

User Guide of ICBC (Thai) Credit Card

1. When you receive the Credit Card, please check the information of the printed name, expired date, card number as the same as the card carrier. If the information embossed on the card is accurate, please sign on the back of the card used as the verification signature in the card use process. Make sure you have the same signature as in the application form.
2. You can activate the Credit Card via the call center, any ICBC (Thai) branch or internet banking.
3. The UnionPay Credit Card is the dual-currency card consisting of RMB account and THB account. The VISA Credit Card is the single currency card consisting of only THB account. The VISA Global Travel Credit Card is the triple currency card consisting of USD account, EUR account and THB account. You can enjoy the revolving credit and the longest Interest Free (Grace) Period lasting for 56 days.
4. The Statement Date of Credit Card is the last day of every month. The Payment Due Date is the 25th in the next month.
5. The Password of the Credit Card contains six digits. You do the transaction with the Password or signature. It is subject to the Password for the transactions based on the Password. If you fail to enter the correct Password 3 consecutive times, the Credit Card will be locked. You need to present the valid ID card and Credit Card to the Bank, after verification, the teller can unlock the Credit Card.
6. You can use the Credit Card to deposit, withdraw, transfer or remit funds,

inquire, activate the card, reset PIN, replace the card, do loss report and so on at the counter of any ICBC (Thai) branch. You use the Credit Card to withdraw, transfer, inquire, and reset PIN at ICBC (Thai)'s ATM. You can use the Credit Card to withdraw and inquire at other bank's ATM with the UnionPay or VISA brand the same as the Credit Card Brand.

7. When you lose your Credit Card, you can do the loss report through the Call Center or any ICBC (Thai) branch. After you done the loss report, you can apply for the new Card.

8. When you use the UnionPay Credit Card in Mainland China, all the transactions are directly deducted in CNY, avoiding of foreign exchange risk.

9. You can register the Credit Card into internet banking so that it is convenient for you to manage the capital, inquire the account and pay the outstanding balance.

10. Please check that the date, card number and amount on the transaction slip are correct and keep the slip for future reference. If there is any information which you reserved in the Bank changed, please inform the Bank immediately.

11. The Bank will send you the monthly statement freely so that you can exactly know every consumer expenditure transaction.

12. It is better for you to keep the Credit Card and ID card separately.

13. In case of the cash advance withdrawal, you can withdraw the cash advance in the amount not exceeding 50 per cent of the card credit limit. If you have more than one credit card, you can withdraw the total cash advance not

exceeding the combined credit limit determined by the Bank. When you withdraw funds through the ATM with the Credit Card, the single transaction limit is subject to regulations the bank that is the owner of the ATM. The maximum daily aggregate transaction limit is subject to the Credit Card cash withdrawal limit and the regulation of the bank that is the owner of the ATM. Consequently the transaction limit shall be in accordance with the prevailing minimum amount.

14. When you purchase goods through POS with the Credit Card, the maximum daily aggregate transaction limit is subject to the Credit Card available limit and the regulation of the bank that is the owner of the POS. Consequently the transaction limit shall be in accordance with the prevailing minimum amount.

15. The bank will provide you kinds of payment methods. You can pay the outstanding balance by cash or allow the bank to direct deduct from your savings account or Debit Card. You can choose the minimum payment, full payment, optimal payment, or installment payment. If you choose the direct debit payment for paying the outstanding balance, make sure the balance of transfer-out account shall be sufficient for payment one day before the Payment Due Date.

For more information, please contact ICBC (Thai) Call Center 0 2629 5588.

Website: www.icbcthai.com