

## SCHEDULE OF FEES AND CHARGES FOR INTERNATIONAL DEBIT CARD

No.	Content	Fee (VAT not included)		
		Amount/ Rate	Minimum	Maximum
<b>1</b>	<b>Issuing Fee</b>			
<b>1.1</b>	First-time issuance ( <i>main card</i> )			
	Mastercard Platinum Sendo Card			
	- Physical card	100,000 VND		
	- Virtual card	Free		
	- Visa/Mastercard Vpay card	Free		
	Other Debit Cards	Free		
<b>1.2</b>	Re-issuance			
	Mastercard Debit Platinum (Premium Banking Card)	Free		
	Visa/Mastercard Vpay/Mastercard Debit Platinum Sendo (Virtual Card)	Free		
	Mastercard Debit Platinum Sendo Card (Physical Card) (*)	Free		
	Other Debit Cards	50,000 VND		
<b>1.3</b>	<i>Supplementary card</i> issuance (First-time and Re-issuance)			
	Mastercard Debit Platinum <i>Supplementary card</i> (Premium Banking)	Free		
	Other cards	30,000 VND		
<b>1.4.</b>	Extending Fee			
	Mastercard Debit Platinum Sendo Card (Physical and virtual) (*)	Free		
	Other Debit Cards	Free		
<b>1.5</b>	<b>Delivery Fee</b>	18,182 VND		
<b>2</b>	<b>Annual Fee</b>			
<b>2.1.</b>	Main cards			
	Mastercard Debit Platinum Card (Premium Banking)	Free		
	Visa Debit Platinum Song Khoe	163,636 VND		
	Visa/ Mastercard Debit Platinum Vpay (virtual)	50,000 VND		
	UPI Debit Gold Card	120,000 VND		
	Debit Gold Sakura (VND/USD Account)	Free		
	Visa Debit Gold USD Card	120,000 VND		
	Mastercard Platinum Sendo Card (Physical and virtual)	20,000 VND/month		
<b>2.2</b>	Supplementary cards			

	Mastercard Debit Platinum (Premium Banking)	Free		
	Visa Debit Platinum Song Khoe	60,000 VND		
	UPI Debit Gold	60,000 VND		
	Visa Debit Gold Sakura (VND/USD Account)	Free		
	Visa Debit Gold USD	Free		
<b>2.3</b>	Fraud insurance fee (according to Insurance company's policy)	4,545 VND		
<b>3</b>	<b>Cash Withdrawal Fee</b>			
<b>3.1</b>	At VietinBank's ATMs (either with card or by QR code)	1,000 VND/ each time		
	Mastercard Debit Platinum Premium Banking	Free		
	Visa Debit Platinum Song Khoe	1,000 VND		
	Visa/ Mastercard Debit Platinum Vpay (Virtual)	1,000 VND		
	MasterCard Platinum Sento (Physical and virtual)	1,000 VND		
	UPI Debit Gold	1,000 VND		
	Visa Debit Gold Sakura (VND/USD Account)	Free		
	Visa Debit Gold USD	1,000 VND		
<b>3.2</b>	At Other Banks' ATMs			
	- Within the territory of Vietnam	9,090 VND/ each time		
	- Outside the territory of Vietnam	3.64%	50,000 VND	
<b>3.3</b>	At cash points or VietinBank's POS	0.055%	20,000 VND	
<b>3.4</b>	At Other Banks' POS	3.64%	50,000 VND	
<b>4</b>	<b>Bank Transfer Fees at VietinBank's ATMs, Kiosks</b>			
<b>4.1</b>	<b>Internal Transfer</b>			
	Mastercard Debit Premium Banking	Free		
	Other card:			
	- Bank Transfer by VND	3,000 VND		
	- Bank Transfer by USD	0.1818 USD		
<b>4.2</b>	<b>Interbank Transfers</b>	10,000VND		
<b>5</b>	<b>Investigation, Complaint fees (only collected in case of wrongful claim)</b>			
	- Internal transactions	72,727 VND		
	- Interbank transactions	272,727 VND		
<b>6</b>	<b>PIN Re-Issue Fee</b>			
	Mastercard Debit Platinum (Premium Banking)	Free		

	Other Debit Cards			
	- At VietinBank's Branch	27,273 VND		
	- Online via VietinBank iPay	Free		
7	Re-issue transaction invoices (copy)			
	- At VietinBank's merchants	18,182 VND/bill		
	- At other merchants	72,727 VND/bill		
8	Querying/viewing statements, Printing receipts/statements			
	- At VietinBank's ATMs	1,500 VND/ each time		
	- At VietinBank's POS (Querying)	Free		
	- At Other Banks' ATMs, POS	7,273 VND/each time		
9	Close card	50,000 VND		
	At iPay			
	Mastercard Debit Platinum Sendo card (physical/non physical)	80,000 VND		
	Other Cards	50,000 VND		
	At VietinBank's Branches			
	Mastercard Debit Platinum Sendo card (physical/non physical) (*)	100,000 VND		
10	Foreign Currency Exchange Fee	1.82% of the transaction amount in VND		
11	Foreign Currency Transaction Processing Fee			
	Visa/Mastercard Vpay Card (***)	0.91% of the transaction amount		
	Other Debit Cards	0.91% of the transaction amount		
12	Domestic Currency Transaction Processing Fee (**)			
	Transaction amount <= 500,000	2.27%	1,000 VND	
	Transaction amount > 500,000	0.45%		

Applied from September 05<sup>th</sup> 2022

(\*) Applied from November 1<sup>st</sup> 2022

(\*\*) Applied from February 21<sup>st</sup> 2023 to transaction in VND at merchants which countries code is not Vietnam

(\*\*\*) Applied from July 1<sup>st</sup> 2023