

**SCHEDULE OF CARD FEES FOR CORPORATE
(Effective from November 1st 2023)**

FEE & CHARGE CODE	NO	FEE AND CHARGE ITEMS	APPLIED FEES AND/OR CHARGES (excluding VAT)	
			TRANSACTION IN VND	TRANSACTION IN FOREIGN CURRENCY
	I	BIDV BUSINESS DEBIT CARD		
	1	Issuing Fee		
DN1H	1.1	Issuing Fee	Free	
DN2H	1.2	Reissue fee (damage, loss)	VND50,000	
DN3H	1.3	Express issuing fee	VND200,000	
	2	Card management fee		
DN4H		Annual Fee (*)	VND150,000/card/year; Free if the total payment volume reaches VND 50,000,000/card/year.	
	3	Transaction Fee		
DN5H	3.1	Fee for reporting lost and stolen cards via International Card Organisation	VND200,000	
DN6H	3.2	Card termination fee at the request of customers	VND50,000	
DN7H	4	Sale Slip Retrieval fee (each copy)		
DN7H1	4.1	At BIDV Merchants	VND20,000/Copie	
DN7H2	4.2	At other Merchants	VND80,000/Copie	
DN8H	5	Fee at the counter		
DN8H1	5.1	Card reactivation fee	VND20,000	
DN8H2	5.2	Fee for changing linked accounts	VND20,000	
DN8H3	5.3	PIN re-issuance fee	Free	
DN8H4	5.4	Daily limit change Fee (for each time)	VND30,000	
DN8H5	5.5	Fee for issuing account statement full details according to customer's requirements (Free account statement by email)	VND2,000/page Min VND20,000/statement	
DN8H6	5.6	Dispute investigation fee (In case the customer makes a false complaint)	VND80,000/transaction	

	6	Transaction fee		
DN9H	6.1	Cash withdrawal fee at ATM/POS		
DN9H1	6.1.1	ATM/POS BIDV	VND2,000	
DN9H2	6.1.2	Domestic ATM/POS	VND10,000	
DN9H3	6.1.3	Oversea ATM/POS	4% of Cash withdrawal amount Min VND50,000/transaction	x
DN10H	6.2	Balance transfer on ATM	0,05% of transfer amount Min VND2,000/transaction Max VND20,000/transaction	
DN11H	6.3	Balance inquiry fee on ATM / POS	Free	
DN12H	6.4	Transaction processing fee at terminals accepting foreign cards (**)	1.1% of the transaction amount	x
DN13H	6.5	Currency conversion fee (***)	1% of the transaction amount	Depending on the case
DN14H	6.6	Receipt printing at BIDV ATM (each copy)	VND500	
DN15H	6.7	Fast interbank transfer 24/7 fee at ATM BIDV		
DN15H1	6.7.1.	Under VND500,000	VND2,000	
DN15H2	6.7.2.	From VND500,001 to VND2,000,000	VND5,000	
DN15H3	6.7.3.	From VND2,000,001 to VND10,000,000	VND7,000	
DN15H4	6.7.4.	Over VND10,000,000	0,02% of transfer amount Min VND10,000/transaction	

(*): The annual fee-free payment volume is calculated from the annual fee collection date of the previous period to the annual fee collection date of this period

(**): Applicable to transactions made at sales units/ devices with country codes other than Vietnam (based on payment bank information sent to BIDV) VND.

(***): Applicable to transactions other than VND. Value added tax rate is 10% for transactions made in Vietnam and not subject to value added tax for transactions made at terminals accepting foreign cards

	II	BIDV BUSINESS CREDIT CARD		
	1	Issuing Fee		
DN16H	1.1	First issuing fee	Free	x
DN17H	1.2	Reissue fee (damage, loss)	Free	
DN18H	1.3	Express issuing fee	VND200,000	
	2	Management Fee		

DN19H		Annual Fee	- First year: Free - Next years: VND500,000/card/year; free if the total payment volume reaches VND100,000,000/card/year (*)	x
	3	Transaction Fee		
DN20H	3.1	Transaction processing fee at terminals accepting foreign cards (**)	1.1% of the transaction amount	x
DN21H	3.2	Currency conversion fee (***)	1% of the transaction amount	Depending on the case
	4	Late payment Fee		
DN22H		Late payment Fee	3% of late payment amount, at least VND100,000	x
	5	Customer request processing Fee		
DN23H		Fee for reporting lost and stolen cards via International Card Organisation	Free	
	6	Fee at the counter		
DN24H1	6.1	Card reactivation fee	Free	
DN24H2	6.2	PIN re-issuance fee	Free	
DN24H3	6.3	Card termination fee at the request of customers	VND 100,000/time (In case the customer requests to stop using the card within 12 months from the date of card issuance: Card termination fee equals the annual fee)	
	7	Temporary credit limit change fee/Credit Limit Change Fee/Change type of secure fee/Change of usage limit fee		
DN25H1	7.1	For fee related to credit card limit	VND100,000	x
DN25H2	7.2	For the fee for changing the usage limit of the supplementary card	VND50,000	
DN26H	8	Confirmation of credit limit fee	Free	
DN27H	9	Dispute investigation fee (In case the customer makes a false complaint)	VND80,000/transaction	

DN28H	10	Fee for issuing account statement full details according to customer's requirements	Free	
DN29H	11	Fee for issuing of copies of transaction documents		
<i>DN29H1</i>	<i>11.1</i>	<i>At BIDV's agents/merchants</i>	VND20,000/copie	
<i>DN29H2</i>	<i>11.2</i>	<i>At other banks' agents/merchants</i>	VND80,000/copie	
	13	Interest rate		
DN30H		Interest rate (****)	15%/year	x

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(****): Applicable from November 21, 2023

