TECHCOMBANK

Credit Card Service Fee/Penalty Schedule Applicable To Non-Tier Customers

No.	Fee code	Service	Non-Private, Non-Priority and Non-Inspire customer	Minimum	Maximum	Type
			Fees			
I	**CREDIT CARD SERVICE FEE** *(including Techcombank Visa, VietnamAirlines Techcombank Visa, DreamCard, Techcombank) (fees marked * are subject to VAT exemption, the remaining fees are inclusive of VAT)*					
1		**Release fee (on the basis of new credit contract)***	**Free**			
2		**Card re-issuance fee** (due to change of card type/card class/loss/damage/breakage, keeping the current credit contract unchanged)	**Main card:** Free for the first 2 times, fee from the 3rd time onwards: 200.000 VND/card **Supplementary card:** After each new secondary card is issued, reissue is free for a maximum of 2 times calculated on the total number of secondary cards PHL, fee from the 3rd time onwards: 200.000 VND/card			
3		**Card issuance fee to replace expired card** Applicable to cardholders who issue replacement cards for their old cards that are about to/expired within 6 months (3 months before and 3 months after the old card's expiration date)	**Free**			
4		**Annual fee** (collected annually, based on card validity period)				
4.1		Visa Credit Card Signature	1.499.000 VND/ card			
4.2		Techcombank Spark	899.000 VND/card			
4.3		VietnamAirlines Techcombank Visa Credit Card Platinum	990.000 VND/ card			
4.4		Techcombank Style credit card	899.000 VND/card			
4.5		Techcombank Everyday credit card	599.000 VND/card			
4.6		VietnamAirlines Techcombank Visa Credit Card Gold	590.000 VND/ card			
4.7		Techcombank Visa Credit Card Classic	300.000 VND/ card			
4.8		VietnamAirlines Techcombank Visa Credit Card Classic	390.000 VND/ card			
4.9		Techcombank Eco credit card	599.000 VND/card			
5		**PIN re-granted fee**	**Free**			
6		**Withdrawal fee**				
6.1		Visa Signature/ VNA Platinum/ Techcombank Spark/ Techcombank Style/	4% * transaction amount	100.000 VND		

TCB Public Document

		Techcombank Everyday/ Techcombank Eco/ VNA Gold/ Classic/ VNA Classic Credit Card				
6.2		Techcombank Spark	4% * transaction amount	100.000 VND		
6.3		DreamCard				
6.3.1		At ATMs, POSs is located at Techcombank's branch	2% * transaction amount			
6.3.2		At ATMs, POSs are located at branches of other banks in/outside Vietnam	2% * transaction amount	50.000 VND		
7		**Foreign currency transaction fee** (Applicable for non-VND transactions)				
7.1		Visa Credit Card Signature	1.1% * transaction amount	- 5.500 VND (Applicable to transactions with VND conversion value less than 100,000 VND) - 9.900 VND (Applicable to transactions with VND conversion value from 100,000 VND) - Not applicable to returning goods		
7.2		Visa Credit Card VNA Platinum	2.59% * transaction amount			
7.3		Techcombank Spark	2.59% * transaction amount			
7.4		Techcombank Style credit card	2.59% * transaction amount			
7.7		Techcombank Everyday credit card	2.95% * transaction amount			
7.8		Visa Credit Card Classic/ VNA Classic/ VNA Gold	2.95% * transaction amount			
7.9		DreamCard Credit Card	2.95% * transaction amount			
7.10		Techcombank Eco credit card	2.95% * transaction amount			
8		**Overseas local currency transaction fee** (Applicable to transactions in VND made at merchants with country codes other than Vietnam	1.1% * transaction amount	- 5.500 VND (Applicable to transacti		

TCB Public Document

		(based on information sent to Techcombank by the paying bank))		ons with VND conversion value less than 100,000 VND) - 9.900 VND (Applicable to transactions with VND conversion value from 100,000 VND) - Not applicable to returning goods		
9		**Over-limit transaction fee**	2% * over-limit amount	5.000 VND		
10		**Fee for issuing a copy of statement upon request**	Free			
11		**Credit card information confirmation fee upon request** (Credit limit confirmation, transaction information confirmation, etc.)	Free			
12		**Fee for incresing the current card's credit limit** (no change in card class)*	Free			
13		**Fee for installment service by credit card****				
13.1		**In case the Customer registers for installment payment through Techcombank's partner:** Installment service fee by credit card - collected from the business unit signing a contract with Techcombank to deploy installment service by credit card - (calculated based on installment term (THTG)	Fees are charged depending on each Techcombank's partner			

