

Frequently Asked Questions

1. What does "utility expenses" mean?

-Utility expenses refer to public service charges for consumption purposes, such as electricity bills (Metropolitan Electricity Authority, Provincial Electricity Authority), water bills (Metropolitan Waterworks Authority, Provincial Waterworks Authority), and all types of public transportation fees including train, subway, ferry, bus, expressway tolls, as well as top-ups via devices such as Easy Pass and M Pass (RFID), etc.

2. What does "telecommunication expenses" mean?

-This includes both landline and mobile phone bills (any services from the Telephone Organization of Thailand and any mobile operators), and internet service charges.

3. What does monthly or yearly subscription payment mean?

-It refers to monthly or yearly membership payments for various applications such as Google YouTube Membership, Google Cloud, Google Ads, etc.

4. What is an E-Wallet (Electronic Wallet)?

-An E-Wallet is a financial application that allows online payments. It enables users to make payments, transfer funds, and collect rewards points.

5. What does top-up or transfer to an E-Wallet mean?

-Top-up or transfer to an E-Wallet mean using a credit card's credit line to pay for products or services via electronic wallets such as Rabbit LINE Pay, Shopee Pay, TrueMoney Wallet, LazadaPay, Apple Pay, AlipayHK, GCash, KakaoPay, Changi Pay, Xendit Wallet, etc.

6. Are all excluded spending categories applicable to both domestic and international transactions?

-Yes, exclusions apply to transactions made both in Thailand and abroad.

7. What does P2P (Peer-to-Peer) Payment mean?

-P2P Payment means the direct credit card payments between individuals via any online platform or application.

8. What does QR Code payment mean?

-QR Code payment means the method of paying for goods and services using a QR code through various applications such as ICBC (Thai), Shopee Pay, TrueMoney, Big Pay, etc.