

## DEBIT CARD FEES AND CHARGES

**Annual Fee** Free

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**Cash Withdrawal Transaction Fee**

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In Vietnam:

- |                                     |                       |
|-------------------------------------|-----------------------|
| + HSBC ATMs<br>and Techcombank ATMs | Free                  |
| + VISA/PLUS network (*)             | VND20,000/transaction |
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Overseas:

- |                         |                       |
|-------------------------|-----------------------|
| + HSBC ATMs             | VND45,000/transaction |
| + VISA/PLUS network (*) | VND60,000/transaction |
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**PIN Replacement Fee** Free

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**Sales Slip Retrieval** VND100,000/copy

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**Card Replacement Fee** VND200,000

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

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**Administration Fee Applied  
for Foreign Currency Transactions** 3% of transaction  
amount

*(\*) Cash withdrawal at VISA/PLUS network might be subject to the additional charge of other banks.*