

Industrial and Commercial Bank of China (Thai) Public Company Limited

Details of Interest rates, penalties, fines, service charges, fees, and other expenses for using credit cards


Effective from July 1, 2026

Service Fees	Fee Charges					
1. Interests, penalties, fines, fees, and other service charges - Interest - Fines for late payments - Beginning date for interest calculation	- 16% per year - No charge - For purchase transaction, calculate from posting date / for cash advance transaction, calculate from transaction date					
2. Minimum rate of repayment	- 8% of total outstanding balance in monthly statements (from accounting period Jan 2026 – Dec 2026) - 10% of total outstanding balance in monthly statements (from accounting period 2027)					
3. Cash advance fee - via ICBC Thai’s channels - via other channels	- 1% of cash withdrawal outstanding - 2.5% of cash withdrawal outstanding					
4. Interest-free repayment period for purchase transaction	Maximum 56 days from posting date					
5. Fees for each type of cards (Baht) VISA Credit Card / UnionPay Credit Card - Entrance fees - Annual fees (free for the first 5 years) Horoscope UnionPay Credit Card / ANY MasterCard Credit Card - Entrance fees - Annual fees (free for the first years)	Platinum card		Gold card		Classic card	
	Primary	Supplement	Primary	Supplement	Primary	Supplement
	Free	Free	Free	Free	Free	Free
6. Fee for repayments	at ICBC Thai - Pay by direct debiting from bank account - Pay at bank counters - Pay via ATM - Pay via electronic channels				No charge No charge No charge No charge	

	at BBL and KBank - Pay at bank counters - Pay via ATM - Pay via electronic channels	No charge No charge No charge
	at other banks or service providers providing cross-bank bill payment service - Pay via electronic channels	Subject to service provider
7. Fine for returned cheques	No charge	
8. Fee for issuance of new cards in case of loss / damage	200 Baht / card	
9. Fee for requesting account statements	100 Baht / statement / month	
10. Fee for requesting copies of sales slip		
- for domestic transaction	-	100 Baht / copy
- for overseas transaction	-	300 Baht / copy
11. Fee for requesting new PIN replacement	No charge	
12. Fee for balance inquiry		
- via ICBC Thai's channel	-	No charge
- via other channel in Thailand	-	10 Baht / transaction
- via other channel in overseas	-	20 Baht / transaction
13. Fee for debt collection	No charge	
14. Fee chargeable to tax and government payments	No charge	
15. Fee for currency conversion risk	Not exceed 2% of the exchange rate as announced by the credit card organizations of which the bank is a member	
16. Fee for business security agreement registration		
- Register business security agreement	-	0.1 % of the registration amount (maximum at 1,000 Baht) plus payment fee 15 Baht
- Increase registration amount	-	0.1 % of the increased registration amount (maximum at 1,000 Baht) plus payment fee 15 Baht
- Decrease registration amount	-	200 Baht / time plus payment fee 15 Baht
- Adjust business security agreement details excluded the registration amount	-	200 Baht / time plus payment fee 15 Baht
- Cancel business security agreement	-	200 Baht / time plus payment fee 15 Baht

Remark

1. Interest rates and fees are subject to change with prior notice from the bank in accordance with the terms and conditions of credit card.
2. When using credit card overseas, the other expenses may be charged from the service provider in overseas such as the ATM assessment fee.
3. All fees are exclusive of VAT
4. Fee of business security agreement registration is in accordance with the ministerial regulations of Ministry of Commerce and Ministry of Finance.

The authorized signatory 

(Mrs. Sasiwadee Somboonthum)

Senior Advisor

Announced on June 30, 2026