



**BIDV CREDIT CARD FEES AND CHARGES**  
**(NOT INCLUDED BIDV VISA INFINITE)**

Unit: VND

No	Items	Object s not subjec t to VAT (x)	Fee (not including of VAT)							
			Platinum			Gold		Classic		
			Visa Platinum/ Visa Premier	MasterCard Platinum	MasterCard Vietravel Platinum	Visa Precious	Visa Smile	Visa Flexi	Mastercard Vietravel Standard	Visa Classic TPV
1	Issuing Fee	x	Free							
2	Express issuing fee	x	200.000/card							
3	Annual Fee	x								
3.1	- Primary card	x	1.000.000	500.000	300.000	400.000	200.000	300.000	300.000	300.000
3.2	- Supplementary card	x	600.000	250.000	150.000	200.000	100.000	150.000	150.000	150.000
	Spending amount qualified to be waived annual fee for next year cycle		250.000.000		170.000.000	N/A	75.000.000		N/A	
4	Closing card fee	x	50.000 ( If the customer is entitled to first annual fee exemption, upon request to terminate the card within 12 months from the date of card issuance: card termination fee is equal to the annual fee of the card)							
5	Cash withdrawal fee at ATM/POS	x								
5.1	Cash withdrawal fee at ATM/ POS BIDV	x	3% of cash withdrawal amount, minimum 50.000			1% of cash withdrawal amount, minimum 10.000	3% of cash withdrawal amount, minimum 50.000		N/A	
5.2	Cash withdrawal fee at other ATM/POS	x	3% of the advance amount, minimum 50.000						N/A	
6	Cross border Fee (*)	x	N/A	1,1% transaction	1,1% s transaction	N/A		1,1% transaction	N/A	



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				amount	amount				amount		
7	Currency conversion fee (**)	x	2,1% of transaction amount	1% of transaction amount	1% of transaction amount	2,1% of transaction amount		1% of transaction amount	N/A		
8	Late payment fee	x	4% of the late payment amount, minimum 100.000	4% of the late payment amount, minimum 200.000	4% of the late payment amount, minimum 100.000 (Maximum 4 statement periods for Visa Smile)		4% of the late payment amount, minimum 200.000	4% of the late payment amount, minimum 100.000			
9	Temporary credit limit change fee	x	50.000/time								
10	Credit Limit Change Fee	x	30.000/time								
11	Change type of secure fee	x	30.000/time								
12	Card Replacement Fee		100.000	50.000	100.000	50.000					
13	PIN Re-issue Fee		30.000								
14	Stolen/lost card notification fee										
14.1	Via BIDV		Free								
14.2	Via International card organisation		300.000	200.000	200.000	200.000	200.000	300.000	200.000		
15	Statement Copy fee		2.000/pages; Minimum 2000			50.000					
16	Sale Slip Retrieval fee										



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	(each copy)									
16.1	At BIDV Merchants		10.000/copie			20.000/copie				
16.2	At other Merchants		30.000/copie			80.000/copie			N/A	
17	Confirmation of credit limit fee		100.000/time							
18	Dispute investigation fee		80.000/ transaction							
19	Interest	x	According to the bank's announcement							

(\*) Applicable to transactions other than VND made at merchants with merchant country codes other than Vietnam (based on the acquirer information sent to BIDV)

(\*\*) Apply for all transactions other than VND