

### DEBIT CARD SERVICE FEE/PENALTY SCHEDULE

No.	Fee code	Service	Fees				Min	Max
			Private	Priority	Inspire	Non tier		
I	F@STACCESS CARDS SERVICE FEES (not include VAT)							
1	CN-99-001	Card issuance fee for the first time	Free	Free	Free	Free		
2	CN-98-001	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	Free	Free	Free		
3	CN-97-001	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	Free	Free	Free		
4	CN-95-001	Annual fee (collected annually, based on card validity period)**	Free	Free	Free	Waive annual fee in the 1st year of issuance. From the 2nd year, start applying annual fee as normal: 60,000 VND/ year		
5	CN-94-001	PIN re-granted fee	Free	Free	Free	Free		
6		Withdrawal fee						
6.1		At Techcombank’s ATMs	Free	Free	Free	Free		
6.2	CN-88-001	In other Bank's ATMs	3,000VND/ transcation	3,000VND/ transcation	3,000VND/ transcation	3,000VND/ transcation		

No.	Fee code	Service	Fees				Min	Max
			Private	Priority	Inspire	Non tier		
<b>7</b>		<b>Other transaction fees at ATM</b> (excluding PIN change transactions)						
7.1		At Techcombank's ATMs	Free	Free	Free	Free		
7.2	CN-78-001	In other Bank's ATMs	Free	Free	Free	Free		
<b>8</b>	CN-76-001	<b>Fee for interbank money transfer via ATM Techcombank</b>	Free	Free	Free	Free		
<b>II</b>	<b>TECHCOMBANK VISA, VIETNAM AIRLINES TECHCOMBANK VISA DEBIT CARD SERVICE FEES</b> (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)							
<b>1</b>		<b>Card issuance fee for the first time</b>						
1.1	CN-99-111	Techcombank Visa Debit Card Classic	Free	Free	Free	Free		
1.2	CN-99-112	Techcombank Visa Debit Card Gold	Free	Free	Free	Free		
1.3	CN-99-101	Techcombank Visa Debit Card Platinum	Free	Free	Free	Free		
1.4	CN-68-601	Vietnam Airlines Techcombank Visa Debit Card Platinum	Free	Free	Free	Free		
1.5	CN11156	Techcombank Private Debit Card	Free					
1.6	CN11157	Techcombank Priority Debit Card		Free				
1.7	CN11158	Techcombank Visa Kid Debit Card	Free	Free	Free	Free		
1.8	CN11207	Techcombank Visa Debit Seller Card	Free	Free	Free	Free		
1.9	CN11192	Techcombank Visa Eco Debit Card	Free	Free	Free	Free		
<b>2</b>		<b>Card issuance fee to replace expired card</b> (Applicable to cardholders who issue replacement cards for their old cards that are about to/expired within 5 months (2						

No.	Fee code	Service	Fees				Min	Max
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		months before and 3 months after the old card's expiration date)						
2.1	CN-98-111	Techcombank Visa Debit Card Classic	Free	Free	Free	Free		
2.2	CN-98-112	Techcombank Visa Debit Card Gold	Free	Free	Free	Free		
2.3	CN-98-101	Techcombank Visa Debit Card Platinum	Free	Free	Free	Free		
2.4	CN68602	Vietnam Airlines Techcombank Visa Debit Card Platinum	Free	Free	Free	Free		
2.5	CN11159	Techcombank Private Debit Card	Free					
2.6	CN11160	Techcombank Priority Debit Card		Free				
2.7	CN11161	Techcombank Visa Kid Debit Card	Free	Free	Free	Free		
2.8	CN11208	Techcombank Visa Debit Seller Card	Free	Free	Free	Free		
2.9	CN11193	Techcombank Visa Eco Debit Card	Free	Free	Free	Free		
<b>3</b>		<b>Replacement card issuance fee</b> (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	CN-97-111	Techcombank Visa Debit Card Classic	Free	Free	Free	Free		
3.2	CN-97-112	Techcombank Visa Debit Card Gold	Free	Free	Free	Free		
3.3	CN-97-101	Techcombank Visa Debit Card Platinum	Free	Free	Free	Free		
3.4	CN68603	Vietnam Airlines Techcombank Visa Debit Card Platinum	Free	Free	Free	Free		
3.5	CN11150	MyCash non physical debit card	50.000VND/ card	50.000VND/ card	50.000VND/ card	50.000VND/ card		
3.6	CN11162	Techcombank Private Debit Card	Free					