TCB Public Document

<table>
<tr><td>13.2</td><td></td><td>In case the Customer registers for installment payment through Techcombank's partner: Fee for converting installment transactions using credit cards - Collected from cardholders registering to convert normal card payment transactions into installment transactions</td><td colspan="6">Customers register for installments through other Techcombank partners: Fully free of installment conversion fees for credit cards from Techcombank</td><td></td><td></td><td></td></tr>
<tr><td>13.3</td><td></td><td>In case the Customer registers for installment payment through Techcombank's partner - Pathway education system: Credit card installment transaction conversion fee - Collected from registered cardholders to make installment conversion according to customer's registration request, applicable to credit card payment transactions at Pathway partners</td><td colspan="6"><table><tr><th>Tenor</th><th>Fee</th></tr><tr><td>3</td><td>2%</td></tr><tr><td>6</td><td>2.7%</td></tr><tr><td>9</td><td>3.5%</td></tr><tr><td>12</td><td>4.2%</td></tr></table></td><td></td><td></td><td></td></tr>
<tr><td>13.4</td><td></td><td><u>In case the Customer registers for installment directly through Techcombank's support channels (Online Financial Solutions and Techcombank Mobile Application Consulting Division):</u> Installment Conversion Fee and Interest by Credit Card - Collected from the cardholder who</td><td></td><td colspan="6">Tenor</td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td>3</td><td>6</td><td>9</td><td>12</td><td>18</td><td>24</td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>Group 1</td><td colspan="6"></td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>1.1. Installment fee/month</td><td colspan="6"></td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>Customers in group 1</td><td>1.08 %</td><td>0.90 %</td><td>0.85 %</td><td>0.70 %</td><td>0.74 %</td><td>0.75 %</td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>1.2. Auto Installment fee/month</td><td colspan="6"></td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>1.2.1. Customers have never converted installments at Techcombank</td><td>0.76 %</td><td>0.68 %</td><td>0.69 %</td><td>0.55 %</td><td>0.60 %</td><td>0.61 %</td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>1.2.2. Customers have converted installments at Techcombank</td><td>0.82 %</td><td>0.76 %</td><td>0.73 %</td><td>0.57 %</td><td>0.65 %</td><td>0.66 %</td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>1.3. Installment interest/month</td><td colspan="6"></td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>Customers in group 1</td><td>1.39 %</td><td>1.33 %</td><td>1.33 %</td><td>1.25 %</td><td>1.28 %</td><td>1.28 %</td><td></td><td></td><td></td></tr>
</table>

TCB Public Document

		registers to convert installments according to the registration request from the customer (Apply for customers from 07/05/2026)	**Group 2**								
			2.1. Installment fee/month								
			Customers in group 2	1.31 %	1.25 %	1.25 %	1.26 %	1.37 %	1.37 %		
			2.2. Auto Installment fee/month								
			2.2.1. Customers have never converted installments at Techcombank	1.14 %	1.09 %	1.08 %	1.11 %	1.17 %	1.17 %		
			2.2.2. Customers have converted installments at Techcombank	1.19 %	1.12 %	1.11 %	1.14 %	1.24 %	1.24 %		
			2.3. Installment interest/month								
			Customers in group 2	1.75 %	1.63 %	1.63 %	1.57 %	1.60 %	1.60 %		
			Group 3								
			3.1. Installment fee/month								
			Customers have cash-withdraw transactions and convert into installment	0.99 %	0.97 %	0.94 %	0.91 %	1.02 %	1.03 %		
			3.2. Installment interest/month								
			Customers have cash-withdraw transactions and convert into installment - Apply for customers from 21/03/2026	1.48%	1.42%	1.40%	1.30%	1.32 %	1.32%		
			Group 4								
			Installment fee/month								
			Customers according to Techcombank 's business	0.60% - 1.30%	0.60% - 1.30%	0.60% - 1.30%	0.50% - 1.28%	0.55 % - 1.35 %	0.55% - 1.35%		

