

When evaluating credit card offerings from Techcombank, Vietcombank, and Asia Commercial Bank (ACB), it's essential to consider their interest rates and associated fees. Below is a comparative analysis based on the available information:

1. Techcombank

- **Interest Rates:** Techcombank's standard interest rate for regular customers is approximately 29.8% per annum. Priority banking members benefit from a reduced rate of 26.8% per annum. (vietnamcredit.com.vn)
- **Fees:**
- **Annual Fee:** For the Visa Classic Credit Card, the annual fee is VND 300,000 for regular customers. Priority and Techcombank Inspire customers may enjoy waived fees under certain conditions. (techcombank.com)
- **Foreign Transaction Fee:** 2.95% of the transaction amount for all transactions not conducted in VND. (techcombank.com)
- **Installment Conversion Fee:** 0.6% per month of the transaction value, multiplied by the installment period (ranging from 1 to 12 months). (techcombank.com)

2. Vietcombank

- **Interest Rates:** Specific interest rates for Vietcombank's credit cards are not detailed in the provided sources.
- **Fees:**
- **Card Activation Fee:** Effective July 1, 2023, a fee of VND 20,000 per card is applied for activation at the counter. (en.doanhnghiephoinhap.vn)
- **Minimum Payment Non-Compliance Fee:** The fee for not meeting the minimum payment amount has increased from VND 50,000 to VND 100,000. (en.doanhnghiephoinhap.vn)

- **Termination Fee:** The fee for terminating a physical international credit card has risen from VND 50,000 to VND 100,000. (en.doanhnghiephoinhap.vn)

3. ACB (Asia Commercial Bank)

- **Interest Rates:**
- **ACB Express Credit Card:** Offers an in-term interest rate of 15% per annum, which is among the lowest in the market. (acb.com.vn)
- **ACB Visa Gold:** Specific interest rates are not detailed in the provided sources.
- **Fees:**
- **Annual Fee:**
 - **ACB Express Credit Card:** VND 299,000. (acb.com.vn)
 - **ACB Visa Gold:** VND 400,000. (acb.com.vn)
- **Foreign Transaction Fee:** Varies by card type; for instance, the ACB Visa Infinite card offers a complete waiver of foreign transaction fees, while the ACB Privilege Visa Signature card charges as low as 0.9%, and the ACB Visa Signature card charges 1.9%. (xe.today)
- **Late Payment Fee:** 4% of the minimum amount due, with a minimum charge of VND 100,000. (storyv.net)
- **Cash Advance Fee:** 4% of the cash advance amount, with a minimum charge of VND 100,000. (storyv.net)

Summary Table of Key Fees and Interest Rates:

Bank	Card Type	Annual Fee (VND)	Interest Rate (p.a.)	Foreign Transaction Fee	Late Payment Fee	Cash Advance Fee
Techcombank	Visa Classic	300,000	29.8% (regular)	2.95%	Not specified	Not specified

Bank	Card Type	Annual Fee (VND)	Interest Rate (p.a.)	Foreign Transaction Fee	Late Payment Fee	Cash Advance Fee
Vietcombank	International Credit Card	Not specified	Not specified	Not specified	3% of minimum payment due (min 100,000 VND)	Not specified
ACB	Express Credit Card	299,000	15%	Varies by card type	4% of minimum amount due (min 100,000 VND)	4% of cash advance amount (min 100,000 VND)
ACB	Visa Gold	400,000	Not specified	Varies by card type	4% of minimum amount due (min 100,000 VND)	4% of cash advance amount (min 100,000 VND)

Note: The above information is based on available sources and may be subject to change. For the most accurate and up-to-date details, it is recommended to consult the respective banks directly.