

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 1st December 2024

16% per annum
Calculate Interest at posting date of transaction
Free
1% per annum of the total remaining amount of the installment
16% per annum
Calculate Interest at Cash Advance Transaction Date
8% of outstanding balance in the monthly credit card statement.
(From accounting period January 2024 - December 2025)



1 % of the total cash advance amount					
1 % of the total cash advance amount					
3 % of the total cash advance amount					
3 % of the total cash advance amount					
3 % of the total cash advance amount					
	3	% of the total	cash advance amou	nt	
Up to 56 days from the posting date (Full Payment)					
Platinum		Gold		Classic	
Primary Card	Supplement Card	Primary Card	Supplement Card	Primary Card	Supplement Card
Free	Free	Free	Free	Free	Free
4,000	1,500	1,000	500	500	300
	Primary Card Free	1 3 3 3 3 3 3 3 3 4 5 6	1 % of the total of 3 % of the total of 4 % of the total of 5 % of	1 % of the total cash advance amout 3 % of the total cash advance	1 % of the total cash advance amount 3 % of the total cash advance amount Up to 56 days from the posting date (Full Payment) Platinum Gold Columnary Card Supplement Card Primary Card Supplement Card Free Free Free Free Free Free Free



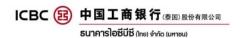
ICBC (Thai) Horoscope UnionPay and ANY MasterCard Credit Card						
	-	_				
Joining fee	Free	Free	-	-	-	-
Annual fee	3,000	3,000	-	-	-	-
(Free for the first year Annual fee)						
6. Payment charges						
6.1 Direct Debit from ICBC (Thai) Account	Free					
6.2 Pay Cash at ICBC (Thai)	Free					
6.3 Pay 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					
6.8 Pay through all LOTUS's services	Service Charges depend on LOTUS's fee rate					
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		
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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)	
Domarks	

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.