TCB Public Document

			policies from time to time									
				Installment conversion fees and interest rates corresponding to each customer group are applied as follows: **a. For Customers with request for automatic / non - automatic installment conversion for Transactions of payment for goods and services by credit card and / Credit card balance:** - Customers have a full payment history on time and have not incurred interest transactions in the last 3 statement periods: Apply installment conversion fee or interest rate of GROUP 1. - Leftover customers: Apply installment conversion fee or interest rate of GROUP 2. - Customers can choose to pay in one of two forms: fee or interest rate, not apply both fees and interest - In case the Customer owns two (02) credit cards or more, the Customer is only allowed to apply the fee of GROUP 1 when and only if all of the Customer's credit cards belong to GROUP 1. **b. For Customers requesting installment conversion for Cash withdrawal transactions with credit cards:** Applying the fee or interest rate of installment conversion of GROUP 3, customers will be refunded 100% of the withdrawal fee at ATM. Note: - Only Customers who satisfy the conditions for receiving information from Techcombank and registering for the Automatic Installment Conversion feature for successful cash withdrawals can convert installments and refund withdrawal fees. - Customers withdrawing money at ATMs outside Techcombank's system or overseas ATMs may incur additional surcharges and foreign currency conversion fees. These fees are not within the scope of refunds. **c. For Customers not belonging to Group 1, 2, 3 and according to Techcombank's business policies from time to time:** Apply Installment Conversion Fees of GROUP 4**,** the final fee will be as agreed between the Customer and Techcombank. (*) Conversion fee applied on the entire converted amount = Conversion fee / month x transaction value x installment term and collected once in the first month of the installment period (**) Installment conversion interest rate applied on the initial installment conversion amount until		150.000 VND		

TCB Public Document

			the installment term ends and collected every month			

TCB Public Document

<table>
<tr><td>13.5</td><td></td><td>Early Installment Repayment Fee</td><td>3% * remaining installment amount

(Applicable to customers who choose the monthly interest-only installment payment option and pay off the full amount before the end of the installment period))</td><td></td></tr>
<tr><td>13.6</td><td></td><td>Automatic Installment Feature Disabling Fee (effective from 20/12/2025)</td><td>0.5% * remaining installment amount

(Applies to customers who disable the automatic installment feature before 3 months, counting from the date of enabling it))</td><td></td></tr>
<tr><td>13.7</td><td></td><td>- For customers who purchase life insurance products distributed by Techcombank, register for the automatic premium payment feature using a Techcombank credit card, and wish to convert the premium payment transaction to an installment plan using a Techcombank credit card between May 1, 2026 and December 31, 2026.
- For customers who purchase non-life insurance products distributed by TCB and wish to convert the premium payment service to an installment plan using a TCB credit card between June 4, 2026 and December 31, 2026.</td><td>For customers who purchase life insurance or non-life insurance distributed by Techcombank and wish to convert their premium payments to installment payments using a TCB credit card, the following installment conversion fees apply:
<table>
<tr><td>Tenor</td><td>3M</td><td>6M</td><td>12M</td></tr>
<tr><td>Installment Fee</td><td>0%</td><td>0%</td><td>0%</td></tr>
</table></td><td></td></tr>
<tr><td>13.8</td><td></td><td>In case Customers purchase insurance products distributed by Techcombank and pay premiums in the 2nd year, customers have paid premiums with Techcombank credit cards and wish to convert installments for premium</td><td>For customers participating in insurance products distributed by Techcombank in the period January 2025 to June 2025 and wishing to pay premium for the 2nd year, with a periodical payment of annual premium and annual premium of at least VND 15 million. customers have paid premium with a credit card issued by Techcombank, wishing to convert installments through Techcombank's Branch channel in the period January 2026 to June 2026:
<table>
<tr><td>Tenor</td><td>Fee</td></tr>
</table></td><td></td></tr>
</table>

TCB Public Document

		payment transactions using Techcombank credit cards in the period from January 2026 to June 2026	3: 0% 6: 0% 12: 0%			
14		**Credit card late payment fee** * (Late payment fee is not objects subject to VAT)				
14.1		Visa Credit Card Signature	6% * late payment amount	200.000 VND		
14.2		Techcombank Style credit card	6% * late payment amount	200.000 VND		
14.3		Other Visa credit cards (Visa Infinite, Visa Signature, Techcombank Style not included)	6% * late payment amount	150.000 VND		
14.4		Techcombank Spark	6% * late payment amount	150.000 VND		
14.5		DreamCard Credit Card	6% * late payment amount	50.000 VND		
15		Fee for reviewing and checking special transaction				
		- Fee for reviewing and checking special transaction (*) applicable to Customers receiving notification from Techcombank (*) Special transactions are transactions using credit cards to pay for goods and services with abnormal signs, which should be reviewed according to regulations Bank under Industry Code MCC in the following fields: Petrol: 5541, 5452; Telecommunications - Utilities:4816, 4900, 5969; Supermarkets, convenience stores 5411, 5499 - The minimum transaction value is 9 million VND or more or according to Techcombank's policy from time to time. - In case Customers have VAT invoices for special transactions, please send information to Techcombank for verification support and refund (if any) - Fee schedule is applied from May 13th 2026.	2% x per transaction value in applicable sectors	500.000 VND	2.500.000 VND	
II	***Fees for using international cards at ATMs and POS of Techcombank located at TCB's branches (applicable to international cardholders of other banks) (VAT included)***					

