

**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  Remark: ** Cash Advance Fees on other Bank's ATMs network depends on each ATM fee rate.	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  4,000	Free  1,500	Free  1,000	Free  500	Free  500	Free  300
<u>ICBC (Thai) Horoscope UnionPay and ANY MasterCard Credit Card</u>  Joining fee  Annual fee  (Free for the first year Annual fee)	Free  3,000	Free  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
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. 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, excluded the registered amount	THB 215 (included bill payment THB 15)	

17.5 Business Security Agreement Registration Cancellation (customer cancels Credit Card)	THB 215 (included bill payment THB 15)
17.6 Business Security Agreement Registration Cancellation (customer defaults payment exceed 90 days)	THB 215 (included bill payment THB 15)
<b>Remarks:</b> 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.	