

**Announcement**
**Table 3: Service fees, fines for deposits, loans and other service charges**
**Effective Date: May 20, 2026**
**Service Fees/Charges: Debit Cards, Funds Transfers and Foreign Bills**

A. Service fees	Rates & Fees	Remarks
<b>1. Debit Cards</b> <b>1.1 Debit Card – Physical</b>		
<ul style="list-style-type: none"> <li>- KBANK CRYBABY Debit Card (BABY BROWN)</li> <li>- KBANK CRYBABY Debit Card (BABY BLONDE)</li> <li>- KBANK CRYBABY Debit Card (LOVE IS LOVE)</li> <li>- KBANK CRYBABY Debit Card (THE QUEEN OF BROKEN HEART)</li> <li>- KBANK CRYBABY Debit Card (SHE'S ALICE HALLOWEEN VER.)</li> </ul>	<ul style="list-style-type: none"> <li>- 200 Baht per card for new card</li> <li>- 300 Baht per card for annual fee</li> <li>- 0 Baht per card for card expire, Card Eater</li> <li>- 200 Baht per card for Damaged Card, Lost card</li> </ul>	
<ul style="list-style-type: none"> <li>- KBANK CRYBABY Debit Card กสิกรไทย (LOVE YOU CHERRY MUCH)</li> <li>- KBANK CRYBABY Debit Card (SPARKLING LOVE)</li> <li>- KBANK CRYBABY Debit Card (KISS KISS ANGEL VER.)</li> </ul>	<ul style="list-style-type: none"> <li>- 200 Baht per card for new card</li> <li>- 700 Baht per card for annual fee</li> <li>- 0 Baht per card for card expire, Card Eater</li> <li>- 200 Baht per card for Damaged Card, Lost card</li> </ul>	Annual fee related to Debit Card at 300 Baht and insurance privileges at 400 Baht per year.
<ul style="list-style-type: none"> <li>- K GANESHA DEBIT CARD</li> <li>- K LAKSHMI DEBIT CARD</li> <li>- K VESSAVANA DEBIT CARD</li> </ul>	<ul style="list-style-type: none"> <li>- 150 Baht per card for new card</li> <li>- 300 Baht per card for annual fee</li> <li>- 0 Baht per card for card expire, Card Eater</li> <li>- 150 Baht per card for Damaged Card, Lost card</li> </ul>	
<ul style="list-style-type: none"> <li>- K TRINITY MAX PLUS DEBIT CARD</li> </ul>	<ul style="list-style-type: none"> <li>- 150 Baht per card for new card</li> <li>- 700 Baht per card for annual fee</li> <li>- 0 Baht per card for card expire, Card Eater</li> <li>- 150 Baht per card for Damaged Card, Lost card</li> </ul>	Annual fee related to Debit Card at 300 Baht and insurance privileges at 400 Baht per year.
<ul style="list-style-type: none"> <li>- K-Debit Card (BIZ)</li> </ul>	<ul style="list-style-type: none"> <li>- 50 Baht per card for new card</li> <li>- 250 Baht per card for annual fee</li> <li>- 0 Baht per card for card expire, Card Eater</li> <li>- 50 Baht per card for Damaged Card, Lost card</li> </ul>	



A. Service fees	Rates & Fees	Remarks
- K-My Debit Card (BIZ)	- 100 Baht per card for new card - 300 Baht per card for annual fee - 0 Baht per card for card expire, Card Eater - 100 Baht per card for Damaged Card, Lost card	
- K-Max Plus Debit Card (BIZ)	- 100 Baht per card for new card - 700 Baht per card for annual fee - 0 Baht per card for card expire, Card Eater - 100 Baht per card for Damaged Card, Lost card	Annual fee related to Debit Card at 300 Baht and insurance privileges at 400 Baht per year.
- K UnionPay Debit Card	- 0 Baht per card for new - 200 Baht per card for annual fee - 0 Baht per card for card expire, Card Eater - 100 Baht per card for Damaged Card, Lost card	
- JOURNEY CARD	- 700 Baht per card for first card - 0 Baht per card for first year annual fee - 550 Baht per card for next year annual fee - 550 Baht per card for card expire, Card Eater - 700 Baht per card for Damaged Card, Lost card	Only 1 JOURNEY CARD per 1 account.
- CO-BRANDED Debit Card*	- 200 Baht per card for new card - 0 Baht per card for annual fee - 0 Baht per card for card expire, Card Eater - 200 Baht per card for Damaged Card, Lost card	
- K BASIC Debit Card	- No fee	
- K MANGMOOM Debit Card	- 150 Baht per card for new card - 250 Baht per card for annual fee - 0 Baht per card for card expire, Card Eater - 100 Baht per card for Damaged Card, Lost card	
- LINE BK Debit Card	- 100 Baht per card for new card - 350 Baht per card for annual fee - 0 Baht per card for card expire, Card Eater - 100 Baht per card for Damaged Card, Lost card	Apply via LINE BK
- LINE BK Debit Card with Credit line	- 100 Baht per card for new card - 350 Baht per card for annual fee - 0 Baht per card for card expire, Card Eater - 100 Baht per card for Damaged Card, Lost card	Apply via LINE BK