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			Private	Priority	Inspire	Non tier		
3.7	CN11163	Techcombank Priority Debit Card		Free				
3.8	CN11164	Techcombank Visa Kid Debit Card	Free	Free	Free	Free		
3.9	CN11209	Techcombank Visa Debit Seller Card	Free	Free	Free	Free		
3.10	CN11194	Techcombank Visa Eco Debit Card	Free	Free	Free	Free		
<b>4</b>		<b>Annual fee</b> (collected annually, based on card validity period)**						
4.1	CN-95-111	Techcombank Visa Debit Card Classic	Free	Free	Free	Waive annual fee in the 1st year of issuance. From the 2nd year, start applying annual fee of: 90,000 VND/ year		
4.2	CN-95-112	Techcombank Visa Debit Card Gold	Free	Free	Free	Waive annual fee in the 1st year of issuance. From the 2nd year, start applying annual fee of: 200,000 VND/ year		
4.3	CN-95-101	Techcombank Visa Debit Card Platinum						
		<i>Physical card</i>	Free	Free	Free	Waive annual fee for in the 1st year of issuance. From the 2nd year, start applying annual fee of: 150,000 VND/ year		

No.	Fee code	Service	Fees				Min	Max
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		<i>Non-physical card</i>	Free	Free	Free	Free		
4.4	CN-95-121	Vietnam Airlines Techcombank Visa Debit Card Classic	Free	Free	Free	Waive annual fee in the 1st year of issuance. From the 2nd year, start applying annual fee of: 190,000 VND/ year		
4.5	CN-95-122	Vietnam Airlines Techcombank Visa Debit Card Gold	Free	Free	Free	Waive annual fee in the 1st year of issuance. From the 2nd year, start applying annual fee of: 290,000 VND/ year		
4.6	CN68605	Vietnam Airlines Techcombank Visa Debit Card Platinum	Free	Free	Free	Waive annual fee in the 1st year of issuance. From the 2nd year, start applying annual fee of: 590,000 VND/ year		
4.7	CN11165	Techcombank Private Debit Card	Free					
4.8	CN11166	Techcombank Priority Debit Card		Free				
4.9	CN11167	Techcombank Visa Kid Debit Card	Free	Free	Free	Free		
4.10	CN11210	Techcombank Visa Debit Seller Card	Free	Free	Free	Free		
4.11	CN11195	Techcombank Visa Eco Debit Card						
		<i>Physical card</i>	Waive annual fee in the 1st	Waive annual fee in the 1st	Free	Waive annual fee in the 1st		

No.	Fee code	Service	Fees				Min	Max
			Private	Priority	Inspire	Non tier		
			year of issuance. From the 2 <sup>nd</sup> year, start applying annual fee as normal: 150.000 VND/ year	year of issuance. From the 2 <sup>nd</sup> year, start applying annual fee as normal: 150.000 VND/ year		year of issuance. From the 2 <sup>nd</sup> year, start applying annual fee as normal: 150.000 VND/ year		
		<i>Non-physical card</i>	Free	Free	Free	Free		
<b>5</b>		<b>PIN re-granted fee</b>	Free	Free	Free	Free		
<b>6</b>		<b>Complaint check fee</b> (if the cardholder complains incorrectly)						
6.1	CN-93-111	Techcombank Visa Debit Card Classic	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time		
6.2	CN-93-112	Techcombank Visa Debit Card Gold	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time		
6.3	CN-94-102	Techcombank Visa Debit Card Platinum	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time		
6.4	CN-93-121	Techcombank Visa Debit Card classic	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time		
6.5	CN-93-122	Techcombank Visa Debit Card gold	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time		
6.6		Vietnam Airlines Techcombank Visa Debit Card Platinum	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time		
6.7	CN11168	Techcombank Private Debit Card	80,000 VND/ time					
6.8	CN11169	Techcombank Priority Debit Card		80,000 VND/ time				
6.9	CN11170	Techcombank Visa Kid Debit Card	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time		
6.10	CN11212	Techcombank Visa Debit Seller Card	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time		

