

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

No.	Fee code	Service	Fees	Minimum	Maximum	Type
I	F@STACCESS CARDS SERVICE FEES (not include VAT)					
1		Card issuance fee				
1.1		Card issuance fee for the first time	Free			
1.2		Card issuance fee from the second card within 6 months	60,000 VND/ card			
2		Card issuance fee to replace expired card (Applicable to cardholders who issue replacement cards for their old cards that are about to/expired within 5 months (2 months before and 3 months after the old card's expiration date)	Free			
3		Replacement card issuance fee (due to theft, loss, damage, etc....) (Applicable in cases when the card is not issued for the first time or issued to replace an expired card)	Free			
4		Annual fee (collected annually, based on card validity period)**	Waive annual fee for Napas debit card in the 1st year of issuance. From the 2nd year, start applying annual fee as normal: 60,000 VND/ year			
5		PIN re-granted fee	Free			
6		Withdrawal fee				
6.1		At Techcombank's ATMs.	Free			
6.2		In other Bank's ATMs	3,000VND/ transaction			
7		Other transaction fees at ATM (excluding PIN change transactions)				
7.1		At Techcombank's ATMs				
7.2		In other Bank's ATMs	Free			
8		Fee for interbank money transfer via ATM Techcombank	Free			
II	TECHCOMBANK VISA, VIETNAM AIRLINES TECHCOMBANK VISA DEBIT CARD SERVICE FEES (VAT not included, except for foreign currency transaction conversion management fee, transaction processing fee, overseas local currency transaction fee and greenhouse gas emissions metering fee)					
1		Card issuance fee				
1.1		Card issuance fee for the first time				
1.1.1		Techcombank Visa Debit Card Classic	Free			
1.1.2		Techcombank Visa Debit Card Gold	Free			

No.	Fee code	Service	Fees	Minimum	Maximum	Type
1.1.3		Techcombank Visa Debit Card Platinum	Free			
1.1.4		Vietnam Airlines Techcombank Visa Debit Card Platinum	Free			
1.1.5		Techcombank Visa Kid Debit Card	Free			
1.1.6		Techcombank Visa Debit Seller Card	Free			
1.1.7		Techcombank Visa Eco Debit Card	Free			
1.2		Card issuance fee from the second card within 6 months (from the 11nd card with seller card)				
1.2.1		Techcombank Visa Debit Card Classic	90,000 VND/ card			
1.2.2		Techcombank Visa Debit Card Gold	Not apply			
1.2.3		Techcombank Visa Debit Card Platinum	150,000 VND/ card			
1.2.4		Vietnam Airlines Techcombank Visa Debit Card Platinum	150,000 VND/ card			
1.2.5		Techcombank Visa Kid Debit Card	Not apply			
1.2.6		Techcombank Visa Debit Seller Card	90,000 VND/ card			
1.2.7		Techcombank Visa Eco Debit Card	150,000 VND/ card			
2		Card issuance fee to replace expired card (Applicable to cardholders who issue replacement cards for their old cards that are about to/expired within 5 months (2 months before and 3 months after the old card's expiration date)				
2.1		Techcombank Visa Debit Card Classic	Free			
2.2		Techcombank Visa Debit Card Gold	Free			
2.3		Techcombank Visa Debit Card Platinum	Free			
2.4		Vietnam Airlines Techcombank Visa Debit Card Platinum	Free			
2.5		Techcombank Visa Kid Debit Card	Free			
2.6		Techcombank Visa Debit Seller Card	Free			
2.7		Techcombank Visa Eco Debit Card	Free			
3		Replacement card issuance fee (due to theft, loss, damage, etc....) (Applicable in cases when the card is not issued for the first time or issued to replace an expired card)				
3.1		Techcombank Visa Debit Card Classic	Free			
3.2		Techcombank Visa Debit Card Gold	Free			

