

**SCHEDULE OF VISA BUSINESS CARD FEES FOR CORPORATE  
(Effective from November 1<sup>st</sup> 2023)**

FEE & CHARGE CODE	NO	FEE AND CHARGE ITEMS	APPLIED FEES AND/OR CHARGES (excluding VAT)	
			TRANSACTION IN VND	TRANSACTION IN FOREIGN CURRENCY
	<b>1</b>	<b>Issuing Fee</b>		
DN16H	1.1	First issuing fee	Free	x
DN17H	1.2	Reissue fee (damage, loss)	Free	
DN18H	1.3	Express issuing fee	VND200,000	
	<b>2</b>	<b>Management Fee</b>		
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
	<b>3</b>	<b>Transaction Fee</b>		
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
	<b>4</b>	<b>Late payment Fee</b>		
DN22H		Late payment Fee	3% of late payment amount, at least VND100,000	x
	<b>5</b>	<b>Customer request processing Fee</b>		
DN23H		Fee for reporting lost and stolen cards via International Card Organisation	Free	
	<b>6</b>	<b>Fee at the counter</b>		
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	<b>Temporary credit limit change fee/Credit Limit Change Fee/Change type of secure fee/Change of usage limit fee</b>		
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	<b>Confirmation of credit limit fee</b>	Free	
DN27H	9	<b>Dispute investigation fee (In case the customer makes a false complaint)</b>	VND80,000/transaction	
DN28H	10	<b>Fee for issuing account statement full details according to customer's requirements</b>	Free	
DN29H	11	<b>Fee for issuing of copies of transaction documents</b>		
DN29H1	11.1	At BIDV's agents/merchants	VND20,000/copie	
DN29H2	11.2	At other banks' agents/merchants	VND80,000/copie	
	13	<b>Interest rate</b>		
DN30H		Interest rate (****)	15%/year	x

(\*): 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

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