No.	Fee code	Service	Fees				Min	Max
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6.11	CN11196	Techcombank Visa Eco Debit Card	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time	80,000 VND/ time		
<b>7</b>		<b>Withdrawal fee</b>						
7.1		At Techcombank's ATMs						
7.1.1	CN-99-113	For cards are not issued in bundles	Free	Free	Free	Free		
7.1.2	CN-99-114	For cards are issued in non-payroll account bundles	Free	Free	Free	Free		
7.1.3	CN-99-115	For cards are issued in payroll account bundles	Free	Free	Free	Free		
7.2		In other Bank's ATMs in Việt Nam						
7.2.1	CN-88-111	Techcombank Visa Debit Card Classic	9,900 VND/ transaction	9,900 VND/ transaction	9,900 VND/ transaction	9,900 VND/ transaction		
7.2.2	CN-88-112	Techcombank Visa Debit Card Gold	9,900 VND/ transaction	9,900 VND/ transaction	9,900 VND/ transaction	9,900 VND/ transaction		
7.2.3	CN-94-106	Techcombank Visa Debit Card Platinum	9,900 VND/ transaction	9,900 VND/ transaction	9,900 VND/ transaction	9,900 VND/ transaction		
7.2.4	CN-88-121	Vietnam Airlines Techcombank Visa Debit Card Classic	9,900 VND/ transaction	9,900 VND/ transaction	9,900 VND/ transaction	9,900 VND/ transaction		
7.2.5	CN-88-122	Vietnam Airlines Techcombank Visa Debit Card Gold	9,900 VND/ transaction	9,900 VND/ transaction	9,900 VND/ transaction	9,900 VND/ transaction		
7.2.6	CN-68-610	Vietnam Airlines Techcombank Visa Debit Card Platinum	9,900 VND/ transaction	9,900 VND/ transaction	9,900 VND/ transaction	9,900 VND/ transaction		
7.2.7	CN11171	Techcombank Private Debit Card	9,900 VND/ transaction					
7.2.8	CN11172	Techcombank Priority Debit Card		9,900 VND/ transaction				
7.2.9	CN11173	Techcombank Visa Kid Debit Card	Free	Free	Free	Free		
7.2.10		Techcombank Visa Debit Seller Card	Not applicable	Not applicable	Not applicable	Not applicable		
7.2.11	CN11197	Techcombank Visa Eco Debit Card	9,900 VND/ transaction	9,900 VND/ transaction	9,900 VND/ transaction	9,900 VND/ transaction		

No.	Fee code	Service	Fees				Min	Max
			Private	Priority	Inspire	Non tier		
7.3		At ATMs of other banks in Vietnam						
7.3.1	CN-87-111	Techcombank Visa Debit Card Classic	4% * transaction value	4% * transaction value	4% * transaction value	4% * transaction value	50,000 VND	
7.3.2	CN-87-112	Techcombank Visa Debit Card Gold	4% * transaction value	4% * transaction value	4% * transaction value	4% * transaction value	50,000 VND	
7.3.3	CN-94-107	Techcombank Visa Debit Card Platinum	4% * transaction value	4% * transaction value	4% * transaction value	4% * transaction value	50,000 VND	
7.3.4	CN-87-121	Techcombank Visa Debit Card Classic	4% * transaction value	4% * transaction value	4% * transaction value	4% * transaction value	50,000 VND	
7.3.5	CN-87-122	Techcombank Visa Debit Card Gold	4% * transaction value	4% * transaction value	4% * transaction value	4% * transaction value	50,000 VND	
7.3.6	CN68611	Vietnam Airlines Techcombank Visa Debit Card Platinum	4% * transaction value	4% * transaction value	4% * transaction value	4% * transaction value	50,000 VND	
7.3.7	CN11174	Techcombank Private Debit Card	4% * transaction value				50,000 VND	
7.3.8	CN11175	Techcombank Priority Debit Card		4% * transaction value			50,000 VND	
7.3.9	CN11176	Techcombank Visa Kid Debit Card	4% * transaction value	4% * transaction value	4% * transaction value	4% * transaction value	50,000 VND	
7.3.10		Techcombank Visa Debit Seller Card	Not applicable	Not applicable	Not applicable	Not applicable		
7.3.11	CN11198	Techcombank Visa Eco Debit Card	4% * transaction value	4% * transaction value	4% * transaction value	4% * transaction value	50,000 VND	



