

**APPENDIX 1: CREDIT CARD SERVICE FEE BUSINESS CUSTOMERS**

No	Service	Pricing (fees marked with * are subject to VAT exemption, the rest of the fees are inclusive of VAT)	Minimum	Maximal
1	<b>Issuance fee</b> (based on a new credit contract) *:	<b>Free</b>		
2	<b>Card re-issuance fee</b> (due to change of card type/card grade/loss/damage/breakage, keeping the current credit contract) <b>Apply for supplementary cards</b>	After each new issuance of supplementary cards (calculated according to the top of the main card), Re-issue fee is free up to 2 times calculated on the total number of supplementary cards, charged from the 3rd time onwards: 200,000 VND/card		
3	<b>Annual fee</b> (collected annually, based on the validity period of the card) <b>Apply for supplementary cards</b>	599,000 VND/card		
4	<b>Foreign currency transaction fee</b> (Applicable for transactions other than VND)	1%*transaction amount		
5	<b>Overseas local currency transaction fee</b> (Applicable for transactions in VND made at merchants with country codes other than Vietnam (based on the information sent to Techcombank by the paying bank)	1%*transaction amount		
6	<b>Credit card late payment fee *</b> (Late payment fee is not subject to VAT):	6% * late payment amount	200.000 VND	

**Cases of fee exemption and reduction**
**1. Annual fee incentives when issuing Techcombank cards:**

1.1. **For newly issued credit cards:** Annual fee refund for the first year for newly issued cardholders if the total transaction value of **VND 5,000,000 or more** within 30 days from the date of card activation reaches the minimum level as shown in the table below for each type of card and satisfies other conditions of Techcombank from time to time. Not applicable to cardholders who have canceled cards less than 6 months from the time of

issuance of new cards and/or reissued cards due to loss, damage, or breakage. The transaction amount is calculated on 1 credit card.

**1.2. Annual fee waiver policy for the next year** for primary credit card holders: when the total spending value in the previous year reaches the minimum spending level of VND 250,000,000

Card Type	The minimum total value needs to be reached within 30 days from the date of card activation to be refunded the first year's annual fee/	Minimum total spending value required in the previous year to be exempt from next year's annual fee
Visa Bussines Platinum Credit Card	5.000.000 VND	250,000,000 VND

## **2. Other notes**

- 2.1. All fees not listed in the fee schedule will be construed as Free
- 2.2. The card expiration date is the last day of the expiration month embossed on the card.
- 2.3. Fees that do not specifically note the main card/supplementary card are understood to be the same for the main card and supplementary card
- 2.4. Free of charge and interest arising for cards issued due to the following reasons including but not limited to serving the test project, the cause does not originate from the customer as confirmed by the Card Service Operation Center – Operation Division

**APPENDIX 2: CORPORATE CREDIT CARD INTEREST RATE POLICY**

The interest rates applicable to Primary Cardholders of Institutional Credit Cards are as follows:

Entry	Card Tier	Interest
1	Techcombank Visa Bussines Platinum	28%/year

2. Interest rate applied to supplementary cardholders of Institutional credit cards: Applied according to the primary card interest rate.
3. The above interest rate is applied to all existing and new cardholders from the effective date of this Decision.
4. Overdue interest rate (applicable to overdue principal balance): In case the card balance is transferred overdue, the Customer must pay the overdue interest rate at the interest rate equal to 150% of the interest rate within the term specified in this Decision at the time of overdue transfer calculated on the overdue principal balance corresponding to the time of late payment or the overdue interest rate other time limits as prescribed by law from time to time