No.	Fee code	Service	Fees	Minimum	Maximum	Type
3.3		Techcombank Visa Debit Card Platinum	Free			
3.4		Vietnam Airlines Techcombank Visa Debit Card Platinum	Free			
3.5		MyCash non physical debit card	50,000VND/ Card			
3.6		Techcombank Visa Kid Debit Card	Free			
3.7		Techcombank Visa Debit Seller Card	Free			
3.8		Techcombank Visa Eco Debit Card	Free			
4		Annual fee (collected annually, based on card validity period)**				
4.1		Techcombank Visa Debit Card Classic	Waive annual fee for Techcombank Visa Debit Card Classic in the 1st year of issuance. From the 2nd year, start applying annual fee as normal: 90,000 VND/ year			
4.2		Techcombank Visa Debit Card Gold	Waive annual fee for Techcombank Visa Debit Card Gold in the 1st year of issuance. From the 2nd year, start applying annual fee as normal: 200,000 VND/ year			
4.3		Techcombank Visa Debit Card Platinum				
		<i>Physical card</i>	Waive annual fee for Techcombank Visa Debit Card Platinum in the 1st year of issuance. From the 2nd year, start applying annual fee as normal: 150,000 VND/ year			
		<i>Non-physical card</i>	Free			
4.4		Vietnam Airlines Techcombank Visa Debit Card Classic	Waive annual fee for Vietnam Airlines Techcombank Visa Debit Card Classic in the 1st year of issuance. From the 2nd year, start applying annual fee as normal: 190,000 VND/ year			

No.	Fee code	Service	Fees	Minimum	Maximum	Type
4.5		Vietnam Airlines Techcombank Visa Debit Card Gold	Waive annual fee for Vietnam Airlines Techcombank Visa Debit Card Gold in the 1st year of issuance. From the 2nd year, start applying annual fee as normal: 290,000 VND/ year			
4.6		Vietnam Airlines Techcombank Visa Debit Card Platinum	Waive annual fee for Vietnam Airlines Techcombank Visa Debit Card Platinum in the 1st year of issuance. From the 2nd year, start applying annual fee as normal: 590,000 VND/ year			
4.7		Techcombank Private Debit Card	Free			
4.8		Techcombank Priority Debit Card	Free			
4.9		Techcombank Visa Kid Debit Card	Free			
4.10		Techcombank Visa Debit Seller Card	Free			
4.11		Techcombank Visa Eco Debit Card				
		<i>Physical card</i>	Waive annual fee for Techcombank Visa Eco Debit Card. From the 2 nd year, start applying annual fee as normal: 150,000 VND/ year			
		<i>Non-physical card</i>	Free			
5		PIN re-granted fee	Free			
6		Complaint check fee (if the cardholder complains incorrectly)				
6.1		Techcombank Visa Debit Card Classic	80,000 VND/ time			
6.2		Techcombank Visa Debit Card Gold	80,000 VND/ time			
6.3		Techcombank Visa Debit Card Platinum	80,000 VND/ time			
6.4		Vietnam Airlines Techcombank Visa Debit Card Classic	80,000 VND/ time			
6.5		Vietnam Airlines Techcombank Visa Debit Card Gold	80,000 VND/ time			
6.6		Vietnam Airlines Techcombank Visa Debit Card Platinum	80,000 VND/ time			