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<b>8</b>		<b>Other transaction fees at ATM</b>						
8.1		<i>At Techcombank's ATMs</i>						
8.1.1	CN-79-111	Techcombank Visa Debit Card Classic	Free	Free	Free	Free		
8.1.2	CN-79-112	Techcombank Visa Debit Card Gold	Free	Free	Free	Free		
8.1.3	CN-95-102	Techcombank Visa Debit Card Platinum	Free	Free	Free	Free		
8.1.4	CN-79-121	Techcombank Visa Debit Card Classic	Free	Free	Free	Free		
8.1.5	CN-79-122	Techcombank Visa Debit Card Gold	Free	Free	Free	Free		
8.1.6	CN68612	Vietnam Airlines Techcombank Visa Debit Card Platinum	Free	Free	Free	Free		
8.1.7	CN11177	Techcombank Private Debit Card	Free					
8.1.8	CN11178	Techcombank Priority Debit Card		Free				
8.1.9	CN11179	Techcombank Visa Kid Debit Card	Free	Free	Free	Free		
8.1.10		Techcombank Visa Debit Seller Card	Not applicable	Not applicable	Not applicable	Not applicable		
8.1.11	CN11199	Techcombank Visa Eco Debit Card	Free	Free	Free	Free		
8.2		<i>At ATMs of other banks in Vietnam</i>						
8.2.1	CN-78-111	Techcombank Visa Debit Card Classic	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		
8.2.2	CN-78-112	Techcombank Visa Debit Card Gold	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		
8.2.3	CN-95-103	Techcombank Visa Debit Card Platinum	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		
8.2.4	CN-78-121	Techcombank Visa Debit Card classic	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		

No.	Fee code	Service	Fees				Min	Max
			Private	Priority	Inspire	Non tier		
8.2.5	CN-78-122	Techcombank Visa Debit Card gold	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		
8.2.6	CN68613	Vietnam Airlines Techcombank Visa Debit Card Platinum	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		
8.2.7	CN11180	Techcombank Private Debit Card	10,000VND/ transaction					
8.2.8	CN11181	Techcombank Priority Debit Card		10,000VND/ transaction				
8.2.9	CN11182	Techcombank Visa Kid Debit Card	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		
8.2.10		Techcombank Visa Debit Seller Card	Not applicable	Not applicable	Not applicable	Not applicable		
8.2.11	CN11200	Techcombank Visa Eco Debit Card	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		
8.3		<i>At ATMs of other banks in overseas</i>						
8.3.1	CN-77-111	Techcombank Visa Debit Card Classic	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		
8.3.2	CN-77-112	Techcombank Visa Debit Card Gold	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		
8.3.3	CN-95-104	Techcombank Visa Debit Card Platinum	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		
8.3.4	CN-77-121	Techcombank Visa Debit Card classic	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		
8.3.5	CN-77-122	Techcombank Visa Debit Card gold	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		
8.3.6	CN68614	Vietnam Airlines Techcombank Visa Debit Card Platinum	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		
8.3.7	CN11183	Techcombank Private Debit Card	10,000VND/ transaction					
8.3.8	CN11184	Techcombank Priority Debit Card		10,000VND/ transaction				

No.	Fee code	Service	Fees				Min	Max
			Private	Priority	Inspire	Non tier		
8.3.9	CN11185	Techcombank Visa Kid Debit Card Card	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		
8.3.10		Techcombank Visa Debit Seller Card	Not applicable	Not applicable	Not applicable	Not applicable		
8.3.11	CN11203	Techcombank Visa Eco Debit Card	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction	10,000VND/ transaction		
<b>9</b>		<b>Foreign currency transaction conversion management fee</b> (not applicable for transactions in VND) <b>- VAT included</b>						
9.1	CN11155	Techcombank Visa Debit Card Classic	2.39% * transaction value	2.39% * transaction value	2.39% * transaction value	2.39% * transaction value		
9.2	CN11155	Techcombank Visa Debit Card Gold	2.39% * transaction value	2.39% * transaction value	2.39% * transaction value	2.39% * transaction value		
9.3	CN11155	Techcombank Visa Debit Card Platinum	2.39% * transaction value	2.39% * transaction value	2.39% * transaction value	2.39% * transaction value		
9.4	CN11155	Techcombank Visa Debit Card classic	2.39% * transaction value	2.39% * transaction value	2.39% * transaction value	2.39% * transaction value		
9.5	CN11155	Techcombank Visa Debit Card gold	2.39% * transaction value	2.39% * transaction value	2.39% * transaction value	2.39% * transaction value		
9.6	CN11155	Vietnam Airlines Techcombank Visa Debit Card Platinum	2.39% * transaction value	2.39% * transaction value	2.39% * transaction value	2.39% * transaction value		
9.7	CN11152	Techcombank Private Debit Card	Free					
9.8	CN11153	Techcombank Priority Debit Card		0.4%* transaction value				

