



FEES, CHARGES AND INTERESTS

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

Effective from April 01, 2025.

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.

Important Notice

With effect from March 01st 2023, Citibank, N.A., - Hanoi Branch and Ho Chi Minh City Branch has transferred ownership of its consumer banking business to United Overseas Bank (Vietnam) Limited (Registered number 0314922220) ("UOB Vietnam").

UOB Vietnam is the issuer of "Citi" branded consumer banking products in Vietnam and Citibank, N.A., - Hanoi Branch and Ho Chi Minh City Branch is providing certain transitional support in respect of those products.

The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by UOB Vietnam from Citigroup Inc. and related group entities.

Description	Citi PremierMiles Card	Citi Cash Back Card	Citi Rewards Card	Lazada Citi Platinum 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)
	35% 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	35% p.a				Not Applicable			
Payment Due Date	Up to 17 days from Statement Date				Interest Rate is calculated from the date of disbursement			
Primary Card Annual Fee ***	VND 1,500,000 ⁽¹⁾	VND 1,200,000	VND 700,000**	VND 700,000	Not Applicable		Not Applicable	
Primary Card Joining Fee	VND 1,500,000	VND 1,200,000	VND 700,000	VND 700,000	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)				Free			
Cash Advance Fee	3% (minimum of VND 50,000)				Not Applicable			
Processing fee of Citi 0% Everywhere	Tenor	Conversion Fee			Not Applicable			
	3	3.50% of transaction amount						
	6	4.50% of transaction amount						
	9	6.00% of transaction amount						
	12	7.50% of transaction amount						
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			

From April 01, 2025, Citi Simplicity+ Credit Cards and all related services will be terminated. The Interest Rate, Interest Rate for Cash Advances, Late Payment Fee, Payment Due Date and Citi FlexiBill Pre-termination Fee for Citi Simplicity+ Credit Card will be applied the same Fees, Charges and Interests policy of other Citi Credit Cards.

(*) 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 and Citi Rewards, Annual fee for the first year is free.

⁽¹⁾ Annual Fee of VND 1,500,000 is for cards applied from January 03, 2023 or before September 27, 2019. For cards applied between September 27, 2019 and before January 03, 2023, Annual Fee is VND 2,700,000.

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.