

Standard Chartered Credit Card Fees & Charges

Effective from 10th Aug 2020
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	VND 100,000 ²
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 300,000)	4% of minimum amount due (minimum VND 300,000)	4% of minimum amount due (minimum VND 300,000)
Finance charge³	29.4% / year	30.84% / year	32.84% / year
Payment due date	25 days from statement date	25 days from statement date	25 days from statement date
Maximum cash withdrawal limit	15% of credit limit	15% of credit limit	15% 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	3.5%	3.5%	3,5%
Card replacement fee	VND 100,000	VND 100,000	VND 100,000
PIN re-issuance fee	Waived	Waived	Waived
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 50,000 / request	VND 50,000 / request	VND 50,000 / request
Processing fee (on requested amount for Flexible Instalment Plan)	3.99%/ 3 or 6-month tenor 5.99%/ 9 or 12-month tenor	3.99%/ 3 or 6-month tenor 5.99%/ 9 or 12-month tenor	3.99%/ 3 or 6-month tenor 5.99%/ 9 or 12-month tenor
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 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.

³ 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.