

Notice to Adjust ICBC (THAI) ANY MasterCard Platinum Credit Card's Benefits and Conditions

***Starting from September 1st, 2025 onwards**

Get 6% Cash Rebate for Online Spending

1. Get 6% cash rebate when spending THB 500 or more per sales slip on goods/services via online channel. (See details of excluded spending in Clause 4.)
2. Cash rebate is capped at THB 30 per sales slip and THB 500 per card per month.
3. This privilege is exclusive to the cardholder and cannot be transferred, exchanged for cash, or substituted with other benefits.
4. The following spending categories are excluded from cash rebate calculation:
 - Insurance and investment funds
 - Travel and airlines, including: Airline tickets, Hotel bookings ,Travel agencies and tour operators,
 - Utility payments, including :
 - Electricity (Metropolitan and Provincial Electricity Authorities)
 - Water (Metropolitan and Provincial Waterworks Authorities)
 - All types of public transport: trains, subways, ferries, buses, expressways, Top-ups via Easy Pass and M Pass (RFID),
 - Telecommunication services (Landline and mobile phone bills, Internet bills, Value-added services from any network providers),Monthly/yearly subscription payments
 - Taxes and tax-related payments
 - Gas stations
 - Foreign currency exchange, including: Purchasing foreign banknotes via credit card, Money orders, traveler's checks, Cryptocurrency and digital asset trading, Money transfers, cash advances, Prepaid card purchases, e-wallet top-ups/transfers (all types)
 - Payments via: Scan to Pay, QR Code and E-Wallets
 - Interest, over-limit fees, late fees, penalties, taxes, Cancelled, refunded (VOID) transactions, Transactions deemed fraudulent or abusive, directly or indirectly, with intent to obtain promotional benefits, Non-compliant card usage or any illegal acts and Tourism tax refund amounts will be excluded from total spending
5. The bank reserves the right to cancel, revoke, or claw back any cash rebate (in full or in part) if any fraudulent, deceptive, illegal, or non-compliant behavior is detected, including

violation of laws or regulations by relevant authorities such as the Bank of Thailand. The bank may also claim for damages as deemed appropriate.

6. Please retain proof of payment to verify eligibility. If the cardholder cannot provide such evidence when requested, the bank reserves the right to deny cash rebate under this promotion.
7. The Bank reserves the right to amend the terms and conditions and benefits of the promotion by notifying 30 days in advance. In case of any disagreement or dispute, the decision of the Bank shall be deemed final.

Use when necessary and pay back full amount on time to avoid 16% interest rate per annum