

Industrial and Commercial Bank of China (Thai) Public Company Limited
Details of Interest Rate, Penalty Fee, Service Fee and Other Fees Chargeable by Commercial Bank in Credit Card Business
Effective from 1st December 2019

1. Interest, penalty fee, service fee and other charges Interest Starting Date of Interest Calculation Late payment fee Cash Advance Interest Starting Date of Cash Advance Interest Calculation	18% per year Calculate Interest at posting date of transaction No Charge 18% per year Calculate Interest at Cash Advance Transaction Date					
2. Minimum payment required	Minimum Payment of 10% of the outstanding balance or minimum 500 THB whichever is higher					
3. Cash advance fees* ICBC in Mainland China ICBC (Thai) ICBC Overseas Other banks in Mainland China Other banks in Thailand Other banks in Overseas	1 % of the total cash advance amount 1 % of the total cash advance amount 3 % of the total cash advance amount 3 % of the total cash advance amount 3 % of the total cash advance amount 3 % of the total cash advance amount					
4. Transfer fee (ICBC Thailand)	1 % of the total transfer amount					
5. Interest fee period	Up to 56 days from the posting date (Full Payment)					
6. Fee by card type	Platinum		Gold		Classic	
	<u>Primary Card</u>	<u>Supplement Card</u>	<u>Primary Card</u>	<u>Supplement Card</u>	<u>Primary Card</u>	<u>Supplement Card</u>
VISA and CUP Joining fee Annual fee	Free 4,000	Free 1,500	Free 1,000	Free 500	Free 500	Free 300
7. Payment charges 7.1 Direct Debit from ICBC (Thai) Account 7.2 Pay Cash at ICBC (Thai) 7.3 Pay Cheque at ICBC (Thai) 7.4 Pay through ICBC Electronic Banking 7.5 Pay through ICBC (Thai) ATM 7.6 Pay through BBL and KBank Counters 7.7 Pay through BBL and KBank Electronic Banking 7.8 Pay through all TESCO LOTUS services	No Charge No Charge No Charge No Charge No Charge No Charge No Charge Service Charges depend on TESCO LOTUS fee rate					

8. Inquiry fee ICBC in Mainland China ICBC (Thai) ICBC Overseas Other banks in Mainland China Other banks in Thailand Other banks in Overseas	Free Free THB 20 per transaction CNY 4 or THB 20 per transaction THB 10 per transaction THB 20 per transaction	
9. Over Limit fee	No Charge	
10. Reject direct debit or bounced cheque fee	No Charge	
11. Copy of statement fee	THB 100 per statement/month	
12. Copy of sales slip fee	THB 100 per copy for domestic transaction	THB 300 copy for overseas transaction
13. Replacement of Card Password fee with envelop	THB 200 per transaction	
14. Replacement of credit card fee	THB 200 per card	
15. Debt collection fee	No Charge	
16. Cost of Exchange Risk The Cardholder agrees and accepts that all expenses incurred from the Credit Card (including Cash advances and Cash withdrawals) in any currency other than Thai Baht shall be converted into Thai Baht pursuant to the inter-bank exchange rate as quoted by the credit card organizations of which the bank is a member, on the date that the Bank is notified of the spending or advanced amount. In addition, Cardholder acknowledges and agrees the Bank is entitled to charge the hedging premium from the Cardholder as determined by the Bank but not exceeding 2% of such exchange rates in order to mitigate the exchange rate risk.		
17. Business Security Agreement Registration Fee 17.1 Business Security Agreement Registration 17.2 Registration Amount Increase 17.3 Registration Amount Decrease 17.4 Business Security Agreement Adjustment, excluded the registered amount 17.5 Business Security Agreement Registration Cancellation (customer cancels Credit Card)	0.1% of registration amount, maximum at THB 1,000 and bill payment THB 15 0.1% of increased registration amount, maximum at THB 1,000 and bill payment THB 15 THB 215 (included bill payment THB 15) THB 215 (included bill payment THB 15) THB 215 (included bill payment THB 15)	

17.6 Business Security Agreement Registration Cancellation (customer defaults payment exceed 90 days)	THB 215 (included bill payment THB 15)
<p>Remarks:</p> <ol style="list-style-type: none"> 1) Interest rates and fees are subject to change with prior notice from the Bank from time to time. Such change will be notified to Cardholder 30 days (7 days for the urgency) in advance and will become effective in accordance with the applicable terms and conditions. 2) If the Cardholder makes the cash withdrawal at overseas ATM, the ATM assessment fee may be charged from the Acquiring Bank. 3) All fees are not included of VAT. 4) The Bank waives the annual fee for the first three years and waives the annual fee in subsequent years if customer use card and the amount reach the Bank's promotion standard. 5) Business Security Agreement Registration Fee is in accordance with the ministerial regulations of Ministry of Commerce and Ministry of Finance. 	

Remark: * Cash Advance Fees on other Bank's ATMs network depends on each ATM fee rate.