No.	Fee code	Service	Fees	Minimum	Maximum	Type
6.7		Techcombank Visa Kid Debit Card	80,000 VND/ time			
6.8		Techcombank Visa Debit Seller Card	80,000 VND/ time			
6.9		Techcombank Visa Eco Debit Card	80,000 VND/time			
7		Withdrawal fee				
7.1		<i>At Techcombank's ATMs</i>				
7.1.1		For cards are not issued in bundles	Free			
7.1.2		For cards are issued in non-payroll account bundles	Free			
7.1.3		For cards are issued in payroll account bundles	Free			
7.2		<i>At ATMs of other banks in Vietnam</i>				
7.2.1		Techcombank Visa Debit Card Classic	9,900 VND/ transaction			
7.2.2		Techcombank Visa Debit Card Gold	9,900 VND/ transaction			
7.2.3		Techcombank Visa Debit Card Platinum	9,900 VND/ transaction			
7.2.4		Vietnam Airlines Techcombank Visa Debit Card Classic	9,900 VND/ transaction			
7.2.5		Vietnam Airlines Techcombank Visa Debit Card Gold	9,900 VND/ transaction			
7.2.6		Vietnam Airlines Techcombank Visa Debit Card Platinum	9,900 VND/ transaction			
7.2.7		Techcombank Visa Kid Debit Card	Free			
7.2.8		Techcombank Visa Debit Seller Card	Not applicable			
7.2.9		Techcombank Visa Eco Debit Card	9,900 VND/ transaction			
7.3		<i>At ATMs of other banks in overseas</i>				
7.3.1		Techcombank Visa Debit Card Classic	4% * transaction value	50,000 VND		
7.3.2		Techcombank Visa Debit Card Gold	4% * transaction value	50,000 VND		
7.3.3		Techcombank Visa Debit Card Platinum	4% * transaction value	50,000 VND		
7.3.4		Vietnam Airlines Techcombank Visa Debit Card Classic	4% * transaction value	50,000 VND		
7.3.5		Vietnam Airlines Techcombank Visa Debit Card Gold	4% * transaction value	50,000 VND		
7.3.6		Vietnam Airlines Techcombank Visa Debit Card Platinum	4% * transaction value	50,000 VND		
7.3.7		Techcombank Visa Kid Debit Card	4% * transaction value	50,000 VND		
7.3.8		Techcombank Visa Debit Seller Card	Not applicable			
7.3.9		Techcombank Visa Eco Debit Card	4% * transaction value	50,000 VND		
8		Other transaction fees at ATM				

No.	Fee code	Service	Fees	Minimum	Maximum	Type
8.1		<i>At Techcombank's ATMs</i>				
8.1.1		Techcombank Visa Debit Card Classic	Free			
8.1.2		Techcombank Visa Debit Card Gold	Free			
8.1.3		Techcombank Visa Debit Card Platinum	Free			
8.1.4		Vietnam Airlines Techcombank Visa Debit Card Classic	Free			
8.1.5		Vietnam Airlines Techcombank Visa Debit Card Gold	Free			
8.1.6		Vietnam Airlines Techcombank Visa Debit Card Platinum	Free			
8.1.7		Techcombank Visa Kid Debit Card	Free			
8.1.8		Techcombank Visa Debit Seller Card	Not applicable			
8.1.9		Techcombank Visa Eco Debit Card	Free			
8.2		<i>At ATMs of other banks in Vietnam</i>				
8.2.1		Techcombank Visa Debit Card Classic	10,000VND/ transaction			
8.2.2		Techcombank Visa Debit Card Gold	10,000VND/ transaction			
8.2.3		Techcombank Visa Debit Card Platinum	10,000VND/ transaction			
8.2.4		Vietnam Airlines Techcombank Visa Debit Card Classic	10,000VND/ transaction			
8.2.5		Vietnam Airlines Techcombank Visa Debit Card Gold	10,000VND/ transaction			
8.2.6		Vietnam Airlines Techcombank Visa Debit Card Platinum	10,000VND/ transaction			
8.2.7		Techcombank Visa Kid Debit Card	10,000VND/ transaction			
8.2.8		Techcombank Visa Debit Seller Card	Not applicable			
8.2.9		Techcombank Visa Eco Debit Card	10,000VND/ transaction			
8.3		<i>At ATMs of other banks in overseas</i>				
8.3.1		Techcombank Visa Debit Card Classic	10,000VND/ transaction			
8.3.2		Techcombank Visa Debit Card Gold	10,000VND/ transaction			
8.3.3		Techcombank Visa Debit Card Platinum	10,000VND/ transaction			
8.3.4		Vietnam Airlines Techcombank Visa Debit Card Classic	10,000VND/ transaction			
8.3.5		Vietnam Airlines Techcombank Visa Debit Card Gold	10,000VND/ transaction			
8.3.6		Vietnam Airlines Techcombank Visa Debit Card Platinum	10,000VND/ transaction			
8.3.7		Techcombank Visa Kid Debit Card	10,000VND/ transaction			
8.3.8		Techcombank Visa Debit Seller Card	Not applicable			

