

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 15th September 2023

<p>1. Interest, penalty fee, service fee and other charges</p> <p>Interest</p> <p>Starting Date of Interest Calculation</p> <p>Late Payment Fee</p> <p>Installment prepayment fee on credit card monthly installment plan*</p> <p>Cash Advance Interest</p> <p>Starting Date of Cash Advance Interest Calculation</p> <p>Remark: * Installment prepayment fee 1% per annum (when combining Installment prepayment fee on credit card monthly installment plan with other interest, penalty fee, service fee and other charges, it shall be the amount not more than the amount calculated at the rate of 16% per annum).</p>	<p>16% per annum</p> <p>Calculate Interest at posting date of transaction</p> <p>Free</p> <p>1% per annum of the total remaining amount of the installment</p> <p>16% per annum</p> <p>Calculate Interest at Cash Advance Transaction Date</p>
<p>2. Minimum payment required</p>	<p>5% of outstanding balance in the monthly credit card statement. (From accounting period April 2020 - December 2023)</p> <p>8% of outstanding balance in the monthly credit card statement. (From accounting period January 2024 - December 2024)</p>

2. Minimum payment required	10% of outstanding balance in the monthly credit card statement. (From accounting period January 2025)					
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 Remark: ** Cash Advance Fees on other Bank's ATMs network depends on each ATM fee rate.	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. Interest-free period	Up to 56 days from the posting date (Full Payment)					
5. 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 Annual fee (Free for the first 5 year Annual fee)	Free	Free	Free	Free	Free	Free
	4,000	1,500	1,000	500	500	300

<u>ICBC (Thai) Horoscope UnionPay Credit Card</u>						
Joining fee	Free	Free	-	-	-	-
Annual fee (Free for the first year Annual fee)	3,000	3,000	-	-	-	-
6. Payment charges						
6.1 Direct Debit from ICBC (Thai) Account	Free					
6.2 Pay Cash at ICBC (Thai)	Free					
6.3 Pay Cheque at ICBC (Thai)	Free					
6.4 Pay through ICBC Electronic Banking	Free					
6.5 Pay through ICBC (Thai) ATM	Free					
6.6 Pay through BBL and KBank Counters	Free					
6.7 Pay through BBL and KBank Electronic Banking	Free					
6.8 Pay through all LOTUS's services	Service Charges depend on LOTUS's fee rate					
7. Inquiry fee						
ICBC in Mainland China	Free					
ICBC (Thai)	Free					
ICBC Overseas	THB 20/transaction					

Other banks in Mainland China	THB 20/transaction	
Other banks in Thailand	THB 10/transaction	
Other banks in Overseas	THB 20/transaction	
8. Over Limit fee	Free	
9. Reject direct debit or bounced cheque fee	Free	
10. Copy of statement fee	THB 100/statement/month	
11. Copy of sales slip fee	THB 100/copy for domestic transaction	THB 300/copy for overseas transaction
12. Replacement of Card Password fee	Free	
13. Replacement of credit card fee	THB 200/card	
14. Debt collection fee	Free	
15. 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>		
16. Business Security Agreement Registration Fee		

16.1 Business Security Agreement Registration	0.1% of registration amount, maximum at THB 1,000 and bill payment THB 15
16.2 Registration Amount Increase	0.1% of increased registration amount, maximum at THB 1,000 and bill payment THB 15
16.3 Registration Amount Decrease	THB 215 (included bill payment THB 15)
16.4 Business Security Agreement Adjustment, excluded the registered amount	THB 215 (included bill payment THB 15)
16.5 Business Security Agreement Registration Cancellation (customer cancels Credit Card)	THB 215 (included bill payment THB 15)
16.6 Business Security Agreement Registration Cancellation (customer defaults payment exceed 90 days)	THB 215 (included bill payment THB 15)

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) Business Security Agreement Registration Fee is in accordance with the ministerial regulations of Ministry of Commerce and Ministry of Finance.