

Standard Chartered Credit Card Fees & Charges

Effective from 14th May 2018
All fees are inclusive of VAT.

	Priority WorldMiles	WorldMiles	Platinum CashBack
Annual fee (1st year)¹			
Primary card	Waived	VND 1,500,000	VND 1,000,000
Supplementary card	Waived	Waived	Waived
Annual fee (2nd year onward)			
Primary card	VND 2,000,000	VND 1,500,000	VND 1,000,000
Supplementary card	VND 1,500,000	VND 1,000,000	VND 700,000
Minimum amount due	5% of current balance or VND 50,000 - whichever is higher	5% of current balance or VND 50,000 - whichever is higher	5% of current balance or VND 50,000 - whichever is higher
Late payment fee	4% of minimum amount due (minimum VND 200,000)	4% of minimum amount due (minimum VND 200,000)	4% of minimum amount due (minimum VND 200,000)
Finance charge²	26.4% / year	27.84% / year	28.84% / year
Payment due date	25 days from statement date	25 days from statement date	25 days from statement date
Maximum cash withdrawal limit	50% of credit limit	50% of credit limit	50% of credit limit
Cash advance fee at ATM	4% of cash advance amount (minimum VND 100,000)	4% of cash advance amount (minimum VND 100,000)	4% of cash advance amount (minimum VND 100,000)
Administration fee for foreign currency transactions	2,5%	3%	3,5%
Card replacement fee	VND 200,000	VND 200,000	VND 200,000
PIN re-issuance fee	VND 50,000	VND 50,000	VND 50,000
Dispute investigation fee (for dispute transactions found genuine)	VND 200,000	VND 200,000	VND 200,000
Over credit limit fee	Waived	Waived	Waived
Credit limit change fee	VND 100,000 / request	VND 100,000 / request	VND 100,000 / request
Fee to change secured type/card type	VND 100,000 / request	VND 100,000 / request	VND 100,000 / request
Statement with Bank confirmation	VND 100,000 /copy	VND 100,000 / copy	VND 100,000 / copy
Sales slip retrieval fee	VND 100,000 / copy / sales slip	VND 100,000 / copy / sales slip	VND 100,000 / copy / sales slip
Credit card information confirmation	Waived	VND 100,000 / copy	VND 100,000 / copy
Credit balance transfer fee	VND 100,000 / request	VND 100,000 / request	VND 100,000 / request
Processing fee (for Flexible Cash Advance)	3.99% - 4.99% on requested Instalment amount	3.99% - 4.99% on requested Instalment amount	3.99% - 4.99% on requested Instalment amount
Processing fee (for Flexible Instalment Plan)	4.99% on requested Instalment amount	4.99% on requested Instalment amount	4.99% on requested Instalment amount
Early termination fee for Instalment (apply when card closed)	1% on remaining Instalment amount	1% on remaining Instalment amount	1% on remaining Instalment amount

¹ Annual Fee is charged every year and is payable in the first month statement of every billing year even if card is not activated.

² Finance charges published above is per annum and on a 365 day per year basis. The daily rate is calculated by dividing the annual rate by 365. All finance charges are charged on actual number of days on a daily basis