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A. Service fees	Rates & Fees	Remarks
<b>1.2 Virtual Debit Card</b>		
- K Online Debit Card	- 100 Baht per card for new card - 150 Baht per card for annual fee - 0 Baht per card for card expire	Apply via K PLUS
- LINE BK Online Debit Card	- No Fee	Apply via LINE BK
- K Online Max Debit Card	- 100 Baht per card for new card - 400 Baht per card for annual fee - 0 Baht per card for card expire	Apply via K PLUS





In the event that the ATMs, CDMs, RCMs of Kasikornbank (KBank) and other banks have a problem causing Kasikornbank's Debit Card to be confiscated. Kasikornbank will cancel the Debit Card requested by customer and refund an annual fee in a proportion of remaining months. To facilitate the customers, KBank will issue a new Debit Card which is waived entry fee. However, customers have to pay a full annual fee for the new card according to the announcement of bank service fees (Except for a JOURNEY Debit Card and a KBank x BLACKPINK Debit Card, customers are required to pay the full entry fee in accordance with the announcement). Nevertheless, if the ATMs, CDMs, RCMs of Kasikornbank and others are reported a malfunction, KBank will refund the fees of the JOURNEY Debit Card and the KBank x BLACKPINK Debit Card to a customer's account that apply for the card directly. For any enquires and more information please contact K-Contact Center 02-8888888

\* A co-branded credit card means a Debit Card that KBank has co-issued with any another company, store, agency, organization or juristic person, which are KBank's partners, namely educational institution, football club, chamber of commerce. Maximum fees are as shown, but they may differ depending on the type of each card.

A. Service fees	Rates & Fees	Remarks
<b>1.3 Prepaid Multi-Currency Card</b> - YouTrip Card	- 150 Baht per card for new card/joining fee - 200 Baht per card for annual fee - 150 Baht per card for lost card/replace card - 100 Baht per transaction for ATM Withdraw foreign money	<b>Special Promotion:</b> - Apply YouTrip card from November 5 <sup>th</sup> , 2019 to December 31 <sup>st</sup> , 2026 free for joining fee and annual fee until card is expired. - Free for international ATM Withdrawal fee from November 5 <sup>th</sup> , 2019 to Sep 30 <sup>th</sup> , 2026.
- PAY&TOUR card	- 150 Baht per card for joining fee - 150 Baht per card for lost card/replace card - 20 Baht per transaction for K-ATM Withdraw - Account maintenance 50 Bath per month for an account inactive for more than one year, with outstanding balance of more than 0 Bath	<b>Special Promotion:</b> - Apply Pay & Tour card from June 12 <sup>th</sup> , 2024 to December 31 <sup>st</sup> , 2026 free for joining fee and replace card fee. - Free for K-ATM Withdrawal fee from June 12 <sup>th</sup> , 2024 to December 31 <sup>st</sup> , 2026. - Free for maintenance fee per month from June 12 <sup>th</sup> , 2024 to July 31 <sup>th</sup> , 2026.
<b>2. Linking deposit account with K-Credit Card for use at ATM/in place of ATM card</b>	- 200 Baht per card for annual fee	
<b>3. Transactions via ATM</b> - <b>Withdrawal via K-ATM</b> - Account and ATM are in the same clearing zone - Account and ATM are in different clearing zone	- No fee - 15 Baht per transaction	



