

APPENDIX 1.4.5: DEBIT CARD SERVICE FEE/PENALTY SCHEDULE APPLICABLE TO NON-TIER CUSTOMERS

No.	Fee code	Service	Non- private, Non-Pri and Non-Inspire customer	Minimum	Maximum	Type
			Fees			
I F@STACCESS CARDS SERVICE FEES (not include VAT)						
1	CN-99-001	Card issuance fee for the first time	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			
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			
4	CN-95-001	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	CN-94-001	PIN re-granted fee	Free			
7		Withdrawal fee				
7.1		At Techcombank's ATMs.	Free			
7.2	CN-88-001	In other Bank's ATMs	3.000VND/transaction			
8		Other transaction fees at ATM (excluding PIN change transactions)	Free			
8.1		At Techcombank's ATMs				
8.2	CN-78-001	In other Bank's ATMs				
9	CN-76-001	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 and						
1		Card issuance fee for the first time				
1.1	CN-99-111	Techcombank Visa Debit Card Classic	Free			
1.2	CN-99-112	Techcombank Visa Debit Card Gold	Free			
1.3	CN-99-101	Techcombank Visa Debit Card Platinum	Free			
1.4	CN-68-601	Vietnam Airlines Techcombank Visa Debit Card Platinum	Free			
		Primary card	Free			
		Supplementary card	Free			
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	CN-98-111	Techcombank Visa Debit Card Classic	Free			
2.2	CN-98-112	Techcombank Visa Debit Card Gold	Free			
2.3	CN-98-101	Techcombank Visa Debit Card Platinum	Free			
2.4	CN68602	Vietnam Airlines Techcombank Visa Debit Card Platinum	Free			
3		Replacement card issuance fee				
3.1		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)				
3.1.1	CN-97-111	Techcombank Visa Debit Card Classic	Free			
3.1.2	CN-97-112	Techcombank Visa Debit Card Gold	Free			
3.1.3	CN-97-101	Techcombank Visa Debit Card Platinum	Free			
3.1.4	CN68603	Vietnam Airlines Techcombank Visa Debit Card Platinum	Free			
3.1.5	CN11150	MyCash non physical debit card	50.000VND/Card			
4		Annual fee (collected annually, based on card validity period)**				
4.1	CN-95-111	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	CN-95-112	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	CN-95-101	Techcombank Visa Debit Card Platinum	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			
4.4	CN-95-121	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			
4.5	CN-95-122	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	CN68605	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			
5		<i>PIN re-granted fee</i>	Free			
6		Complaint check fee (if the cardholder complains incorrectly)	80.000 VND/ time			
6.1	CN-93-111	Techcombank Visa Debit Card Classic				
6.2	CN-93-112	Techcombank Visa Debit Card Gold				
6.3	CN-94-102	Techcombank Visa Debit Card Platinum				
6.4	CN-93-121	Vietnam Airlines Techcombank Visa Debit Card Classic				
6.5	CN-93-122	Vietnam Airlines Techcombank Visa Debit Card Gold				
6.6		Vietnam Airlines Techcombank Visa Debit Card Platinum				
7		<i>Withdrawal fee</i>				
7.1		At Techcombank's ATMs				
7.1.1	CN-99-113	For cards are not issued in bundles	Free			
7.1.2	CN-99-114	For cards are issued in non-payroll account bundles	Free			
7.1.3	CN-99-115	For cards are issued in payroll account bundles	Free			
7.2		At ATMs of other banks in Vietnam	9.900VND/ transaction			
7.2.1	CN-88-111	Techcombank Visa Debit Card Classic				
7.2.2	CN-88-112	Techcombank Visa Debit Card Gold				
7.2.3	CN-94-106	Techcombank Visa Debit Card Platinum				
7.2.4	CN-88-121	Vietnam Airlines Techcombank Visa Debit Card Classic				
7.2.5	CN-88-122	Vietnam Airlines Techcombank Visa Debit Card Gold				
7.2.6	CN-68-610	Vietnam Airlines Techcombank Visa Debit Card Platinum				
7.3		At ATMs of other banks in overseas	4% * transaction value	50.000 VND		
7.3.1	CN-87-111	Techcombank Visa Debit Card Classic				
7.3.2	CN-87-112	Techcombank Visa Debit Card Gold				
7.3.3	CN-94-107	Techcombank Visa Debit Card Platinum				
7.3.4	CN-87-121	Vietnam Airlines Techcombank Visa Debit Card Classic				
7.3.5	CN-87-122	Vietnam Airlines Techcombank Visa Debit Card Gold				
7.3.6	CN68611	Vietnam Airlines Techcombank Visa Debit Card Platinum				
8		<i>Other transaction fees at ATM</i>				
8.1		At Techcombank's ATMs	Free			
8.1.1	CN-79-111	Techcombank Visa Debit Card Classic				
8.1.2	CN-79-112	Techcombank Visa Debit Card Gold				
8.1.3	CN-95-102	Techcombank Visa Debit Card Platinum				
8.1.4	CN-79-121	Vietnam Airlines Techcombank Visa Debit Card Classic				
8.1.5	CN-79-122	Vietnam Airlines Techcombank Visa Debit Card Gold				
8.1.6	CN68612	Vietnam Airlines Techcombank Visa Debit Card Platinum				
8.2		At ATMs of other banks in Vietnam	10.000VND/transaction			
8.2.1	CN-78-111	Techcombank Visa Debit Card Classic				
8.2.2	CN-78-112	Techcombank Visa Debit Card Gold				
8.2.3	CN-95-103	Techcombank Visa Debit Card Platinum				
8.2.4	CN-78-121	Vietnam Airlines Techcombank Visa Debit Card Classic				

