

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 16th November 2020

1. Interest, penalty fee, service fee and other charges						
Interest	16% per year					
Starting Date of Interest Calculation	Calculate Interest at posting date of transaction					
Late payment fee	No Charge					
Cash Advance Interest	16% per year					
Starting Date of Cash Advance Interest Calculation	Calculate Interest at Cash Advance Transaction Date					
2. Minimum payment required	Minimum Payment of 5% of the outstanding balance					
3. Cash advance fees*						
ICBC in Mainland China	1 % of the total cash advance amount					
ICBC (Thai)	1 % of the total cash advance amount					
ICBC Overseas	3 % of the total cash advance amount					
Other banks in Mainland China	3 % of the total cash advance amount					
Other banks in Thailand	3 % of the total cash advance amount					
Other banks in Overseas	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>
<u>ICBC (Thai) VISA and UnionPay Credit Card</u>						
Joining fee	Free	Free	Free	Free	Free	Free
Annual fee	4,000	1,500	1,000	500	500	300
(Free for the first 5 year Annual fee)						
<u>ICBC (Thai) Horoscope UnionPay Credit Card</u>						
Joining fee	Free	Free	-	-	-	-
Annual fee	3,000	3,000	-	-	-	-
(Free for the first year Annual fee)						
7. Payment charges						
7.1 Direct Debit from ICBC (Thai) Account	No Charge					
7.2 Pay Cash at ICBC (Thai)	No Charge					
7.3 Pay Cheque at ICBC (Thai)	No Charge					
7.4 Pay through ICBC Electronic Banking	No Charge					

7.5 Pay through ICBC (Thai) ATM	No Charge
7.6 Pay through BBL and KBank Counters	No Charge
7.7 Pay through BBL and KBank Electronic Banking	No Charge
7.8 Pay through all TESCO LOTUS services	Service Charges depend on TESCO LOTUS fee rate
8. Inquiry fee	
ICBC in Mainland China	Free
ICBC (Thai)	Free
ICBC Overseas	THB 20 per transaction
Other banks in Mainland China	CNY 4 or THB 20 per transaction
Other banks in Thailand	THB 10 per transaction
Other banks in Overseas	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	No Charge
14. Replacement of credit card fee	THB 200 per card
15. Debt collection fee	No Charge
16. Cost of Exchange Risk	
<p>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.</p>	
17. Business Security Agreement Registration Fee	
17.1 Business Security Agreement Registration	0.1% of registration amount, maximum at THB 1,000 and bill payment THB 15
17.2 Registration Amount Increase	0.1% of increased registration amount, maximum at THB 1,000 and bill payment THB 15
17.3 Registration Amount Decrease	THB 215 (included bill payment THB 15)
17.4 Business Security Agreement Adjustment,	THB 215 (included bill payment THB 15)

<p>excluded the registered amount</p> <p>17.5 Business Security Agreement Registration Cancellation (customer cancels Credit Card)</p>	<p>THB 215 (included bill payment THB 15)</p>
<p>17.6 Business Security Agreement Registration Cancellation (customer defaults payment exceed 90 days)</p>	<p>THB 215 (included bill payment THB 15)</p>

Remarks:

- 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.