

The additional terms and conditions for the ICBC (Thailand) Shine Future UnionPay Credit Card

1. Installment payments for solar cell products

- The first payment transaction by ICBC (Thai) Shine Future UnionPay Credit Card shall be the payment for the price and installation service fee related to solar cell products only. Credit Cardholder can select the payment either in full amount or by installments without interest (the rate of 0%) for 3,6 or 10 months according to the programs agreed by the Bank and participating merchants, and shall remain not to be able to use ICBC (Thai) Shine Future UnionPay Credit Card to pay for other goods/services until Credit Cardholder has fully paid all outstanding debt of the price and installation service fee related to solar cell products to the Bank.
- To make the payment for the price and installation service fee related to solar cell products by ICBC (Thai) Shine Future UnionPay Credit Card, Credit Cardholder agrees and consents the Bank to debit the amount from my the ICBC (Thai) Shine Future UnionPay Credit Card account to pay for the price and installation service fee related to solar cell products to the participating merchants, and for the amount (but not exceeding the credit limit approved by the Bank) as indicated in the quotation or invoice of the participating merchants which is a one of supporting documents of ICBC (Thai) Shine Future UnionPay Credit Card Application on or before the date of solar cell installation date as notified by the relevant merchants, without prior notification from the Bank. In addition, this credit card deduction must be made on Bank's business days during the Bank's business hours only. If the solar cell installation date falls on the Bank's holiday, the credit card deduction shall be processed on the Banks's business day preceding the solar cell installation date.

2. Partial payment or delayed payment

- For installment payment, if credit cardholder fails to pay the full amount of any monthly installment in the due date, it shall be deemed that the installment payment service shall be terminated. Credit cardholder agrees to the Bank to collect all outstanding installment balance and any accrued interest (if any) to be the total amount of debt of my ICBC (Thai) Shine Future UnionPay Credit Card account in the following credit card statement, with the interest calculated at the normal interest rate as announced by the Bank. However, credit cardholder acknowledges that the Bank may, at its sole discretion, not terminate the installment payment service, if such failure to pay the full amount of any monthly installment is the first default, and credit cardholder has already paid the two installments, including the defaulted installment and interest, along with the installment for the next credit card statement following the first default

3. Card cancellation

- In the event credit cardholder would like to cancel ICBC (Thai) Shine Future UnionPay Credit Card, credit cardholder acknowledges and agrees that credit cardholder can cancel ICBC (Thai) Shine Future UnionPay Credit Card, when credit cardholder has fully repaid the remaining outstanding debt for those goods/services to the Bank in a single payment.

4. Other conditions

- Regarding the credit limit of ICBC (Thai) Shine Future UnionPay Credit Card, after the Bank has already debited the amount from the ICBC (Thai) Shine Future UnionPay Credit Card account to pay for the price and installation service fee related to solar cell products, credit cardholder agrees and consents to the Bank to freeze my remaining credit card limit of ICBC (Thai) Shine Future UnionPay Credit Card throughout the installments period that credit cardholder shall not be able to use the remaining credit card limit. The Bank shall unfreeze the ICBC (Thai) Shine Future UnionPay Credit Card limit once credit cardholder has fully repaid the price and installation service fee related to solar cell products in full. After that, credit cardholder will be able to use the ICBC (Thai) Shine Future UnionPay Credit Card to pay for other goods/services as usual within the approved credit limit.
- In the event that credit cardholder does not make the payment for the price and installation service fee related to solar cell products according to the purpose of ICBC (Thai) Shine Future UnionPay Credit Card within **180** days from the credit card approval date, credit cardholder agrees and consents to the bank to terminate the ICBC (Thai) Shine Future UnionPay Credit Card without prior notice.
- For other promotional campaigns related to solar cells organized by the bank, including cashback credits or any rewards (if applicable), credit cardholder acknowledges and agrees that the bank will process cashback credits and deliver rewards to me in the following month after credit cardholder has fully repaid the bank for the price and installation service fee related to solar cell products as agreed.

