

## Standard Chartered Credit Card Fees & Charges

Effective from 01<sup>st</sup> November 2018  
All fees are inclusive of VAT.

|   | Priority WorldMiles                                       | WorldMiles  | Platinum CashBack   |
|---|---|---|---|
| <b>Annual fee (1<sup>st</sup> year)<sup>1</sup></b>                       |   |   |   |
| Primary card  | Waived  | VND 1,500,000   | VND 1,000,000   |
| Supplementary card  | Waived  | Waived  | VND 100,000 <sup>2</sup>                                  |
| <b>Annual fee (2<sup>nd</sup> year onward)</b>                            |   |   |   |
| 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   |
| <b>Minimum amount due</b>   | 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 |
| <b>Late payment fee</b>   | 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)            |
| <b>Finance charge<sup>3</sup></b>   | 26.4% / year  | 27.84% / year   | 28.84% / year   |
| <b>Payment due date</b>   | 25 days from statement date                               | 25 days from statement date                               | 25 days from statement date                               |
| <b>Maximum cash withdrawal limit</b>                                      | 50% of credit limit                                       | 50% of credit limit                                       | 50% of credit limit                                       |
| <b>Cash advance fee at ATM</b>  | 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)           |
| <b>Administration fee for foreign currency transactions</b>               | 2,5%  | 3%  | 3,5%  |
| <b>Card replacement fee</b>   | VND 100,000   | VND 100,000   | VND 100,000   |
| <b>PIN re-issuance fee</b>  | Waived  | Waived  | Waived  |
| <b>Dispute investigation fee (for dispute transactions found genuine)</b> | VND 200,000   | VND 200,000   | VND 200,000   |
| <b>Over credit limit fee</b>  | Waived  | Waived  | Waived  |
| <b>Credit limit change fee</b>  | VND 100,000 / request                                     | VND 100,000 / request                                     | VND 100,000 / request                                     |
| <b>Fee to change secured type/card type</b>                               | VND 100,000 / request                                     | VND 100,000 / request                                     | VND 100,000 / request                                     |
| <b>Statement with Bank confirmation</b>                                   | VND 100,000 / copy  | VND 100,000 / copy  | VND 100,000 / copy  |
| <b>Sales slip retrieval fee</b>   | VND 100,000 / copy / sales slip                           | VND 100,000 / copy / sales slip                           | VND 100,000 / copy / sales slip                           |
| <b>Credit card information confirmation</b>                               | Waived  | VND 100,000 / copy  | VND 100,000 / copy  |
| <b>Credit balance transfer fee</b>  | VND 50,000 / request                                      | VND 50,000 / request                                      | VND 50,000 / request                                      |
| <b>Processing fee (for Flexible Cash Advance)</b>                         | 3.99% - 4.99% on requested Instalment amount              | 3.99% - 4.99% on requested Instalment amount              | 3.99% - 4.99% on requested Instalment amount              |
| <b>Processing fee (on requested amount for Flexible Instalment Plan)</b>  | 3.99%/ 3 or 6-month tenor<br>5.99%/ 9 or 12-month tenor   | 3.99%/ 3 or 6-month tenor<br>5.99%/ 9 or 12-month tenor   | 3.99%/ 3 or 6-month tenor<br>5.99%/ 9 or 12-month tenor   |
| <b>Early termination fee for Instalment (apply when card closed)</b>      | 1% on remaining Instalment amount                         | 1% on remaining Instalment amount                         | 1% on remaining Instalment amount                         |

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

<sup>2</sup> First year annual fee of Platinum CashBack supplementary card will be rebated (which is the cashback amount of VND 100,000) if there is at least one (01) transaction made and posted by the supplementary card within 60 days from the supplementary card issuance date. The eligible transactions are herein spend transaction or cash withdraw. The cashback amount will be credited into primary credit card account within 60 days from the date the first eligible transaction is posted on the Bank's system.

<sup>3</sup> 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 .