



**NGÂN HÀNG TMCP ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM**

Bank for Investment and Development of Vietnam JSC

**BIDV BUSINESS DEBIT CARD FEE SCHEDULE**

*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	Issuing Fee	Free	
1.2	Reissue fee (damage, loss)	VND 50,000	
1.3	Express issuing fee	VND 200,000	
<b>2</b>	<b>Card management fee</b>		
	Annual Fee (*)	VND 150,000/card/year; Free if the total payment volume reaches VND 50,000,000/card/year.	
<b>3</b>	<b>Transaction Fee</b>		
3.1	Fee for reporting lost and stolen cards via International Card Organisation	VND 200,000	
3.2	Card termination fee at the request of customers	VND 50,000	
<b>4</b>	<b>Sale Slip Retrieval fee (each copy)</b>		
4.1	At BIDV Merchants	VND 20,000/Copie	
4.2	At other Merchants	VND 80,000/Copie	
<b>5</b>	<b>Fee at the counter</b>		
5.1	Card reactivation fee	VND 20,000	
5.2	Fee for changing linked accounts	VND 20,000	
5.3	PIN re-issuance fee	Free	
5.4	Daily limit change Fee (for each time)	VND 30,000	
5.5	Fee for issuing account statement full details according to customer's requirements (Free account statement by email)	VND 2,000/page Min VND 20,000/statement	
5.6	Dispute investigation fee (In case the customer makes a false complaint)	VND 80,000/transaction	
<b>6</b>	<b>Transaction fee</b>		
<b>6.1</b>	<b>Cash withdrawal fee at ATM/POS</b>		
6.1.1	ATM/POS BIDV	VND 2,000	
6.1.2	Domestic ATM/POS	VND 10,000	
6.1.3	Oversea ATM/POS	4% of Cash withdrawal amount Min VND 50,000/transaction	x
6.2	Balance transfer on ATM	0,05% of transfer amount Min VND 2,000/transaction Max VND 20,000/transaction	
6.3	Balance inquiry fee on ATM / POS	Free	
6.4	Transaction processing fee at terminals accepting foreign cards (**)	1.1% of the transaction amount	x

No.	Items	Fee (not including of VAT)	Objects not subject to VAT (x)
6.5	Currency conversion fee (***)	1% of the transaction amount	Depending on the case
6.6	Receipt printing at BIDV ATM (each copy)	VND 500	
6.7	Fast interbank transfer 24/7 fee at ATM BIDV		
6.7.1.	Under VND 500,000	VND 2,000	
6.7.2.	From VND 500,001 to VND 2,000,000	VND 5,000	
6.7.3.	From VND 2,000,001 to VND 10,000,000	VND 7,000	
6.7.4.	Over VND 10,000,000	0,02% of transfer amount Min VND 10,000/transaction	

(\*): 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.