No.	Fee code	Service	Fees				Min	Max
			Private	Priority	Inspire	Non tier		
9.9	CN11155	Techcombank Visa Kid Debit Card	2.39% * transaction value	2.39% * transaction value	2.39% * transaction value	2.39% * transaction value		
9.10	CN11243	Techcombank Visa Debit Seller Card	2.39% * transaction value (Fee applicable from 01/06/2025 - 30/09/2025: 0.4% * transaction value)	2.39% * transaction value (Fee applicable from 01/06/2025 - 30/09/2025: 0.4% * transaction value)	2.39% * transaction value (Fee applicable from 01/06/2025 - 30/09/2025: 0.4% * transaction value)	2.39% * transaction value (Fee applicable from 01/06/2025 - 30/09/2025: 0.4% * transaction value)		
9.11	CN11154	Techcombank Visa Eco Debit Card	1.4% * transaction value	1.4% * transaction value	1.4% * transaction value	1.4% * transaction value		
<b>10</b>		<b>Transaction Processing Fee (not applicable to transactions in VND) - VAT included</b>						
10.1	CN11151	Techcombank Visa Debit Card Classic	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value		
10.2	CN11151	Techcombank Visa Debit Card Gold	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value		
10.3	CN11151	Techcombank Visa Debit Card Platinum	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value		
10.4	CN1115	Techcombank Visa Debit Card classic	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value		
10.5	CN11151	Techcombank Visa Debit Card gold	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value		

No.	Fee code	Service	Fees				Min	Max
			Private	Priority	Inspire	Non tier		
10.6	CN1115	Vietnam Airlines Techcombank Visa Debit Card Platinum	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value		
10.7	CN11151	Techcombank Private Debit Card	1.1% * transaction value					
10.8	CN11151	Techcombank Priority Debit Card		1.1% * transaction value				
10.9	CN11151	Techcombank Visa Kid Debit Card	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value		
10.10	CN11151	Techcombank Visa Debit Seller Card	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value		
10.11	CN11151	Techcombank Visa Eco Debit Card	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value	1.1% * transaction value		
<b>11</b>		<b>Lost or stolen card notification fee</b>						
11.1	CN-91-111	Techcombank Visa Debit Card Classic	Free	Free	Free	Free		
11.2	CN-91-112	Techcombank Visa Debit Card Gold	Free	Free	Free	Free		
11.3	CN-95-105	Techcombank Visa Debit Card Platinum	Free	Free	Free	Free		
11.4	CN-91-121	Techcombank Visa Debit Card Classic	Free	Free	Free	Free		
11.5	CN-91-122	Techcombank Visa Debit Card Gold	Free	Free	Free	Free		
11.6	CN-91-123	Vietnam Airlines Techcombank Visa Debit Card Platinum	Free	Free	Free	Free		
11.7	CN11186	Techcombank Private Debit Card	Free					

No.	Fee code	Service	Fees				Min	Max
			Private	Priority	Inspire	Non tier		
11.8	CN11187	Techcombank Priority Debit Card		Free				
11.9	CN11188	Techcombank Visa Kid Debit Card	Free	Free	Free	Free		
11.10	CN11213	Techcombank Visa Debit Seller Card	Free	Free	Free	Free		
11.11	CN11204	Techcombank Visa Eco Debit Card	Free	Free	Free	Free		
<b>12</b>		<b>Fee for issuing copy of transaction invoice</b>						
12.1	CN-92-111	Techcombank Visa Debit Card Classic	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill		
12.2	CN-92-112	Techcombank Visa Debit Card Gold	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill		
12.3	CN-95-106	Techcombank Visa Debit Card Platinum	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill		
12.4	CN-92-121	Techcombank Visa Debit Card classic	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill		
12.5	CN-92-122	Techcombank Visa Debit Card gold	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill		
12.6		Vietnam Airlines Techcombank Visa Debit Card Platinum	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill		
12.7	CN11189	Techcombank Private Debit Card	80.000 VND/ bill					
12.8	CN11190	Techcombank Priority Debit Card		80.000 VND/ bill				
12.9	CN11191	Techcombank Visa Kid Debit Card	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill		
12.10	CN11214	Techcombank Visa Debit Seller Card	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill		
12.11	CN11205	Techcombank Visa Eco Debit Card	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill	80.000 VND/ bill		