No.	Fee code	Service	Fees	Minimum	Maximum	Type
8.3.9		Techcombank Visa Eco Debit Card	10,000VND/ transaction			
9		Foreign currency transaction conversion management fee (not applicable for transactions in VND) <i>including refund/merchandise return transactions for returned goods – VAT included</i>				
9.1		Techcombank Visa Debit Card Classic	2.39% * transaction value			
9.2		Techcombank Visa Debit Card Gold	2.39% * transaction value			
9.3		Techcombank Visa Debit Card Platinum	2.39% * transaction value			
9.4		Vietnam Airlines Techcombank Visa Debit Card Classic	2.39% * transaction value			
9.5		Vietnam Airlines Techcombank Visa Debit Card Gold	2.39% * transaction value			
9.6		Vietnam Airlines Techcombank Visa Debit Card Platinum	2.39% * transaction value			
9.7		Techcombank Visa Kid Debit Card	2.39% * transaction value			
9.8		Techcombank Visa Debit Seller Card	Free			
9.9		Techcombank Visa Eco Debit Card	1.4% * transaction value			
10		Transaction Processing Fee (not applicable to transactions in VND) <i>including refund/merchandise return transactions for returned goods – VAT included</i>				
10.1		Techcombank Visa Debit Card Classic	1.1% * transaction value			
10.2		Techcombank Visa Debit Card Gold	1.1% * transaction value			
10.3		Techcombank Visa Debit Card Platinum	1.1% * transaction value			
10.4		Vietnam Airlines Techcombank Visa Debit Card Classic	1.1% * transaction value			
10.5		Vietnam Airlines Techcombank Visa Debit Card Gold	1.1% * transaction value			
10.6		Vietnam Airlines Techcombank Visa Debit Card Platinum	1.1% * transaction value			
10.7		Techcombank Visa Kid Debit Card	1.1% * transaction value			
10.8		Techcombank Visa Debit Seller Card	1.5% * transaction value	9,900 VND		
10.9		Techcombank Visa Eco Debit Card	1.1% * transaction value			
11		Lost or stolen card notification fee				
11.1		Techcombank Visa Debit Card Classic	Free			
11.2		Techcombank Visa Debit Card Gold	Free			
11.3		Techcombank Visa Debit Card Platinum	Free			

No.	Fee code	Service	Fees	Minimum	Maximum	Type
11.4		Vietnam Airlines Techcombank Visa Debit Card Classic	Free			
11.5		Vietnam Airlines Techcombank Visa Debit Card Gold	Free			
11.6		Vietnam Airlines Techcombank Visa Debit Card Platinum	Free			
11.7		Techcombank Visa Kid Debit Card	Free			
11.8		Techcombank Visa Debit Seller Card	Free			
11.9		Techcombank Visa Eco Debit Card	Free			
12		Fee for issuing copy of transaction invoice				
12.1		Techcombank Visa Debit Card Classic	80,000 VND/ bill			
12.2		Techcombank Visa Debit Card Gold	80,000 VND/ bill			
12.3		Techcombank Visa Debit Card Platinum	80,000 VND/ bill			
12.4		Vietnam Airlines Techcombank Visa Debit Card Classic	80,000 VND/ bill			
12.5		Vietnam Airlines Techcombank Visa Debit Card Gold	80,000 VND/ bill			
12.6		Vietnam Airlines Techcombank Visa Debit Card Platinum	80,000 VND/ bill			
12.7		Techcombank Visa Kid Debit Card	80,000 VND/ bill			
12.8		Techcombank Visa Debit Seller Card	80,000 VND/ bill			
12.9		Techcombank Visa Eco Debit Card	80,000 VND/ bill			
13		Overseas local currency transaction fee (Applicable to transactions in VND made at merchants with country codes other than Vietnam (based on information sent to Techcombank by the paying bank)) including refund/merchandise return transactions for returned goods – VAT included				
13.1		Techcombank Visa Debit Card Classic	1.1% * transaction amount	9,900 VND		
13.2		Techcombank Visa Debit Card Gold	1.1% * transaction amount	9,900 VND		
13.3		Techcombank Visa Debit Card Platinum	1.1% * transaction amount	9,900 VND		
13.4		Vietnam Airlines Techcombank Visa Debit Card Classic	1.1% * transaction amount	9,900 VND		
13.5		Vietnam Airlines Techcombank Visa Debit Card Gold	1.1% * transaction amount	9,900 VND		
13.6		Vietnam Airlines Techcombank Visa Debit Card Platinum	1.1% * transaction amount	9,900 VND		
13.7		Techcombank Visa Kid Debit Card	1.1% * transaction amount	9,900 VND		
13.8		Techcombank Visa Debit Seller Card	1% * transaction amount	9,900 VND		

