



NGÂN HÀNG TMCP ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM

Bank for Investment and Development of Vietnam JSC

**BIDV BUSINESS CREDIT CARD FEES AND CHARGES**

*Effective as of 01/01/2023*

*Unit: VND*

No.	Items	Fee (not including of VAT)	Objects not subject to VAT (x)
<b>1</b>	<b>Issuing Fee</b>		
1.1	First issuing fee	Free	x
1.2	Reissue fee (damage, loss)	Free	
1.3	Express issuing fee	VND 200,000	
<b>2</b>	<b>Management Fee</b>		
	Annual Fee	- First year: Free - Next years: VND500,000/card/year; free if the total payment volume reaches VND100,000,000/card/year (*)	x
<b>3</b>	<b>Transaction Fee</b>		
3.1	Transaction processing fee at terminals accepting foreign cards (**)	1.1% of the transaction amount	x
3.2	Currency conversion fee (***)	1% of the transaction amount	Depending on the case
<b>4</b>	<b>Late payment Fee</b>		
	Late payment Fee	3% of late payment amount, at least VND 100,000	x
<b>5</b>	<b>Customer request processing Fee</b>		
	Fee for reporting lost and stolen cards via International Card Organisation	Free	
<b>6</b>	<b>Fee at the counter</b>		
6.1	Card reactivation fee	Free	
6.2	PIN re-issuance fee	Free	
6.3	Card termination fee at the request of customer	VND 100,000/time (In case the customer requests to stop using the card within 12 months from the date of card issuance: Card termination fee equals the annual fee)	
<b>7</b>	<b>Temporary credit limit change fee/Credit Limit Change Fee/Change type of secure fee/Change of usage limit fee</b>		
7.1	For fee related to credit card limit	VND 100,000	x
7.2	For the fee for changing the usage limit of the supplementary card	VND 50,000	
<b>8</b>	<b>Confirmation of credit limit fee</b>	Free	
<b>9</b>	<b>Dispute investigation fee (In case the customer makes a false complaint)</b>	VND 80,000/transaction	
<b>10</b>	<b>Fee for issuing account statement full details according to customer's requirements</b>	Free	

<b>11</b>	<b>Fee for issuing of copies of transaction documents</b>		
<i>11.1</i>	<i>At BIDV's agents/merchants</i>	VND 20,000/copie	
<i>11.2</i>	<i>At other banks' agents/merchants</i>	VND 80,000/copie	
<b>13</b>	<b>Interest rate</b>		
	Interest rate	10%/per year	x

(\*): The annual fee-free payment volume is calculated from the annual fee collection date of the previous period to the annual fee collection date of this period

(\*\*): Applicable to transactions made at sales units/ devices with country codes other than Vietnam (based on payment bank information sent to BIDV) VND.

(\*\*\*): Applicable to transactions other than VND. Value added tax rate is 10% for transactions made in Vietnam and not subject to value added tax for transactions made at terminals accepting foreign cards

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