

ANZ CREDIT CARD FEE SCHEDULE

Effective 01/06/2016

Fees and charges	Card type (VND)		
	Classic	Gold	Platinum
Annual Fee			
- Primary	350,000	550,000	1,100,000
- Supplementary	250,000	400,000	700,000
Monthly Interest	2.65%	2.65%	2.40%
International Transaction Fee (of transaction amount)	3.50%	3.50%	3.50%
Cash Advance Fee/ Cash Transaction Fee	4% of amount withdrawn (min VND 60,000, max VND 999,000)		
Late Payment Fee	4% of the outstanding past due amount (min VND 250,000, max VND 999,000)		
Credit Limit Change Fee	VND 100,000		
Card Replacement Fee	VND 100,000		
Lost Card Replacement Fee	VND 200,000		
Copy of Transaction Receipt Fee	VND 100,000		
Incorrect Chargeback Request Fee	VND 100,000		
Product Type Change fee	VND 200,000		
PIN Reissue Fee	VND 50,000		
Over Limit Fee	VND 100,000		
Debit Dishonour Fee	VND 160,000		
Exception Request Fee	VND 100,000		
Statement Copy Fee	VND 80,000/copy		
Transaction alert sms fee	VND 8,000/month		
Minimum Amount Due	5% of outstanding balance (min VND 50,000)		
Total Cash Advances	50% of credit limit		
Fixed Payment Plan monthly interest (on reducing balance)	1.79% (tenor 6 months) 1.75% (tenor 12 months) 1.71% (tenor 18 months)		
FlexiCash monthly interest (on reducing balance)	1.92% (tenor 12 months) 1.75% (tenor 24 months) 1.50% (tenor 36 months)		
Instalment conversion fee (Fixed Payment Plan and FlexiCash)	VND 400,000/transaction		
Early repayment fee (Fixed Payment Plan and FlexiCash)	2% of outstanding balance (min VND 200,000)		

The latest fee schedule can be accessed at anz.com/vietnam or at any ANZ branch or by calling ANZ Contact Centre at 1900 1276 ext.2