

**BIDV CREDIT CARD FEES AND CHARGES  
(NOT INCLUDED BIDV VISA INFINITE)**

*Unit: VND*

No	Items	Objects not subject to VAT (x)	Fee (not including of VAT)							
			Platinum			Gold		Classic		
			Visa Platinum/ Visa Premier/ Visa Platinum Cashback	MasterCard Platinum	MasterCard Vietravel Platinum	Visa Precious	Visa Smile	Visa Flexi	Mastercard Vietravel Standard	Visa Classic TPV
1	Issuing Fee	x	Free							
2	Express issuing fee	x	200.000/card							
3	Annual Fee	x								
3.1	- Primary card	x	1.000.000	500.000	300.000	100.000/200.000 (*)	200.000	300.000	300.000	300.000
3.2	- Supplementary card	x	600.000	250.000	150.000	100.000	100.000	150.000	150.000	150.000
	Spending amount qualified to be waived annual fee for next year cycle		250.000.000		170.000.000	N/A	75.000.000		N/A	
4	Closing card fee	x	50.000 ( If the customer is entitled to the free first annual, upon request to terminate the card within 12 months from the date of card issuance: card termination fee is equal to the annual fee of the card)							
5	Cash withdrawal fee at ATM/POS	x								
5.1	Cash withdrawal fee at ATM/ POS BIDV		3% of cash withdrawal amount, minimum 50.000			0.1% of cash withdrawal amount, minimum 5.000	3% of cash withdrawal amount, minimum 50.000		N/A	
5.2	Cash withdrawal fee at other ATM/POS in Vietnam		3% of the advance amount, minimum 50.000			2% of cash withdrawal amount, minimum 25.000	3% of cash withdrawal amount, minimum 50.000		N/A	
5.3	Cash withdrawal fee at other ATM/POS abroad	x	3% of the advance amount, minimum 50.000							
6	Cross border Fee (**)	x	1,1% transaction amount							N/A

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7	Currency conversion fee (***)	x	1% of transaction amount						N/A	
8	Late payment fee	x	4% of the late payment amount, minimum 100.000	4% of the late payment amount, minimum 200.000	4% of the late payment amount, minimum 100.000 (Maximum 4 statement periods for Visa Smile)		4% of the late payment amount, minimum 200.000	4% of the late payment amount, minimum 100.000		
9	Temporary credit limit change fee	x	50.000/time							
10	Credit Limit Change Fee	x	30.000/time							
11	Change type of secure fee	x	30.000/time							
12	Card Replacement Fee		100.000	50.000	100.000	50.000				
13	PIN Re-issue Fee		30.000							
14	Stolen/lost card notification fee									
14.1	Via BIDV		Free							
14.2	Via International card organisation		300.000	200.000	200.000	200.000	200.000	300.000	200.000	
15	Fee for issuing account statement full details according to customer's requirements		2.000/pages; Minimum 2000		50.000					
16	Sale Slip Retrieval fee (each copy)									
16.1	At BIDV Merchants		10.000/copie		20.000/copie					
16.2	At other Merchants		30.000/copie		80.000/copie			N/A		
17	Confirmation of credit		100.000/time							

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	limit fee									
18	Dispute investigation fee		80.000/ transaction							
19	Interest	x	According to the bank's announcement							

(\* ) 100.000VND apply for cardholder with loan insurance, 200.000VND apply for cardholder without loan insurance

(\*\*) 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