



KBANK DEBIT CARD FEE SCHEDULE

| Issue and Membership Fee | |
|--|---|
| - Issue fee (first time) | VND 100,000 (waive till further notice) |
| - Membership fee (Monthly/Annual fee) | VND 10,000/ month (waive till further notice) |
| - Card Delivery service fee | Free |
| Transaction fee at ATM | |
| - Cash withdrawal (Other banks' ATM - Domestic) | Free |
| - Cash withdrawal (Other banks' ATM - Overseas) | VND 70,000/time (waive till further notice) |
| Other fees | |
| - Card reissue (to replace lost card) | VND 100,000 |
| - Card renewal fee (when card expired) | Free |
| - Forex mark-up for international transaction | 2.5%/ transaction amount |
| - Local currency transaction fee at international payment points | 2.5%/ transaction amount |
| - Closing card fee | Free |
| - Dispute fee (applicable a customer's transaction dispute is proven to be inaccurate) | VND 200,000/ one disputed transaction |

Remark:

- ✓ The fee schedule will be effective from 01/10/2025 till further notice.
- ✓ The fee schedule has not included VAT.



KBANK DEBIT CARD TRANSACTION LIMIT

| ATM Withdrawal Limit in Vietnam | |
|--------------------------------------|-------------|
| - Daily | 100 mil VND |
| - Single Max* | 100 mil VND |
| - Single Min | 50,000 VND |
| ATM Withdrawal Limit outside Vietnam | |
| - Daily | 30 mil VND |
| - Single Max* | 30 mil VND |
| - Single Min | 50,000 VND |
| Sales/POS | |
| - Daily | 100 mil VND |
| - Single Max | 100 mil VND |
| - Single Min | n/a |
| eCommerce | |
| - Daily | 100 mil VND |
| - Single Max | 100 mil VND |
| - Single Min | n/a |

Remark:

- ✓ e-KYC customers cannot do transaction in other currencies.
- ✓ Transaction limit of e-KYC customers will not exceed VND 100 million/month/customer; simultaneously, customer is also limited by transaction limit of current CASA account.
- ✓ (*) Limit cap is depended on other banks' cash withdrawal policy.