## ANZ TRAVEL VISA PLATINUM CREDIT CARD FEE SCHEDULE

## Effective 01/12/2016

| Fees and charges   | Amount   |
|--|--|
| Annual Fee Primary Supplementary                                   | VND 1,500,000<br>VND 1,100,000   |
| Monthly Interest   | 2.40%  |
| International Transaction Fee (of transaction amount)              | 3.50%  |
| Cash Advance Fee/<br>Cash Transaction Fee                          | 4% of amount withdrawn<br>(min VND 60,000, max VND 999,000)                    |
| Late Payment Fee   | 4% of the outstanding past<br>due amount (min VND 250,000,<br>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<br>Receipt Fee                                 | VND 100,000  |
| Incorrect Chargeback<br>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<br>(min VND 50,000)                                  |
| Total Cash Advances  | 50% of credit limit  |
| Fixed Payment Plan monthly interest (on reducing balance)          | 1.79% (tenor 6 months)<br>1.75% (tenor 12 months)<br>1.71% (tenor 18 months)   |
| FlexiCash monthly interest (on reducing balance)                   | 1.92% (tenor 12 months)<br>1.75% (tenor 24 months)<br>1.50% (tenor 36 months)  |
| Instalment conversion fee<br>(Fixed Payment Plan and<br>FlexiCash) | VND 400,000/transaction  |
| Early repayment fee (Fixed Payment Plan and FlexiCash)             | 2% of outstanding balance<br>(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