No.	Fee code	Service	Fees	Minimum	Maximum	Type
13.9		Techcombank Visa Eco Debit Card	1.1% * transaction amount	9,900 VND		
14		Greenhouse gas emissions metering fee (CO₂)¹ - VAT included				
14.1		Techcombank Visa Eco Debit Card	1,000 VND/ 1kg CO ₂	30,000 VND	100,000 VND	
III	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)					
1		Cash advance fee by card at POS				
1.1		Visa, Master and JCB Card				
1.1.1		Visa Card	3.3%/ transaction amount			
1.1.2		Master Card	3.3%/ transaction amount			
1.1.3		JCB Card				
1.2		Amex and Diners Club Card				
1.2.1		Amex Card	4.4%/ transaction amount			
1.2.2		Diners Club Card	4.4%/ transaction amount			
2		Withdrawal fee at ATM (not applicable to Visa and MasterCard cardholders issued by banks in Vietnam and JCB cardholders)	66,000VND/transaction			

Cases of exemption and reduction of fees

- For Debit Cards in Account Packages (Techcombank Visa Debit Card Classic; Techcombank Visa Debit Card Gold, Techcombank Visa Debit Card Platinum): Refer to the exemption from Issuance Fee and Annual Fee at Service Fee Table
- For Techcombank staff: Follow card incentives included in the product and service incentive package for We care 4 staff
- For debit cards of salaried customers: Free issuance of cards to replace expired cards for primary cards in the correct account package (do not apply cross-package primary card and attached supplementary cards).

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.

¹ This fee is incurred when Customers turn on/use the CO₂ measurement feature on the Techcombank Mobile application. The fee is agreed upon based on the estimated CO₂ emissions from payment transactions at unit prices in this fee schedule to make compensation activities for green projects according to Techcombank's policy from time to time.

- ** For accounts that do not have active transactions for more than 6 months, when reactivated, they will be exempted from collecting the annual fee for the debit card that is suspended on the account. Other fees shall be applied in accordance with Techcombank's fee schedule issued from time to time.
- For F@stUni domestic debit cardholders, Vincom Center Loyalty domestic debit cardholders, and F@stAccess-I cardholders that are still in use, card usage fees are subject to the F@stAccess card fee schedule.
- For the first times card issuance fee of Classic and Gold Techcombank Visa Debit cards (fee codes CN 99111 and CN 99112), the free fees policy when issuing cards on FMB only applies to customers who have ID at Techcombank from 30 April 2020 and earlier. In case customers open ID from May 1, 2020 onwards, the fee will comply with the regulations of the fee schedule in each period.
- Vietnam Airlines Techcombank Visa Debit Card Platinum is understood as the first Platinum card issued on Customer's ID
- 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.