

## FEES, CHARGES AND INTERESTS

### Citi Credit Cards, Citi Ready Credit and Citi Ready Credit Installment Plan.

Effective from June 01, 2020.

All fees are exclusive of VAT. VAT if applicable shall be charged separately. Please note that the Annual Fees/Joining Fee (each year) shall be charged in the first statement of each year even if card is not activated.

Description	Citi PremierMiles Card	Citi Cash Back Card	Citi Rewards Card	Lazada Citi Platinum Card	Citi Simplicity + Card	Citi Ready Credit		Citi Ready Credit Installment Plan	
Interest Rate	Not applicable if the Total Payment Due is paid by/on the Payment Due Date.					Approved loan amount (VND)	Interest rate (calculated on reducing balance)	Approved loan amount (VND)	Interest rate (calculated on reducing balance)
	33% p.a					From 10 Million to under 50 Million	24% p.a	From 24 Million to under 50 Million	24% p.a
						From 50 Million	18%-24% p.a	From 50 Million	18%-24% p.a
Interest Rate for Cash Advances	33% p.a					Not Applicable			
Payment Due Date	Up to 25 days from Statement Date					Interest Rate is calculated from the date of disbursement			
Primary Card Annual Fee ***	VND 2,700,000 <sup>(1)</sup>	VND 1,200,000	VND 700,000**	VND 700,000	VND 400,000	Not Applicable		Not Applicable	
Primary Card Joining Fee	VND 700,000	VND 1,200,000	VND 700,000	VND 700,000	VND 400,000	Not Applicable		Not Applicable	
Supplementary Card Annual Fee	Free					Not Applicable			
Late Payment Fee	4% of Total Payment Due (minimum of VND 300,000 and maximum of VND 2,000,000)				Waived	Free			
Cash Advance Fee	3% (minimum of VND 50,000)					Not Applicable			
Processing fee of Citi 0% Everywhere	4.5% of transaction amount					Not Applicable			
Loan Default Rate	Not Applicable					Not Applicable			
Overseas Transaction Fee	1.99%	4%			Not Applicable				
DCC Administration Fee*	0.8%					Not Applicable			
Over Limit Fee	Waived					Not Applicable			
Replacement Card Fee	VND 100,000					Not Applicable			
Direct Debit Dishonor Fee	Not Applicable					Not Applicable			
Duplicate Statement Fee	VND 50,000					Not Applicable			
Loan Pre-payment Fee	Not Applicable					4% of total outstanding principal in the first 30 months			
Citi FlexiBill Pre-termination Fee	3% of total outstanding principal					Not Applicable			
Cash Limit	50% of the credit limit					Not Applicable			
Purchase Limit	100% of the credit limit					Not Applicable			

(\*) You will be charged **either** Overseas Transaction Fee **or** DCC Administration Fee for any one overseas amount, depending on the currency choice. The exchange rates used for DCC which are determined by the relevant merchant may be higher than the exchange rate as determined by relevant Card association when you pay in foreign currency. You are advised to consider all the above when deciding whether to use DCC.

(\*\*) VND 700,000 is applied for cards booked after September 01, 2017. For cards booked before September 01, 2017, Annual Fee is VND 800,000.

(\*\*\*) For Citi PremierMiles, Citi Cash Back, Citi Rewards and Citi Simplicity+, Annual fee for the first year is free.

<sup>(1)</sup> Annual Fee of VND 2,700,000 is applied for Cards booked after September 27, 2019. For Cards booked before September 27, 2019, Annual Fee is VND 1,500,000.

#### Important Notes:

Please note that a one-time-non-refundable joining fee is charged for having a credit card at the time of joining and is payable in the first month statement of account.

The annual fee, which includes the provision of fraud protection services, SMS transaction alerts, online services, usage program and discount offers, reward program offering etc., is charged every year and is payable in the first month statement of every billing year. Annual Fee of first year is free

Both the joining fee and annual fee will be billed even if the card is not activated.

Interest rates published above are assuming 365 days per year. The daily rate is calculated by dividing the annual rate by 365 days. All interest charged on actual number of days on a daily basis.