

## 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 1<sup>st</sup> December 2025

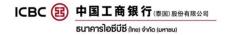
| 1. Interest, penalty fee, service fee and other charges |                                                                 |
|---------------------------------------------------------|-----------------------------------------------------------------|
| Interest                                                | 16% per annum                                                   |
| Starting Date of Interest Calculation                   | Calculate Interest at posting date of transaction               |
| Late Payment Fee                                        | Free                                                            |
| Cash Advance Interest                                   | 16% per annum                                                   |
| Starting Date of Cash Advance Interest Calculation      | Calculate Interest at Cash Advance Transaction Date             |
|                                                         |                                                                 |
| 2. Minimum payment required                             | 8% of outstanding balance in the monthly credit card statement. |
|                                                         | (From accounting period January 2024 - December 2025)           |
|                                                         |                                                                 |
| 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 of | cash advance amou | nt           |                 |
|---------------------------------------------------|----------------------------------------------------|-----------------|-------------------|-------------------|--------------|-----------------|
| Remark: ** Cash Advance Fees on other Bank's ATMs |                                                    |                 |                   |                   |              |                 |
| network depends on each ATM fee rate.             |                                                    |                 |                   |                   |              |                 |
| 4. Interest-free period                           | Up to 56 days from the posting date (Full Payment) |                 |                   |                   |              |                 |
| 5. Fee by card type                               | Platinum                                           |                 | Gold              |                   | Classic      |                 |
|                                                   | Primary Card                                       | Supplement Card | Primary Card      | Supplement Card   | Primary Card | Supplement Card |
| ICBC (Thai) VISA and UnionPay Credit Card         |                                                    |                 |                   |                   |              |                 |
| 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)            |                                                    |                 |                   |                   |              |                 |
|                                                   |                                                    |                 |                   |                   |              |                 |
| ICBC (Thai) Horoscope UnionPay and ANY MasterCard |                                                    |                 |                   |                   |              |                 |
| <u>Credit Card</u>                                |                                                    |                 |                   |                   |              |                 |
| Joining fee                                       | Free                                               | Free            | -                 | -                 | -            | -               |
| Annual fee                                        | 3,000                                              | 3,000           | -                 | -                 | -            | -               |
| (Free for the first year Annual fee)              |                                                    |                 |                   |                   |              |                 |
| 6. Payment charges                                |                                                    | <u> </u>        | <u> </u>          |                   | 1            | <u> </u>        |



| Free               |
|--------------------|
| Free               |
|                    |
|                    |
| Free               |
| Free               |
| THB 20/transaction |
| THB 20/transaction |
| THB 10/transaction |
| THB 20/transaction |
| Free               |
| 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. Dynamic Currency Conversion Fee (DCC Fee) | 1% of spending amount in Thai baht at the overseas registered merchants, including online merchants |                                       |

#### 16. Cost of Exchange Risk

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.

| 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)                                              |
| excluded the registered amount                   |                                                                                     |



| 17.5 Business Security Agreement Registration | THB 215 (included bill payment THB 15) |
|-----------------------------------------------|----------------------------------------|
| Cancellation (customer cancels Credit Card)   |                                        |
| 17.6 Business Security Agreement Registration | THB 215 (included bill payment THB 15) |
| Cancellation (customer defaults payment       |                                        |
| exceed 90 days)                               |                                        |
| D 1                                           |                                        |

#### **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.