TCB Public Document

1		Cash advance fee by card at POS				
1.1		Visa, Master and JCB Card	3.3%/transaction amount			
1.1.1	CN-71-001	Visa Card				
1.1.2	CN-71-002	Master Card				
1.1.3	CN-71-003	JCB Card				
1.2		Amex and Diners Club Card	4.4%/transaction amount			
1.2.1	CN-71-004	Amex Card				
1.2.2	CN-71-005	Diners Club Card				
2	CN-72-001	Withdrawal fee at ATM *(not applicable to Visa and MasterCard cardholders issued by banks in Vietnam and JCB cardholders)*	66.000VND/transaction			

III. Cases of exemption and reduction of fees

1. For Techcombank employees:

Card Type/Fee Type	**Infinite Card**	**Other cards**
Issuance fees and annual fees	• Primary & Supplementary Card: According to the prescribed fee for Regular Customers/Members	• Primary card: Waiver/Refund • Supplementary card: According to the prescribed fee for Regular Customers/Members
Credit card reissuance fees	• Primary & Supplementary Card: According to the prescribed fee for Regular Customers/Members	• Primary card: Waiver/Refund • Supplementary card: Waiver/Refund
Other fees	• Primary & Supplementary Card: According to the prescribed fee for Regular Customers/Members	• Primary & Supplementary Card: According to the prescribed fee for Regular Customers/Members

2. For credit cards:

2.1. Card issuance preferential:

2.1.1. For new card issuance

Refund of first year annual fee for new cardholders (including cases where the customer issues a non-physics card, then issues a physical card according to the reissue stream), applicable to both primary and sub cards (not including sub-cardholders who are Techcombank staff) if the total spending transaction value within 30 days from the date of card activation reaches the minimum level as shown in the table below for each card type and satisfies other conditions of Techcombank from time to time. Not applicable to cardholders whose cards cancel less than 6 months from the date of issuance of new cards and/or reissued card (except for reasons not originating from the customer including but not limited to: lost card / cancelled card due to the carrier, card with risky transactions leading to card cancellation and re-issuance or other reasons confirmed by the Credit Card and Personal Loan Solutions Development Division). Transaction amount per credit card.

Card type	The minimum total value must be reached within 30 days from the card activation date to receive the first year's annual fee refund
Visa Credit Card Signature	5.000.000 VNĐ
Visa Credit Card VNA Platinum	3.000.000 VNĐ

TCB Public Document

Techcombank Spark	1.500.000 VNĐ
Techcombank Style	1.500.000 VNĐ
Techcombank Everyday (*)	1.500.000 VNĐ
Techcombank Eco	1.500.000 VNĐ
Visa Credit Card VNA Gold	1.000.000 VNĐ
Visa Classic & Visa VNA Classic	500.000 VNĐ

(*) Techcombank Everyday credit card is issued by the Virtual Advisory Channel (VAC) during the period from 03/06/2026 to June 30 / 2026, is applied conditions Total minimum value needs to reach within 30 days from the date of card activation to be refunded annual fee of the first year is 500,000 VND.

