

Announcement



Details on Interest Rates, Fees and Other Service Charges for Credit Card usage

Effective Date : November 23, 2011

1. Interest rates, Late payment fine, Fee and Other service charges Interest Credit Usage Fee Late Payment Fine Fees and Other Service Charges Interest Calculation Date ¹	20.00% per annum None None None Interest on Purchase amount : calculated from Posting Date / Interest on Cash Advance amount : calculated from Withdrawal Date			
2. Minimum payment	10% of outstanding balance in the monthly credit card statement, but not less than Baht 1,000/each accounting period			
3. Cash advance fee	3% of cash withdrawn, where each such withdrawal is a minimum of Baht 2,000			
4. Grace period for payment due (Only for Full payment)	Maximum of 15 days from the date of statement Maximum of 25 days from the date of statement (Only for KBank Fleet Card)			
Service Fees	KBank	KBank	KBank-Visa payWave	K Home Smiles Club
5. Fees for each type of Credit Card (Baht per annum)	THE WISDOM Card	THE PREMIER Card		
Entrance Fee Primary Card	None	None	600	600
Supplementary Card	None	None	None	None
Annual Fee Primary Card	30,000	10,000	1,050	1,050
Supplementary Card	30,000	10,000	1,050	1,050
	KBank-Visa / KBank-MasterCard/KBank-Visa Co-Branded Credit Card			TITANIUM
	Platinum	Gold	Classic	
Entrance Fee Primary Card	2,000	1,100	600	1,100
Supplementary Card	None	None	None	None
Annual Fee Primary Card	3,500	1,600	1,050	1,600
Supplementary Card	3,500	1,600	1,050	1,600
	Happy Online Credit Card	THAIBEV Credit Card	KBank Fleet Card	KBank Corporate Credit Card
Entrance Fee Primary Card	100	None	None	None
Supplementary Card	None	None	None	1,100
Annual Fee Primary Card	300	None	None	None
Supplementary Card	None	None	300	1,600
6. Remittance fees (Baht per transaction)	Account deduction	None	Payment by cheque	None
	Payment at KBank counter	None	ATM Payment via ATM	None
	Payment via IVR system	None	Payment via Internet	None
	Payment at Paypoint service counters	Subjected to service provider	Payment at other banks' counters ²	None
7. New card issuance (lost/damaged) fee	KBank Fleet Card / Happy Online Credit Card			50 Baht each
	Classic / payWave / THAIBEV Credit Card			200 Baht each
	Gold / Titanium / KBank Corporate Credit Card			300 Baht each
	Platinum			500 Baht each
	KBank THE WISDOM Card / KBank THE PREMIER Card			500 Baht each

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8. Statement request fee	Baht 50 / issuance Except for requests via the IVR system and sent back via facsimile machine		
9. Copy of sales slip request fee	For domestic transaction	100	Baht per Copy
	For overseas transaction	200	Baht per Copy
10 PIN issuance fee	100 Baht per Issuance		
11 Transaction verification fee	None		
12 Collection Expense Charge	None		
13 Tax and Fee paid to Government Division	Maximum premium of 2%		
14 Currency Conversion Risk	Mid-Rate plus 2.5% ³		

Remark : Interest rates and fees are subject to change with prior notice from the Bank.

In case of payment by cheque or at Paypoint service counters, please pay 3 working days in advance of the due date

If the Cardholder makes the cash advance at oversea ATM, the ATM assessment fee may be charged from the Acquiring bank.

If the Cardholder has an overdue payment than the deadline as specified, KBank shall authorize a juristic person to collect said debt on our behalf.

The Cardholder agrees to be liable for any additional debt collection fees set or charged by KBank, and/or by the debt collection agency, as notified to the Cardholder.

¹ Interest rates – Interest on Purchase amount is calculated from Posting Date until Repayment Date.

– Interest on Cash Advance amount is calculated from Withdrawal Date until Repayment Date.

– No interest free period for cash advance usage.

² This service is not available now.

³ Any expenses incurred from spending via credit card (including, but not limited to, cash advance) in any foreign currency shall be charged to the Cardholder in Thai Baht at the exchange rates being charged to the Bank by the relevant credit card company as of the date on which such amount is charged to the Bank. If the transaction amount is not in US Dollar currency, such amount shall be converted into US Dollars before converting into Thai Baht.

The Cardholder can check the exchange rates for preliminary reference at:

For VISA:

http://corporate.visa.com/pd/consumer_services/consumer_ex_rates.jsp

For MasterCard:

<http://www.mastercard.com/us/personal/en/cardholderservices/currencyconversion/index.html>

In addition, the hedging premium at the rate 2.5% of the spending amount shall be charged by the Bank to protect against risk incurred from such currency conversion.

For further information, please contact K-Contact Center at Tel. 0 2888 8888. 24 hours a day, everyday

As of November 23, 2011