

Item	Details
Product Name	UnionPay-Student Debit Card
Product Type	Dual-Currency Debit Card (THB-CNY)
Maximum Amount Limit	Maximum Cash Withdrawal amount limit 100,000 Baht / Card / Day Maximum Purchase amount limit 1,000,000 Baht / Card / Day *Customer can request to reduce or increase the card usage limit via ICBC (Thai) Call Center; can increase cash withdrawal limit up to 160,000 Baht and purchase limit up to 1,000,000 Baht
Main Conditions	<ul style="list-style-type: none"> <li>- Having saving account to link with Debit Card</li> <li>- Provide Proof of Student status. (Up to Master degree or equivalent)</li> <li>- No minimum initial deposit amount required for account opening</li> <li>- Limit 1 card link with 1 account</li> </ul>
Entrance Fee (Baht)	Free of charge
Annual Fee (Baht / Year)	Free of charge
Card Replacement Fee (Baht / Time)	100 Baht / Card
Password Reset Fee (Baht / Time)	Free of charge
Conditions of Balance Inquiry / Cash Withdrawal / Transfer at ATM and others	<ul style="list-style-type: none"> <li>- Cash Withdrawal 25,000 Baht / Transaction</li> <li>- Unlimit number of transaction for Cash Withdrawal / Transfer per day</li> <li>- Balance inquiry and cash withdrawal through ICBC (Thai)'s ATM : Free of charge</li> <li>- Cash withdrawal through Other Banks' ATMs with ATM Pool sign :                             <ul style="list-style-type: none"> <li>-- within same region : free of charge for the first 4 transactions each month, 10 Baht fee on the 5th transaction onward.</li> <li>-- cross region : 20 Baht fee/transaction.</li> </ul> </li> <li>- Balance inquiry through Other Banks' ATMs with ATM Pool sign :                             <ul style="list-style-type: none"> <li>-- within same region : free of charge for the first 4 transactions each month, 10 Baht fee on the 5th transaction onward.</li> <li>-- cross region : 10 Baht fee/transaction.</li> </ul> </li> <li>- Money Transfer between ICBC (Thai) account through ICBC (Thai)'s ATM : Free of charge, unlimit transfer amount per day.</li> <li>- Money Transfer to Other Banks account through ICBC (Thai)'s ATM : maximum 50,000 Baht / Transaction, unlimit transfer amount per day.                             <ul style="list-style-type: none"> <li>-- Less than 10,000 Baht : 25 Baht Transaction fee</li> <li>-- From 10,001 - 50,000 Baht : 35 Baht Transaction fee</li> </ul> </li> </ul>

<p>Conditions of Cash Withdrawal / Transfer at Oversea ATM</p>	<ul style="list-style-type: none"> <li>- Overseas cash withdrawal fee                             <ul style="list-style-type: none"> <li>-- Cash withdrawal through ICBC's ATMs in Mainland China : Free of charge</li> <li>-- Cash withdrawal through ICBC's ATMs in Other country : 60 Baht Service Fee plus 1% of cash withdrawal amount (minimum 70 Baht ; maximum 560 Baht)</li> <li>-- Cash withdrawal through Other Bank's ATMs in Mainland China : 12 CNY Service Fee plus 1% of cash withdrawal amount (minimum 14 CNY ; maximum 112 CNY)</li> <li>-- Cash withdrawal through Other Bank's ATMs in Other country : 60 Baht Service Fee plus 1% of cash withdrawal amount (minimum 70 Baht ; maximum 560 Baht)</li> </ul> </li> <li>- Overseas balance inquiry fee                             <ul style="list-style-type: none"> <li>-- Balance inquiry through ICBC's ATMs in Mainland China : Free of charge</li> <li>-- Balance inquiry through ICBC's ATMs in Other country : 20 Baht</li> <li>-- Balance inquiry through Other Bank's ATMs in Mainland China : 4 CNY</li> <li>-- Balance inquiry through Other Bank's ATMs in Other country : 20 Baht</li> </ul> </li> </ul>
<p>Conditions of Purchase with Foreign Currency</p>	<ul style="list-style-type: none"> <li>- No cost of exchange risk for purchase in CNY currency</li> <li>- Cost of exchange risk is not over 2.5% of spending amount for purchase in other currencies</li> </ul>
<p>Cardholder responsibility for Card Lost</p>	<ul style="list-style-type: none"> <li>- Please contact the Bank immediately by contact Call Center 02-629-5588 or any branch of the Bank.</li> <li>- The report of loss of the ICBC Debit Card shall take effect immediately but the Cardholder shall still be responsible for any damage incurred after such report in the first 5 minutes from the time the Bank receives the temporary loss report or official loss report, whether the damage was as a result of other person's wrong doing or not.</li> </ul>
<p>Card Replacement without fee</p>	<ul style="list-style-type: none"> <li>- In the case of ATM error and debit card gets stuck in the machine without customer fault.</li> <li>- In the case of debit card replace for an expired debit card (customer must bring an expired debit card to contact the branch).</li> </ul>
<p>Caution</p>	<ul style="list-style-type: none"> <li>- Cross region transaction, cross service provider shall have the additional fee.</li> <li>- In case the card is lost or stolen, please inform the Bank immediately to suspend the card.</li> </ul>
<p>Bank's Contact Channels</p>	<p>Contact Call Center 02-629-5588 or <a href="http://www.icbcthai.com">http://www.icbcthai.com</a> or any branch of the Bank</p>