2.1.2. For card issued in replacement for exprired card:

2.1.2.1 For primary cardholders: waive 1st year annual fee & issuing fee if satisfy item 2.1.1 or following conditions***

Card type	The minimum total spending value needs to be reached in the 12 months prior to the expiry date of the expiration date of the card in order to receive a refund of the first year's annual fee on the card issued to replace the expired card
Visa Credit Card Signature	250.000.000 VNĐ
Visa Credit Card VNA Platinum	150.000.000 VNĐ
Techcombank Spark	150.000.000 VNĐ
Techcombank Style	150.000.000 VNĐ
Techcombank Everyday	150.000.000 VNĐ
Techcombank Eco	150.000.000 VNĐ
Visa Credit Card VNA Gold	100.000.000 VNĐ
Visa Classic & Visa VNA Classic	80.000.000 VNĐ

2.1.2.2 For sub cardholders: Refund of issuance fee and first year annual fee will be applied if the conditions at point 2.1.1 above

2.2. 2nd - 5th year annual fee waiving

Card type	The minimum total expenditure value required in the previous year to be exempt from the following year's annual fee
Visa Credit Card Infinite	This type of card cannot be issued
Visa Credit Card Signature	250.000.000 VNĐ
Visa Credit Card VNA Platinum	150.000.000 VNĐ
Techcombank Spark	150.000.000 VNĐ
Techcombank Style	150.000.000 VNĐ
Techcombank Everyday	150.000.000 VNĐ
Techcombank Eco	150.000.000 VNĐ
Visa Credit Card VNA Gold	100.000.000 VNĐ
Visa Classic & Visa VNA Classic	80.000.000 VNĐ

2.3. In case the customer has made a cash withdrawal and is registered for installment conversion: Cash withdrawal fee refund for cash withdrawals, provided that:

2.3.1. Only refund the withdrawal fee on the total valid withdrawal accepted by Techcombank and successfully registere to the automatic conversion feature installments for cash withdrawals, other surcharges or foreign currency conversion fees due to Customers withdrawing at ATMs outside Techcombank or ATMs abroad will not be within the scope of refund.

2.3.2. In case the customer fails to pay on time and fully pay off the balance at the end of the period, Techcombank will calculate interest in accordance with the Terms and Conditions on Card Issuance and Use.

TCB Public Document

2.3.3. Ensure that the total amount customer has withdrawn is not greater than the maximum amount proposed by Techcombank.

2.4. Installment Week:

Tennor	**Fee reduction/refund** *(Not applicable for minimum installment fee)*
3 – 6 – 9 months	**0.2% reduction/refund/total installment conversion fee)**
12 – 18 – 24 months	**0.5% reduction/refund/total installment conversion fee)**

- Applicable to customers when registering installment payment via Techcombank Mobile digital banking application (TCBM) or Techcombank's online financial solutions consulting department (Techcombank Call Center).

- Only applicable to transaction and normal balance installment registration features, not applicable to all automatically installment registration features.

- Applicable time: On the 23rd, 24th and 25th of every month. In case the 23rd - 25th falls on Saturday, Sunday or public holidays, it will be delayed sooner or later for more than 2 working days or according to Techcombank's notice from time to time.

- Note the form of fee reduction / refund:

• Techcombank Mobile Digital Bank (TCBM): Direct discounts on Techcombank Mobile.

• Online Financial Solutions Consulting Department (Techcombank Call Center): Points on Techcombank Rewards for installment registrations from June 2026 and cashback for installment registrations before June 2026.

- Note the time of fee reduction / refund: Maximum cashback period is 60 days from the date of successful registration.

Example: Customers of group 1 and are not Members, customers are having transactions of 10,000,000 and are satisfied with the conditions to register for installment conversion with a fee of 0.58% / month for a 12-month period:

- Initial fee of customers without registration on the Installment Day: 10,000,000 x 0.64% x 12 = 10,000,000 x 6.96% = 768,000 VND

- Fee was reduced after customers registered for the installment festival: 10,000,000 x (0.64% x 12 - 0.5%) = 10,000,000 x (7.68% - 0.50%) = 10,000,000 x 7.18% = 718,000 VND.

3. Other Notes

- All fees not listed in the fee schedule will be construed as Free.
- Card expiration date is the last day of the expiration month embossed on the card.
- Fees that do not specify the primary card/ sub card are understood to be the same fee for the primary card and the sub card.
- Fees and interests are waived for cards issued for the following reasons, including but not limited for testing projects, the cause is not from customers as confirmed by Customer care center and Card service operations or the Credit Card Product Development and Unsecured Personal Loan Department.
- For Employee Banking/Public Sector customers: The first-year annual fee will be refunded, and the annual fee for the second year will be waived without any spending requirements for customers who open a credit card for the first time under the Employee Banking/Public Sector campaign code and are identified as Employee Banking/Public Sector customers in accordance with Techcombank's regulations at the time of fee evaluation. Each customer who issues and activates a card during the Program period is eligible for the offer for only one credit card.

TCB Public Document