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ธนาคารกสิกรไทย
开泰银行 KASIKORNBANK



Announcement

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

Effective Date : August 1, 2020

Unit : Baht

<p>1. Interest rates, Late payment fine, Fee and Other service charges</p> <p>Interest</p> <p>Credit Usage Fee</p> <p>Late Payment Fine</p> <p>Fees and Other Service Charges</p> <p>Interest Calculation Date¹</p>	<p>16% per annum</p> <p>None</p> <p>None</p> <p>None</p> <p>Interest on Purchase amount : calculated from Posting Date / Interest on Cash Advance amount : calculated from Withdrawal Date</p>			
<p>2. Minimum payment</p>	<p>5% of outstanding balance in the monthly credit card statement, (From accounting period April2020-December2021)</p> <p>8% of outstanding balance in the monthly credit card statement, (From accounting period January2022-December2022)</p> <p>10% of outstanding balance in the monthly credit card statement, but not less than Baht 1,000/each accounting period (From accounting period January2023)</p>			
<p>3. Cash advance fee</p>	<p>3% of cash withdrawn², where each such withdrawal is a minimum of Baht 2,000</p>			
<p>4. Grace period for payment due (Only for Full payment)</p>	<p>Maximum of 15 days from the date of statement</p> <p>Maximum of 25 days from the date of statement (Only for KBank Fleet Card / K-SME Credit Card)</p>			
	<p>Service Fees</p>			
<p>5. Fees for each type of Credit Card (Baht per annum)</p>	<p>KBank THE WISDOM Card (VISA INFINITE)/ KBank THE WISDOM Card / KBank THE PREMIER CARD</p>	<p>OneSiam-KBank Credit Card - (VISA INFINITE)</p>	<p>Muang Thai Smile Credit Card (Pink Gold)/ King Power (Signature)</p>	<p>THE PASSION/ OneSiam KBank Credit Card (Signature)</p>

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Unit : Baht

	Service Fees				
Fees for each type of Credit Card (Baht per annum)	KBank THE WISDOM Card (VISA INFINITE)/ KBank THE WISDOM Card / KBank THE PREMIER CARD	OneSiam- KBank Credit Card (VISA INFINITE)	Muang Thai Smile Credit Card (Pink Gold)/ King Power (Signature)	THE PASSION/ OneSiam KBank Credit Card (Signature)	
Entrance Fee Primary Card	None	None	None	None	
Supplementary Card	None	None	None	None	
Annual Fee Primary Card	None	30,000	10,000	4,000	
Supplementary Card	None	30,000	10,000	4,000	
	KBank- MasterCard TITANIUM	KBank-Visa/ KBank-MasterCard/ KBank-Visa Co-Branded Credit Card/ KBank-UnionPay / KBank-JCB / K Home Smiles Club/ K-SME Credit Card			OneSiam KBank Credit Card (Visa Platinum)
		Platinum	Gold	Classic	
Entrance Fee Primary Card	None	None	None	None	None
Supplementary Card	None	None	None	None	None
Annual Fee Primary Card	1,600	1,050	1,050	1,050	1,050
Supplementary Card	1,600	1,050	1,050	1,050	1,050
	KBank-Visa payWave	THAIBEV Credit Card	KBank Corporate Credit Card	KBank Fleet Card	
Entrance Fee Primary Card	None	None	None	None	
Supplementary Card	None	None	None	None	
Annual Fee Primary Card	1,050	None	None	None	
Supplementary Card	1,050	None	1,600	300	

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6. Remittance fees (Baht per transaction)	Account deduction	None	Payment via ATM	None
	Payment at KBank counter	None	Payment via Internet	None
	Payment via IVR system	None		
	Payment at Paypoint service counters	Subjected to service provider		
	Payment by cheque	None		
	Payment at other banks' counters ³	None		
7. New card issuance fee (lost/damaged)	KBank Fleet Card	50	Baht each	
	Classic / payWave / THAIBEV Credit Card	200	Baht each	
	Gold / Titanium / KBank Corporate Credit Card	300	Baht each	
	Platinum / VISA Signature / VISA INFINITE	500	Baht each	
8. Statement request fee	Baht 50 / issuance			
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	88 Baht per Billing Cycle ⁴			
13. Tax and Fee paid to Government Division	Maximum premium of 2%			
14. Currency Conversion Risk	Mid-Rate plus 2.5% ⁵			

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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.

²Cash advance fee – Fee excluded VAT7%

³This service is not available now.

⁴ Collection Expense Charge

- Fee excluded VAT7%
- Upon default of K-SME Credit Card Cardholder, the Bank or debt collection service provider will charge debt collection fee of this card in addition to that of other K-Credit Cards you are holding

⁵ 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.

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

For VISA: <https://usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html>

For MasterCard: <https://www.mastercard.us/en-us/personal/get-support/convert-currency.html>

For UnionPay: <https://www.unionpayintl.com/cardholderServ/serviceCenter/rate?language=en.html>

For JCB: <http://www.jcb.jp/rate/usd.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.

Authorized signatory



(Signed)

(Ms. Onthida Boonpiamsak)

Co-Department Head-Cards and Personal Loan Product Management Department
Cards and Personal Loan Product Management Department

Effective July 15, 2020

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