

**APPENDIX 1.4.6: CREDIT CARD SERVICE FEE/PENALTY SCHEDULE APPLICABLE TO NON-TIER CUSTOMERS**

No.	Fee code	Service	Non-Private, Non-Priority and Non-Inspire customer	Minimum	Maximum	Type
			<b>Fees</b>			
<b>1</b>		<b>CREDIT CARD SERVICE FEE</b> (including Techcombank Visa , VietnamAirlines Techcombank Visa, DreamCard, Techcombank) (fees marked * are subject to VAT exemption, the remaining fees are inclusive of VAT)				
1		<b>Release fee (on the basis of new credit contract)*</b>	<b>Free</b>			
2		<b>Card re-issuance fee</b> (due to change of card type/class, keeping the current credit contract unchanged)	<b>Free</b>			
3		<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 6 months (3 months before and 3 months after the old card's expiration date)	<b>Free</b>			
4		<b>Annual fee</b> (collected annually, based on card validity period)				
4.1		Visa Credit Card Infinite				
4.2		Visa Credit Card Signature	1.499.000 VND/ card			
4.3		Techcombank Spark	899.000 VND/card			
4.4		VietnamAirlines Techcombank Visa Credit Card Platinum	990.000 VND/ card			
4.5		Techcombank Style credit card	899.000 VND/card			
4.6		Techcombank Everyday credit card	599.000 VND/card			
4.7		VietnamAirlines Techcombank Visa Credit Card Gold	590.000 VND/ card			
4.8		Techcombank Visa Credit Card Classic	300.000 VND/ card			
4.9		VietnamAirlines Techcombank Visa Credit Card Classic	390.000 VND/ card			
5		<b>PIN re-granted fee</b>	<b>Free</b>			
6		<b>Withdrawal fee</b>				
6.1		Visa Credit Card Infinite	Card type not applicable	100.000 VND		
6.1		Visa Signature/ VNA Platinum/ Techcombank Spark/ Techcombank Style/ Techcombank Everyday/ VNA Gold/ Classic/ VNA Classic Credit Card	4% * transaction amount	100.000 VND		
6.2		Techcombank Spark	4% * transaction amount	100.000 VND		
6.3		DreamCard				
6.3.1		At ATMs, POSs is located at Techcombank's branch	2% * transaction amount			
6.3.2		At ATMs, POSs are located at branches of other banks in/outside Vietnam	2% * transaction amount	50.000 VND		
7		<b>Foreign currency transaction fee</b> (Applicable for non-VND transactions)				
7.1		Visa Credit Card Infinite	Card type not applicable			
7.2		Visa Credit Card Signature	1.1% * transaction amount			
7.3		Visa Credit Card VNA Platinum	2.59% * transaction amount			
7.4		Techcombank Spark	2.59% * transaction amount			
7.5		Techcombank Style credit card	2.59% * transaction amount			
7.6		Techcombank Everyday credit card	2.95% * transaction amount			
7.7		Visa Credit Card Classic/ VNA Classic/ VNA Gold	2.95% * transaction amount			
7.8		DreamCard Credit Card	2.95% * transaction amount			
8		<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))	1.1% * transaction amount			
9		<b>Over-limit transaction fee</b>	2% * over-limit amount	5.000 VND		
10		<b>Fee for issuing a copy of statement upon request</b>	Free			

11		<b>Credit card information confirmation fee upon request</b> (Credit limit confirmation, transaction information confirmation, etc.)	Free					
12		<b>Fee for increasing the current card's credit limit</b> (no change in card class)*	Free					
13		<b>Fee for installment service by credit card****</b>						
13.1		<b>In case the Customer registers for installment payment through Techcombank's partner:</b> Installment service fee by credit card - collected from the business unit signing a contract with Techcombank to deploy installment service by credit card - (calculated based on installment term (THTG))	Fees are charged depending on each Techcombank's partner					
13.2		<b>In case the Customer registers for installment payment through Techcombank's partner:</b> Fee for converting installment transactions using credit cards - Collected from cardholders registering to convert normal card payment transactions into installment transactions	Customers register for installments through other Techcombank partners: Fully free of installment conversion fees for credit cards from Techcombank					
13.3		<b>Applicable in case customers register for installments directly through Techcombank's support channels:</b> Fee for conversion of installment transaction by credit card - Collected from the registered cardholder to convert a regular card payment transaction to an installment transaction	<b>Tenor</b>	<b>Group 1</b>	<b>Group 2</b>	150.000 VND		
			3	0.76%/month	1%/month			
			6	0.67%/month	0.94%/month			
			9	0.63%/month	0.92%/month			
			12	0.54%/month	0.9%/month			
<b>- Installment conversion fee = Fee x transaction value x installment term</b> - Installment conversion fees corresponding to each customer group are applied as follows: <b>a. For customers requesting installment conversion for Payment Transactions of Goods and Services by Credit Cards and / or Credit Card Balances:</b> + Customers have full payment history on time and have not incurred interest transactions in the last 3 statement periods: Applicable GROUP 1 installment conversion fee + Other customers: apply GROUP 2 conversion fee <b>b. For customers requesting installment conversion for Cash withdrawals using credit cards,</b> the installment conversion fees of GROUP 2 shall be applied								
13.4		<b>Trường hợp Khách hàng đăng ký trả góp trực tiếp theo "Chương Trình Ưu Đãi Cho Khách Hàng Cá Nhân Tham Gia Bảo Hiểm Nhân Thọ Và Thanh Toán Phí Bảo Hiểm Bằng Thẻ Tín Dụng Được Phát Hành Bởi Techcombank" từ 01/04/2023 đến tháng 31/12/2023</b>	Dành cho Khách hàng thực hiện thanh toán cho giao dịch Phí Bảo hiểm Manulife NĂM ĐẦU TIÊN bằng thẻ Tín dụng Techcombank, Khách hàng sẽ được đăng ký chuyển đổi trả góp 0% phí chuyển đổi trong kỳ hạn 12 tháng khi thỏa các điều kiện trong Thẻ lệ Chương trình					
13.5		<b>Trường hợp Khách hàng đăng ký trả góp trực tiếp theo "Chương trình ưu đãi cho Khách hàng cá nhân Inspire tham gia bảo hiểm nhân thọ và thanh toán phí bảo hiểm năm thứ 2 bằng thẻ tín dụng được phát hành bởi Techcombank" từ 15/07/2023 đến tháng 31/05/2024</b>	Dành cho Khách hàng Inspire thực hiện thanh toán cho giao dịch Phí Bảo hiểm Manulife NĂM THỨ 2 bằng thẻ Tín dụng Techcombank, Khách hàng sẽ được đăng ký chuyển đổi trả góp 0% phí chuyển đổi trong kỳ hạn 12 tháng khi thỏa các điều kiện trong Thẻ lệ Chương trình					
14		<b>Credit card late payment fee</b> * (Late payment fee is not objects subject to VAT)						

