



BIDV DEBIT CARD FEES AND CHARGES

| No | Items | Fee (not including of VAT) | | |
|-----------|--------------------------------------|--|-----|-----|
| | | Fees/Rates | Min | Max |
| I | Issuing Fee | | | |
| 1 | Issuing Fee | | | |
| 1.1 | Platinum Debit card | Free | | |
| 1.2 | Classic Debit card | 45.455VND | | |
| 2 | Express issuing fee | 200.000 VND | | |
| 3 | Card delivery service fee | 30.000 VND | | |
| II | Card management fee | | | |
| 1 | Annual Fee | - Primary card: 80.000VND - Supplementary card: 50.000VND * Particularly for BIDV Platinum Debit card: - Primary card: 300.000VND - Supplementary card: 100.000VND | | |
| 2 | Card Replacement Fee | | | |
| 2.1 | Card Replacement Fee | 50.000 VND | | |
| 3 | PIN Re-issue Fee | 20.000 VND | | |
| 4 | Stolen/lost card notification fee | | | |
| 4.1 | Via BIDV | Free | | |
| 4.2 | Via International card organization | 200.000 VND | | |
| 5 | Activation fee for re-using the card | 10.000 VND | | |

| No | Items | Fee (not including of VAT) | | |
|------------|---|------------------------------|-----------|-----------|
| | | Fees/Rates | Min | Max |
| 6 | Fee for issuing account statement full details according to customer's requirements | 2.000 VND/pages | 20.000VND | |
| 7 | Sale Slip Retrieval fee (each copy) | | | |
| 7.1 | At BIDV Merchants | 10.000 VND/time | | |
| 7.2 | At other Merchants | 50.000 VND/time | | |
| 8 | Daily limit change Fee(for each time) | 30.000 VND/time | | |
| 9 | Dispute investigation fee | 80.000 VND/transaction | | |
| 10 | Closing Card Fee (per request for each time) | 30.000 VND/time | | |
| III | Transaction fee | | | |
| 1 | Cash withdrawal fee at ATM / POS | | | |
| 1.1 | ATM/POS BIDV | 1.000 VND/transaction | | |
| 1.2 | Domestic ATM/POS | 10.000 VND/transaction | | |
| 1.3 | Oversea ATM/POS | 4% of Cash withdrawal amount | 50.000VND | |
| 2 | Balance transfer fee on ATM | 0,05% of transfer amount | 2.000VND | 20.000VND |
| 3 | Balance inquiry fee on ATM / POS | Free | | |
| 3.1 | ATM/POS BIDV | Free | | |
| 3.2 | Domestic ATM/POS | Free | | |
| 3.3 | Oversea ATM/POS | Free | | |
| 4 | Fast interbank transfer 24/7 fee | | | |
| 4.1 | Under 500.000 VND | 2.000VND/transaction | | |
| 4.2 | From 500.001 VND to | 5.000VND/transaction | | |

| No | Items | Fee (not including of VAT) | | |
|-----|--|----------------------------|------------------------|------------------------|
| | | Fees/Rates | Min | Max |
| | 2.000.000 VND (*) | | | |
| 4.3 | From 2.000.001 VND to 10.000.000 VND | 7.000VND/transaction | | |
| 4.4 | Over 10.000.000 VND | 0,02% of transfer amount | 10.000 VND/transaction | 50.000 VND/transaction |
| 5 | Mini statement on ATM fee | Free | | |
| 6 | Cross border Fee (**) | 1,1% of transaction amount | | |
| 7 | Currency Conversion Fee (***) | 1% of transaction amount | | |
| 8 | Receipt printing at BIDV ATM (each copy) | 500VND/time | | |

Note: This fee Schedule will be effective from 01May2020

(*) - Effective period: 01/04/2020 – 31/12/2020 pursuant to official letter no. 1680/NHNN-TT dated 13/03/2020 issued by the State Bank of Vietnam on applying policy of exemption and reduction of service charges to diminish difficulties in manufacture and business and ensure social security in response to the Covid-19 pandemic.

- As of 01/01/2021, fee: VND 7000/transaction

- (***)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

- **Qualify to be waived annual fee for next year cycle:**

✓ Payment turnover in the previous year reached VND 170,000,000 for Platinum Debit card and VND 15,000,000 for other cards.

✓ Free annual fee for the first year applied for BIDV Vietravel debit and BIDV Premier.