due 5% of statement balance (minimum VND 50,000), plus the overdue and plus the overlimit amount

Finance Charge

■ Visa Platinum:	2%/month
■ Visa Gold:	2.15%/month
■ Visa Classic:	2.25%/month

The finance charge is not applied if no cash advance is used and the full statement balance is paid by due date each month.

The finance charge may be changed from time to time in accordance with the local regulatory requirements.

Late Charge 4% of minimum amount due, (minimum VND 80,000)

Duplicate Statement Fee VND 100,000/statement

Credit Card Balance Certificate VND 165,000/copy

Over Credit Limit Fee VND 100,000

Card Replacement Fee (for lost or damage) VND 200,000

Sales Slip Retrieval Fee VND 100,000/copy

PIN Re-issue Fee Free of charge

Change Credit Limit Fee VND 100,000/request

Dispute Investigation Fee VND 200,000 for dispute transaction found genuine

Administration Fee Applied For Foreign Currency Transactions

■ Visa Platinum:	2.25% of transaction amount
■ Visa Gold:	2.5% of transaction amount
■ Visa Classic:	3% of transaction amount

Repayment via VNPost Counters Charge 0.1% of payment amount (minimum VND 20,000)

^(*) Annual fee will be charged at the first statement date

^(**) Cash withdrawal at VISA/PLUS network might be subject to the additional charge of other banks. Effective 05 December 2011