14.1		Visa Credit Card Infinite	Card type not applicable		
14.2		Visa Credit Card Signature	6% * late payment amount	200.000 VND	
14.3		Techcombank Style credit card	6% * late payment amount	200.000 VND	
14.4		Other Visa credit cards (Visa Infinite, Visa Signature, Techcombank Style not included)	6% * late payment amount	150.000 VND	
14.5		Techcombank Spark	6% * late payment amount	150.000 VND	
14.6		DreamCard Credit Card	6% * late payment amount	50.000 VND	
<b>II 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>					
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		

### III. Cases of exemption and reduction of fees

- 1 **For Techcombank employees:** Follow the card incentives included in the product and service bundle for employees - We care 4
- 2 **For credit cards:**
  - 2.1 **For Private customers:** In addition to the fee incentive for the primary card according to the above fee schedule, free issuance, annual fee, and reissuance fee for sub cards of primary cards, exclude Techcombank Visa Infinite card
  - 2.2 **For Priority customer:** Free issuance, annual fee only applies to primary cardholders
  - 2.3 **Card issuance preferential:**
    - 2.3.1 **For new card issuance**
      - 2.3.1.1 Refund of the first year's annual fee for the Techcombank Private Visa Infinite Card when activating the primary card.  
Refund of first year annual fee for new cardholders, applicable to both primary and sub cards if the total spending transaction value within 01 months from the date of card activation reaches the minimum level
      - 2.3.1.2 as shown in the table below for each card type and satisfies other conditions of Techcombank from time to time. Not applicable to cardholders whose cards cancel less than 6 months from the date of issuance of new cards, reissue card. Transaction amount per credit card.

Card type	The minimum total value must be reached within 30 days from the card activation date to receive the first year's annual fee refund
Visa Credit Card Signature	5.000.000 VND
Visa Credit Card VNA Platinum	3.000.000 VND
Techcombank Spark	1.500.000 VND
Techcombank Style	1.500.000 VND
Techcombank Everyday	1.500.000 VND
Visa Credit Card VNA Gold	1.000.000 VND
Visa Classic & Visa VNA Classic	500.000 VND

#### 2.3.2 For card issued in replacement for expired card: applied for primary cardholders: waive 1st year annual fee & issuing fee if satisfy item 4.2.1 or following conditions\*\*\*

Card type	The minimum total spending value needs to be reached in the 12 months prior to the expiry date of the expiration date of the card in order to receive a refund of the first year's annual fee on the card issued to replace the expired card
Visa Credit Card Signature	250.000.000 VND
Visa Credit Card VNA Platinum	150.000.000 VND

Techcombank Spark	150.000.000 VNĐ
Techcombank Style	150.000.000 VNĐ
Techcombank Everyday	150.000.000 VNĐ
Visa Credit Card VNA Gold	100.000.000 VNĐ
Visa Classic & Visa VNA Classic	80.000.000 VNĐ

- For sub cardholders: Refund of issuance fee and first year annual fee will be applied if the conditions at point 4.2.1 or 4.2.2 item V above

**2.4 2nd - 5th year annual fee waiving**

Card type	The minimum total expenditure value required in the previous year to be exempt from the following year's annual fee
Visa Credit Card Infinite	This type of card cannot be issued
Visa Credit Card Signature	250.000.000 VNĐ
Visa Credit Card VNA Platinum	150.000.000 VNĐ
Techcombank Spark	150.000.000 VNĐ
Techcombank Style	150.000.000 VNĐ
Techcombank Everyday	150.000.000 VNĐ
Visa Credit Card VNA Gold	100.000.000 VNĐ
Visa Classic & Visa VNA Classic	80.000.000 VNĐ

**2.5** Techcombank Visa Infinite card is issued only for Private customers. For special cases when customers holding infinite card belong to other groups, fees applied as Private customers.

In case the customer has made a cash withdrawal and is registered for installment conversion: Refund the withdrawal fee and interest on the cash withdrawal transaction, provided that:

- Only refund the withdrawal fee and interest arising from the date the customer makes the withdrawal to the date the transactions are successfully converted into installments on the total valid withdrawal

**2.6** amount approved by Techcombank; In case the customer does not pay off the entire balance at the end of the period, Techcombank will calculate the interest according to the provisions of the Terms and Conditions for Card Issuance and Use.

- Ensure that the total amount that the customer has withdrawn is not greater than the maximum amount proposed by Techcombank.

**IV. 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.
- 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 DVT&TK.