



FEES, CHARGES AND INTERESTS

UOB Credit Cards, UOB CashPlus Account and UOB CashPlus Personal Loan

Effective from 05 May 2025

All fees are exclusive of VAT. VAT if applicable shall be charged separately.

Description	UOB PRVI Miles Card	UOB One Card	UOB World Card	Lazada UOB Card	UOB CashPlus Account	UOB CashPlus Account
Interest Rate	Not applicable if the Total Payment Due is paid by/on the Payment Due Date				Subjected to UOB decision and agreement between UOB and customer based on UOB CashPlus Personal Loan amount time to time.	
	35% p.a					
Interest Rate for Cash Advances	35% p.a				Not Applicable	
Payment Due Date	17 days from Statement Date				25 days from Statement Date	
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	2% 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 UOB Transaction SmartPay Program	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	Not Applicable		Not Applicable
Loan Pre-payment Fee	Not Applicable		4% of total outstanding principal



Pre-termination Fee of UOB Statement SmartPay Program	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

For Legacy Closed Credit Card (also known as “Tài Khoản Thẻ Tín Dụng Đã Đóng”), Interest Rate, Interest Rate for Cash Advances, Late Payment Fee, Payment Due Date and Pre-termination Fee of UOB Statement SmartPay Program will be applied the same Fees, Charges and Interests policy of other UOB Credit Cards.

(*) You will be charged either Overseas Transaction Fee or Dynamic Currency Conversion (DCC) Administrative Fee for any overseas amount, depending on the currency choice. The exchange rates used for DCC which are determined by the relevant merchants 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.

Note: Dynamic Currency Conversion is a service, which is provided by certain overseas merchants to convert the transaction amount to local currency. A card transaction which is converted via Dynamic Currency Conversion will be charged an administrative fee.

(**) 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 UOB PRVI Miles, UOB One, UOB World and Lazada UOB Credit Card, 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 when card is activated.

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.

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.