No.	Fee code	Service	Fees				Min	Max
			Private	Priority	Inspire	Non tier		
13		<b>Overseas local currency transaction fee</b> (Applicable to transactions in VND made at merchants with country codes other than Vietnam (based on information sent to Techcombank by the paying bank)) – <b>VAT included</b>						
13.1	CN15001	Techcombank Visa Debit Card Classic	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount		
13.2	CN15001	Techcombank Visa Debit Card Gold	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount		
13.3	CN15001	Techcombank Visa Debit Card Platinum	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount		
13.4	CN15001	Techcombank Visa Debit Card classic	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount		
13.5	CN15001	Techcombank Visa Debit Card gold	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount		
13.6	CN15001	Vietnam Airlines Techcombank Visa Debit Card Platinum	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount		
13.7	CN15001	Techcombank Private Debit Card	1.1% * transaction amount					
13.8	CN15001	Techcombank Priority Debit Card		1.1% * transaction amount				
13.9	CN15001	Techcombank Visa Debit Kid Card	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount		

No.	Fee code	Service	Fees				Min	Max
			Private	Priority	Inspire	Non tier		
13.10	CN11244	Techcombank Visa Debit Seller Card	1% * transaction amount	1% * transaction amount	1% * transaction amount	1% * transaction amount	9.900 VND	
13.11	CN15001	Techcombank Visa Eco Debit Card	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount	1.1% * transaction amount		
<b>14</b>		<b>Greenhouse gas emissions metering fee (CO<sub>2</sub>)<sup>1</sup> – VAT included</b>						
14.1	CN11219	Techcombank Visa Eco Debit Card	1,000 VND/ 1kg CO <sub>2</sub>	1,000 VND/ 1kg CO <sub>2</sub>	1,000 VND/ 1kg CO <sub>2</sub>	1,000 VND/ 1kg CO <sub>2</sub>	30.000 VND	100.000 VND
<b>III</b>	<b>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)</b>							
<b>1</b>		<b>Cash advance fee by card at POS</b>						
1.1		Visa, Master and JCB Card						
1.1.1		Visa card	3.3%/transaction amount	3.3%/transaction amount	3.3%/transaction amount	3.3%/transaction amount		
1.1.2		Master card	3.3%/transaction amount	3.3%/transaction amount	3.3%/transaction amount	3.3%/transaction amount		
1.1.3		JCB card	3.3%/transaction amount	3.3%/transaction amount	3.3%/transaction amount	3.3%/transaction amount		
1.2		Amex and Diners Club Card						
1.2.1	CN-71-004	Amex card	4.4%/transaction amount	4.4%/transaction amount	4.4%/transaction amount	4.4%/transaction amount		
1.2.2	CN-71-005	Diners Club card	4.4%/transaction amount	4.4%/transaction amount	4.4%/transaction amount	4.4%/transaction amount		
<b>2</b>	CN-72-001	<b>Withdrawal fee at ATM</b> (not applicable to Visa and MasterCard)	66,000VND/ transaction	66,000VND/ transaction	66,000VND/ transaction	66,000VND/ transaction		

<sup>1</sup> This fee is incurred when Customers turn on/use the CO<sub>2</sub> measurement feature on the Techcombank Mobile application. The fee is agreed upon based on the estimated CO<sub>2</sub> emissions from payment transactions at unit prices in this fee schedule to make compensation activities for green project according to Techcombank's policy from time to time.



No.	Fee code	Service	Fees				Min	Max
			Private	Priority	Inspire	Non tier		
		cardholders issued by banks in Vietnam and JCB cardholders)						

### Cases of exemption and reduction of fees

- For Debit Cards in Account Packages: 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

- Fees that are NOT specified in the VIP customer section are applied to the normal customer fee schedule.
- 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.
- \*\* 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.
- Some Priority debit cards not mentioned above will be collected according to the corresponding fee categories as follows:

Priority debit card	Fees of the respective card
Techcombank F@stAccess Priority Debit Card	Techcombank F@stAccess Debit Card
Techcombank Visa Priority Debit Card	Techcombank Visa Debit Card Gold

Techcombank Visa Priority Debit Card Platinum	Techcombank Visa Debit Card Platinum
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- 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.
- Fees and interests are waived for cards issued for the following reasons, including but not limited to: for testing projects, the cause is not from customers.