

## ANZ Credit Card Fee Schedule

### Effective 2/2013

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%	3.00%
Cash Advance Fee/ Cash Transaction Fee	4% of amount withdrawn (min VND 60,000)		
Late Payment Fee	4% of the outstanding past due amount (min VND 200,000)		
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		
Minimum Amount Due	5% of outstanding balance (min VND 50,000)		
Total Cash Advances	50% of credit limit		

The latest fee schedule can be accessed at [anz.com/vietnam](http://anz.com/vietnam) or at any ANZ branch or by calling ANZ Cards 24/7 at 1800 1559.