

DEBIT CARD FEES AND CHARGES

Annual Fee Free

Cash Withdrawal Transaction Fee

In Vietnam:

- | | |
|-------------------------------------|-----------------------|
| + HSBC ATMs
and Techcombank ATMs | Free |
| + VISA/PLUS network (*) | VND20,000/transaction |
-

Overseas:

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

PIN Replacement Fee Free

Sales Slip Retrieval VND80,000/ copy

Card Replacement Fee VND100,000

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

**Administration Fee Applied
for Foreign Currency Transactions** 1.75% of transaction
amount

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