

Please read the terms and conditions for credit card use in the Cardholder Handbook as provided by the Bank.

Details on Interest Rates, Service Charges, Fees and Other Expenses for Use of Credit Card

1. Interest rate, fine fee, penalty fee, other fees or service charges Interest Credit line fee Late payment fee Other fees or service charges Interest calculation date	Interest (All types of cards) 16% per annum <sup>1</sup> None None None Interest on purchase amount: Starting from posting date / Interest on cash advance: Starting from transaction date											
2. Minimum payment	10% of outstanding balance in monthly credit card statement, which must not be less than 1,000 Baht/accounting period <sup>6</sup>											
3. Cash advance fee	3% of cash withdrawn <sup>2</sup> , and each withdrawal must be a minimum of 2,000 Baht											
4. Grace period for payment due (For full payment only)	Maximum of 15 days from statement date											
Service fee	KBank-VISA, KBank-MasterCard, KBank-UnionPay and KBank-JCB Credit Card											
	THE PASSION Signature		KBank PLUSTINUM/ (Former Visa Platinum)/ MasterCard Platinum		Titanium		Other Platinum/ Gold/Classic		OneSiam Signature      Platinum			
5. Fee for each type of credit card (Baht/year) Application fee Annual fee	Primary card	Supplementary card	Primary card	Supplementary card	Primary card	Supplementary card	Primary card	Supplementary card	Primary card	Supplementary card	Primary card	Supplementary card
	None	None	None	None	None	None	None	None	None	None	None	None
	4,000	4,000	1,250	1,250	1,600	1,600	1,050	1,050	4,000	4,000	1,050	1,050
	Annual Fee Waiver after having spent with the card at least 200,000 baht/card/year or 12 times in a single year		Annual Fee Waiver after having spent with the card at least 20,000 baht/card/year or 12 times in a single year				Annual Fee Waiver after spent at least 30,000 baht/card/year at Siam Paragon, Siam Center, Siam Discovery, ICONSIAM, Siam Premium Outlets and ICS		Annual Fee Waiver after spent at least 20,000 baht/card/year at Siam Paragon, Siam Center, Siam Discovery, ICONSIAM, Siam Premium Outlets and ICS			
6. Payment fee	Account debit		None				Cheque or money order		None			
	Bank counter		None				ATM		None			
	IVR		None				Internet		None			
	Pay point service		Subject to each provider				Other bank counters <sup>3</sup>		None			
7. New card issuance fee (lost/damaged)	Signature/Platinum 200 Baht/incident				Gold/Titanium 200 Baht/incident				Classic 200 Baht/incident			
8. Statement request fee	50 Baht/issuance											
9. Copy of sales slip request fee	100 Baht/slip for domestic transactions						200 Baht/slip for overseas transactions					
10. PIN issuance fee (to replace the existing PIN)	100 Baht/issuance											
11. Transaction verification fee	None											
12. Tax and fee paid to government agencies	Up to 2%											
13. Collection fee	50 Baht/billing cycle <sup>4</sup> (overdue for one billing cycle) and 100 Baht/billing cycle <sup>4</sup> (overdue for more than one billing cycle)											
14. Hedging premium	Mid-rate plus 2.5% <sup>5</sup>											

- Remarks:**
- Interest rates and fees are subject to change with prior notice from the Bank.
  - All types of credit cards that are eligible for annual fee waiver must be spending according to the conditions and customers must not have a history of delinquent payments on all types of loans with the bank throughout the card usage period.
  - In case of payment by cheque or at pay point service, please pay three business days in advance of the due date.
  - If the Cardholder makes cash advances at ATMs abroad, an ATM fee may be charged by the acquiring bank.
  - If the Cardholder has an overdue payment, the Bank shall authorize a juristic person to collect said debt. Such collection shall be subject to collection fee as announced by the Bank, and notified to the Cardholder by the Bank or the debt collection agency.

<sup>1</sup> Interest rates: Interest on purchase amount shall be calculated from the posting date until the repayment date. Interest on cash advance amount shall be calculated from the withdrawal date until the repayment date. No interest-free period is allowed for cash advance.

<sup>2</sup> Cash Advance Fee is exclusive of 7% VAT

<sup>3</sup> This service is not currently available.

<sup>4</sup> Debt collection fee

- Debt collection fee is exclusive of 7% VAT.

- KBank will charge a collection fee for the past-due amount of 1,000 Baht and more.

- Collection fee will be effective September 12, 2021, starting from the amount due on October 20, 2021.

- K-SME Credit Cardholders who are in default on debt payment shall be liable for any debt collection fee charged by the Bank, in addition to fees of other credit cards held by them.

<sup>5</sup> Any expenses incurred from spending via card (including cash advance) in any foreign currency shall be charged to the Cardholder in Thai Baht at the exchange rate being charged by the relevant credit card company of which the Bank is a member, as of the date on which such amount is charged to the Bank. If the transaction amount is not in US Dollars, such amount may be converted into US Dollars before conversion into Thai Baht. The Cardholder may check the exchange rate for reference as follows:

- [https://www.kasikornbank.com/k\\_CCEXchangeRate](https://www.kasikornbank.com/k_CCEXchangeRate)

<sup>6</sup> Minimum rate of loan repayment – KBank has adjusted the minimum rate of loan repayment from 10% down to

- 8% for billing cycle starting from January 2024 to December 2025

- 10 percent from the billing cycle of January 2026 onwards

“For billing cycles of January 2024 - December 2025, KBank will charge the minimum payment of 8 percent of the actual amount due without determining a minimum payment of 1,000 Baht.”

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