



**BIDV VISA INFINITE CREDIT CARD FEES AND CHARGES**

No	Items	Objects not subject to VAT (x)	Fee (not including of VAT)		
			Fees/Rates	Min	Max
1	Issuing Fee	x	Free		
2	Express issuing fee	x	Free		
3	Card delivery service fee	x	Free		
4	Annual Fee	x			
4.1	Primary card	x	<ul style="list-style-type: none"> <li>- Package 1: 29.999.000VND</li> <li>- Package 2: 19.999.000VND</li> <li>- Package 3: 9.999.000VND</li> </ul>		
4.2	Supplementary Card	x	<ul style="list-style-type: none"> <li>- Default package: 600.000</li> </ul> <p>If the customers need to use special privileges, customers can choose to pay annual fee at the following 3 levels:</p> <ul style="list-style-type: none"> <li>- Package 1: 29.999.000VND</li> <li>- Package 2: 19.999.000VND</li> <li>- Package 3: 9.999.000VND</li> </ul>		
5	Closing card fee	x	<ul style="list-style-type: none"> <li>- 50.000VND /card</li> <li>- In case the customer is entitled to the first annual exemption, when requesting to close the card within 12 months from the issuing date: The closing card fee is equal to the annual fee of the card type</li> </ul>		
6	Cash withdrawal fee at ATM/POS	x			
6.1	Cash withdrawal fee at ATM/POS of BIDV		4% of cash withdrawal amount	50.000VND	
6.2	Cash withdrawal fee at other		4% of cash withdrawal amount		

	ATM/POS domestic			50.000VND	
6.3	Cash withdrawal fee at other ATM/POS oversea	x	4% of cash withdrawal amount	50.000VND	
7	Cross border Fee (*)	x	1.1% of transaction amount		
8	Currency Conversion Fee (**)	x	1% of transaction amount		
9	Late payment fee	x	4% of transaction amount	100.000VND	
10	Temporary Credit Limit change Fee	x	Free		
11	Credit Limit Change Fee	x	Free		
12	Change type of secure fee	x	Free		
13	Interest	x	According to the bank's announcement		
14	Card Replacement Fee		500.000VND		
15	PIN Re-issue Fee		Free		
16	Stolen/lost card notification fee				
16.1	Via BIDV		Free		
16.2	Via International card organisation		Free		
17	Fee for issuing account statement full details according to customer's requirements		Free		
18	Sale slip Retrieval Fee		Free		
18.1	At BIDV Merchants		Free		
18.2	At other Merchants		Free		
19	Confirmation of credit limit fee		Free		
20	Dispute investigation fee		Free		
21	Emergency support fee (replacement card abroad, emergency cash advance abroad)		Free		

**Note: This fee schedule will be effective from 20Apr2020**

(\*)Applicable to transactions made at merchants with merchant country codes other than Vietnam (based on the acquirer information sent to BIDV)

(\*\*) Apply for all transactions other than VND