

Installment Service Fact Sheet

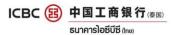
Installment application	 Purchase transactions in THB currency already charged in credit card can be converted into installment payment. *with condition about initial amount The installment application is on a transaction basis. No cap number or amount of purchase transactions that can be converted into installment. 			
Initial amount	The minimum installment amount per application should not be less than 3,000 THB; it can be accumulated from the minimum amount 1,000 THB per purchase transaction. *For SMS service, purchase transactions cannot be accumulated.			
Tenor	3,6,10 months			
Monthly installment charge	Monthly installment charge = Installment amount/tenor In case the installment amount cannot be divided into equal monthly installment, the difference will be charged with the first installment.			
	Example: The purchase transaction amount is 10,000 THB and is converted to 3-month installment payment. The first month installment charge is 3,334 THB, the following 2 months installment charge is 3,333 THB per month			
Installment interest (Flat monthly rate is 0.74%)	Installment	Flat rate	Annual Effective rate	
	3 months	2.22%	13.27%	
	6 months	4.44%	15.07%	
	10 months 7.40% 15.83% • The total interest for installment = installment amount x flat rate • Interest charged each month = installment amount x 0.74%			
	Example: The purchase transaction amount is 10,000 THB and is converted to 3-month installment payment. The total interest for installment is 222 THB Interest charged each month is 74 THB.			
Credit limit	For applying installment, available credit limit should			
	exceed the total interest for installment.			
	The available credit limit will be blocked with the equivalent amount of the installment amount and it will be restored by each installment charge and repayment.			
Installment and	 The first month installment will be charged on the next day of application. The following month's installment will be charged on the same day of that month as the first month installment. 			
Payment schedule				

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	The statement cycle of installment depends on when the installment is charged. Each installment charge will be regarded as a purchase transaction and enjoys the grace period of credit card.		
	Example: The purchase transaction amount is 10,000 THB and is converted to 3-month installment payment on Sep 2 nd .		
	Each installment will be charged on 3 rd of each month. The due date of payment for the first month installment is Oct 25		
Termination	 Only full amount prepayment is allowed. Application should be made by calling to call center. Prepayment fee will be charged at 1% of the total remaining amount of the installment. On the prepayment date, the total remaining amount of installment will be charged in credit card. 		
	Example: The purchase transaction amount is 10,000 THB and is converted to 3-month installment payment on Sep 2 nd . Prepayment is applied on Oct 1 st .		
	On Oct 1 st , the remaining installment amount (only one month installment was charged and the total remaining amount is 6,666 THB) will be charged in credit card along with prepayment fee 66.66 THB.		
	• When the credit card goes overdue for 1 time since installment application, the installment will terminate automatically and the total remaining amount of the installment will be charged in credit card together with one month installment interest.		
Condition	 Application of installment should be made at least 1 day before statement date. Example, the purchase transaction 10,000 THB is posted on credit card on Aug 12th; the installment should be applied before Aug 30th. 		
	Only primary card holder can apply for the service		
Statement example	Example: The purchase transaction amount is 10,000 THB and is posted on credit card on Aug 12 th and is converted to 3-month installment payment on Aug 13 th . Prepayment is applied on Sep 1 st .		
	Statement of Aug Aug 12 th Purchase -10,000 THB Aug 13 th Transfer in income- installment conversion +10,000 THB		

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Aug 14th (1/3) Installment each charge----monthly installment -3,334 THB

Aug 14th (1/3) Installment each charge fee----monthly interest -74 THB

Total outstanding 3,408THB, Minimum payment (5%) 170.40THB *Installment charge and the interest charge will be included in full amount into minimum payment

Statement of Sep

Sep 1st installment adjustment ----prepayment -6,666 THB

Sep 1st installment adjustment fee---prepayment fee -66.66 THB

Sep 25th Repayment +3,408 THB

Total outstanding 6,732.66 THB, Minimum payment (5%) 336.63 THB

*Installment prepayment and fee charge will be included in full amount into minimum payment

Statement of Oct

Oct 25th Repayment +6,732.66 THB

Total outstanding 0, Minimum payment 0

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