Terms and Conditions for ICBC (Thai) Shine Future UnionPay Credit Card Privileges

1. 1x ICBC Everyday Reward: Every spending 1 THB = 1 ICBC Everyday Reward

- Cardholders of credit cards issued by Industrial and Commercial Bank of China (Thai) (hereinafter referred to as the “Bank”) are eligible to receive 1 point for every 1 THB spent. Points will be in the account automatically and appeared in credit card billing statement every month, and have no date.
- Points are calculated from cardholder’s spending on goods/services domestically or abroad. However, merchant offering products/services must fall under the terms and conditions determined by the Bank (reference to the terms of Merchant Category Code “MCC” for VISA, Mastercard, or UnionPay system). The point shall exclude transactions of cash advances, all fees and penalties, interest charged on card balances, purchase of investment in LTF/SSF/RMF funds, every type of investment funds, Unit Linked Insurance (MCC:6211), every type of gold products, purchase cancellations and returns, and other transactions which specified in Point Collection Conditions. (Please check the valid MCC at ICBC Call Center Tel. 0 2629 5588.)

2. Privilege to use the Dragon Pass Lounge service up to six times per year

- Members will receive the right to buy the Dragon Pass Lounge service at a special price.

- ICBC (Thai) Shine Future UnionPay credit cardmembers are eligible to purchase the service of Dragon Pass at 450 THB from the normal price of 1,120 THB (based on the exchange rate of 1 February 2024). Cardmembers can ask for information before using the service and making orders at ICBC (Thai) Personal Assistant operated by contacting Aspire Lifestyle Services at 0 2205 7868. [ahttps://en.dragonpass.com.cn/airports](https://en.dragonpass.com.cn/airports).

- Limit 6 purchases of Dragon Pass Lounge E-voucher per year per ID card.

- Card members must only use ICBC (Thai) Shine Future UnionPay credit cards to make payments.

- Please place the order at least 48 hours in advance of the time card members intend to use the service. Within 24 hours of purchasing, they will receive a confirmation e-voucher via their e-mail.

- E-voucher has a validity period. Card members can check the expiration date on the e-voucher.

- Card members must provide valid proof of identity, such as an ID card, passport, or boarding pass bearing the card member's name in English. The e-voucher must match the evidence that the card member is present.

- The Bank reserves Dragon Pass service for ICBC (Thai) Shine Future UnionPay credit cardholders only. Non-cardholders are only entitled to this service when accompanied by the cardholder.

- Other terms and conditions are as determined by ICBC (Thai) and Aspire Lifestyle Service (Thailand). Please check the terms and conditions before completing the transaction.

- ICBC (Thai) is not involved in the sales of products and services. Should there be any problems or questions, please contact the seller or service provider directly.

- ICBC (Thai) reserves the right to cancel and amend the terms and conditions and benefits of the promotion by notifying 30 days in advance. In case of any disagreement or dispute, the decision of ICBC (Thai) shall be deemed final.

- For more information, please contact ICBC (Thai) Personal Assistant, operated by Aspire Lifestyle Services, at 0 2205 7868 during business days and hours (Monday - Saturday, 09.00 AM - 6.00 PM), except Sundays and public holidays, or ICBC (Thai) Call Center at 0 2629 5588.

3. Receive 1 Miracle Lounge Coupon for every spending of 80,000 THB, with a maximum limit of 4 coupons per calendar year.

- This voucher is reserved for access Miracle Lounge at Suvarnabhumi Airport and/or Don Mueang Airport in international terminals only.

- Please present this voucher with ICBC (Thai) Platinum Credit Card (any type) and boarding pass together to staff. Customer name in credit card and boarding pass must be the same.

- 1 voucher per 1 person. Reserve the rights to limit the lounge service within 2 hours per time. Otherwise, he/she shall pay service charge at the rate specified by Louis' Tavern CIP Lounges

- Accompanying person are allowed to access the lounge but with service charge; the price depends on each lounge that customer use the service. In addition, the terms of service are subject to change. Customer can check the prices and conditions at Louis' Tavern CIP Lounges' counter.
- This privilege is non-transferable and cannot be exchanged for cash. In case the vouchers are lost or damage no replacement shall be issued.
- The Bank reserves the right to change any terms and conditions/ benefits of promotion campaign with a prior notice. In case of any disagreement/dispute, the Bank's decision is final.
- Please check the expiration date on coupon before use.

Use when necessary and pay back full amount on time to avoid 16% interest rate per annum