






 PWM Platinum	 Travel Platinum	 Hi-Point & Cash-Back (PLATINUM)	 Hi-Point & Cash-Back (GOLD)	 Hi-Point & Cash-Back (CLASSIC)	 Platinum *	 E-Card *	 Gold*	 Classic*
Annual Fee (Primary card)	Free	VND 1,500,000	VND 1,100,000	VND 550,000	VND 350,000	VND 1,100,000	VND 429,000	VND 330,000	VND 110,000
Annual Fee (Supplementary card)	Free	VND 1,100,000	VND 700,000	VND 400,000	VND 250,000	VND 550,000	VND 220,000	VND 220,000	Not applicable
Yearly Normal Interest Rate	25.8%	28.8%	28.8%	31.8%	31.8%	22%	22%	22%	26%
Overseas Transaction Fee	2.6%	3.5%							
SMS Service Fee	Free	VND 11,000/month							
Flexi-Cash Application Fee	VND 400,000								
Flexi-Cash Early Payment Fee	2% remaining balance (Min VND 200,000)								
Flexi-Cash Yearly Interest	Tenor 12 months : 23% Tenor 24 months: 21% Tenor 36 months: 18%								
Cash Withdrawal Fee + At Shinhan's ATM	Free								
+ At other bank's ATM	2% (Min VND 22,000)								
Cash Advance Fee	4% (Min VND 50,000, Max VND 999,000)								
Late Payment Fee	4% (Min VND 250,000, Max VND 999,000)								
Card Re-issuance Fee	VND 220,000								
Statement Copy Fee	VND 110,000								
Credit Limit Increase Fee	VND 100,000								
Transaction Slip Copy Request Fee	VND 110,000								
Dispute Investigation Fee (in case the fault belongs to Cardholder)	VND 110,000								
PIN Re-issuance Fee	Free								
Exception Request Fee	VND 110,000								
Installment Repayment Yearly Interest	Tenor 6 months: 21.5% Tenor 12 months: 21% Tenor 18 months: 20.5%								
Inactive Card Account Management Fee	VND 22,000/ month								

NOTICE:

- All fees and charges are inclusive Value Added Tax (VAT)
- Please note that the Annual Fee shall be charged annually after the Credit Card is activated
- (*) For Platinum/ E-Card/ Gold/ Classic card: The above Fees and Charges is applicable for cards that are system upgraded since 11/Sep/2018. For non-upgraded cards, please refer to the specific Fees and Charges by click [here](#).



Classic Debit Card



PWM Debit Card

	Classic Debit Card	PWM Debit Card
Annual Fee	Free	Free
PIN Re-issuance Fee	Free	Free
Overseas Transaction Fee	3.85%	2.86%
SMS Service Fee	VND 11,000/ month	Free
Cash Withdrawal Fee + At Shinhan's ATM	Free	
+ At other bank's ATM	2% (Min VND 22,000)	
Account Balance Inquiry Fee	Free	
Card Re-issuance Fee	VND 110,000	
Statement Copy Fee	VND 110,000	
Transaction Slip Copy Request Fee	VND 110,000	
Dispute Investigation Fee (in case the fault belongs to Cardholder)	VND 110,000	
Delinquency Interest	33%/ year	
Exception Request Fee	VND 110,000	

NOTICE:

- All fees and charges are inclusive Value Added Tax (VAT)



Gold Corporate Credit Card

Shinhan-Kocham Corporate Credit Card

Classic Corporate Debit Card

Shinhan-Kocham Corporate Debit Card

Annual Fee	VND 220,000	Free
Yearly Normal Interest Rate	22%	Not applied
Overseas Transaction Fee	2.6%	2.86%
Late Payment Fee	4% (Min VND 50,000 – Max VND 1,000,000)	Not applied
Card Re-issuance Fee	VND 220,000	VND 110,000
Credit Limit Increase Fee	VND 100,000	Not applied
SMS Service Fee	VND 11,000/ month	
Statement Copy Fee	VND 110,000	
Transaction Slip Copy Request Fee	VND 110,000	
Dispute Investigation Fee (in case the fault belongs to Cardholder)	VND 110,000	
Delinquency Interest + 1 st & 2 nd month of delinquency + From 3 rd month of delinquency	+ Applied Normal Interest + 150% Normal Interest	33%/ year

NOTICE:

- All fees and charges are inclusive Value Added Tax (VAT)