

CREDIT CARD INTEREST RATE

1. Interest rate applicable to credit card master cardholders Individual customers as follows:

Section	Card class	Interest rate
1	Techcombank Visa Standard (*)	39.8% per year
2	Techcombank Vietnam Airlines Visa Standard (*) Techcombank Vietnam Airlines Visa Gold (*)	39.8% per year
3	Techcombank Everyday	36.8% per year
4	Techcombank Eco	34.8% per year
5	Techcombank Spark	34.8% per year
6	Techcombank Style	34.8% per year
7	Techcombank Vietnam Airlines Visa Platinum (*)	32.8% per year
8	Techcombank Visa Signature (*)	23.8% per year
9	Techcombank Priority Visa Signature	22.8% per year
10	Techcombank Visa	16% per year
11	Techcombank Dream Card	36% per year

2. Interest rate applicable to sub-cardholders Individual customers: Applicable according to main card interest rate.

3. The above interest rate is applicable to all existing cardholders and new cardholders from the effective date of this decision.

(*) Interest rate applied for transactions with interest on the statement after December 20, 2025

4. Overdue interest rate (applicable to overdue principal): In case the card balance is converted into overdue debt, the customer must pay an overdue interest rate equal to 150% of the within-due interest rate specified in this decision at the time of conversion. overdue calculated on the overdue principal balance corresponding to the late payment period or other overdue interest rates as prescribed by law from time to time.