8.2.5	CN-78-122	Vietnam Airlines Techcombank Visa Debit Card Gold				
8.2.6	CN68613	Vietnam Airlines Techcombank Visa Debit Card Platinum				
8.3		At ATMs of other banks in overseas	10.000VND/transaction			
8.3.1	CN-77-111	Techcombank Visa Debit Card Classic				
8.3.2	CN-77-112	Techcombank Visa Debit Card Gold				
8.3.3	CN-95-104	Techcombank Visa Debit Card Platinum				
8.3.4	CN-77-121	Vietnam Airlines Techcombank Visa Debit Card Classic				
8.3.5	CN-77-122	Vietnam Airlines Techcombank Visa Debit Card Gold				
8.3.6	CN68614	Vietnam Airlines Techcombank Visa Debit Card Platinum				
9		Foreign currency transaction conversion management fee (not applicable for transactions in VND) - VAT included	2.39% * transaction value			
9.1		Techcombank Visa Debit Card Classic				
9.2		Techcombank Visa Debit Card Gold				
9.3		Techcombank Visa Debit Card Platinum				
9.4		Vietnam Airlines Techcombank Visa Debit Card Classic				
9.5		Vietnam Airlines Techcombank Visa Debit Card Gold				
9.6		Vietnam Airlines Techcombank Visa Debit Card Platinum				
10		Transaction Processing Fee (not applicable to transactions in VND) - VAT included	1.1% * transaction value			
10.1		Techcombank Visa Debit Card Classic				
10.2		Techcombank Visa Debit Card Gold				
10.3		Techcombank Visa Debit Card Platinum				
10.4		Vietnam Airlines Techcombank Visa Debit Card Classic				
10.5		Vietnam Airlines Techcombank Visa Debit Card Gold				
10.6		Vietnam Airlines Techcombank Visa Debit Card Platinum				
11		Lost or stolen card notification fee				
11.1	CN-91-111	Techcombank Visa Debit Card Classic	Free			
11.2	CN-91-112	Techcombank Visa Debit Card Gold	Free			
11.3	CN-95-105	Techcombank Visa Debit Card Platinum	Free			
11.4	CN-91-121	Vietnam Airlines Techcombank Visa Debit Card Classic	Free			
11.5	CN-91-122	Vietnam Airlines Techcombank Visa Debit Card Gold	Free			
11.6	CN-91-123	Vietnam Airlines Techcombank Visa Debit Card Platinum	Free			
12		Fee for issuing copy of transaction invoice	80.000 VND/ bill			
13.1	CN-92-111	Techcombank Visa Debit Card Classic				
13.2	CN-92-112	Techcombank Visa Debit Card Gold				
13.3	CN-95-106	Techcombank Visa Debit Card Platinum				
13.4	CN-92-121	Vietnam Airlines Techcombank Visa Debit Card Classic				
13.5	CN-92-122	Vietnam Airlines Techcombank Visa Debit Card Gold				
13.6		Vietnam Airlines Techcombank Visa Debit Card Platinum				
14		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))	1.1% * transaction amount			
14.1	CN15001	Techcombank Visa Debit Card Classic				
14.2		Techcombank Visa Debit Card Gold				
14.3		Techcombank Visa Debit Card Platinum				
14.4		Vietnam Airlines Techcombank Visa Debit Card Classic				
14.5		Vietnam Airlines Techcombank Visa Debit Card Gold				
14.6		Vietnam Airlines Techcombank Visa Debit Card Platinum				
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	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			

V. Cases of exemption and reduction of fees

1 ***For Debit Cards in RBG account bundles:*** Refer to the exemption and reduction of the issuance fee and annual fee in Appendix 1

VI. 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.
- ** 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. Valid until December 31, 2019. 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.
- 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 as confirmed by VHT&DVTK.