A. Service fees	Rates & Fees	Remarks
<p><b>- Transactions via another bank's ATM</b></p> <ul style="list-style-type: none"> <li>- Withdrawal, inquiry, funds transfer between accounts linked with the ATM/Debit Card and account, plus ATM is located in Bangkok Metropolitan Region.*</li> <li>- Withdrawal, inquiry, funds transfer between accounts linked with the ATM/Debit Card and account, plus ATM is located in the same province, but outside Bangkok Metropolitan Region.*</li> <li>- Withdrawal from account and ATM across the province*</li> <li>- Cardless withdrawal from account and ATM other bank</li> </ul> <p><b>- Withdrawal via ATM abroad**</b></p> <p>* Comprises Bangkok, Phatum Thani, Nonthaburi and Samut Prakan.            ** Excluding transaction fee charged by the bank that owns the ATM.</p>	<ul style="list-style-type: none"> <li>- No fee for the first 4 transactions in the same month.</li> <li>- 10 Baht per transaction for the third transaction onwards (with the exception of funds transfer to the recipient holding another bank's account)</li> <li>- No fee for the first 4 transactions in the same month.</li> <li>- 10 Baht per transaction for the fifth transaction onwards (with the exception of funds transfer to the recipient holding another bank's account)</li> <li>- 20 Baht per transaction</li> <li>- 10 Baht Plus per transaction for the fifth transaction onwards (with the exception of funds transfer to the recipient holding another bank's account)</li> <li>- 10 Baht per transaction</li> <li>- 100 Baht per transaction and forex risk charge at not more than 2.5% of the amount withdrawn</li> </ul>	
<b>4. Transactions in foreign currency</b>	Forex risk charge at not more than 2.5%	
<b>5. Postage charge for Debit Card delivery (Debit Card application via K PLUS only)</b>	Fee is based on the rate determined by Thailand Post (37 Baht per parcel)	

A. Service fees	Rates & Fees	Remarks
<b>6. Funds transfer via K-ATM</b> <ul style="list-style-type: none"> <li>- To KBank account               <ul style="list-style-type: none"> <li>- Accounts of sender/recipient and ATM are in the same clearing zone</li> <li>- Sender's account or recipient's account or ATM are in different clearing zone</li> </ul> </li> <li>- Funds transfer to another bank's account               <ul style="list-style-type: none"> <li>- Up to 10,000 Baht</li> <li>- 10,000.01 – 50,000 Baht</li> </ul> </li> <li>- Prompt Pay               <ul style="list-style-type: none"> <li>- Up to 5,000.00 Baht</li> <li>- 5,000.01 – 30,000 Baht</li> <li>- 30,000.01 – 100,000 Baht</li> <li>- 100,000.01 – 150,000 Baht</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- No fee</li> <li>- No fee for the first transaction of each month. The next transaction of each month is subject service fee of 10 Baht per transaction.</li> <li>- 25 Baht per transaction</li> <li>- 35 Baht per transaction</li> <li>- No fee</li> <li>- 2 Baht per transaction</li> <li>- 5 Baht per transaction</li> <li>- 10 Baht per transaction</li> </ul>	
<b>7. Funds transfer via branch counter</b> <ul style="list-style-type: none"> <li>- To KBank account (EFT)</li> <li>- To another bank's account               <ul style="list-style-type: none"> <li>- Up to 10,000.00 Baht</li> <li>- 10,000.01 – 20,000.00 Baht</li> <li>- 20,000.01 – 30,000.00 Baht</li> <li>- 30,000.01 – 40,000.00 Baht</li> <li>- 40,000.01 – 50,000.00 Baht</li> <li>- 50,000.01 – 65,000.00 Baht</li> <li>- 65,000.01 – 80,000.00 Baht</li> <li>- 80,000.01 – 100,000.00 Baht</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- 0.12 percent of the amount transferred. Minimum fee is 35 Baht and maximum fee is 1,000 Baht.</li> <li>- 50 Baht per transaction</li> <li>- 60 Baht per transaction</li> <li>- 70 Baht per transaction</li> <li>- 80 Baht per transaction</li> <li>- 90 Baht per transaction</li> <li>- 100 Baht per transaction</li> <li>- 110 Baht per transaction</li> <li>- 120 Baht per transaction</li> </ul>	

A. Service fees	Rates & Fees	Remarks
<b>8. Funds transfer via K BIZ</b> <ul style="list-style-type: none"> <li>- To KBank account               <ul style="list-style-type: none"> <li>- Between owned accounts linked with K BIZ                   <ul style="list-style-type: none"> <li>- Accounts of sender/recipient are in the same clearing zone</li> <li>- Accounts of sender/recipient are in different clearing zone</li> </ul> </li> </ul> </li> <li>- To another bank's account               <ul style="list-style-type: none"> <li>- Online transfer (real-time transaction)                   <ul style="list-style-type: none"> <li>- Up to 2,000,000.00 Baht</li> </ul> </li> <li>- Express transfer (The recipient will receive the funds within the same day if made before 1.00 pm.)                   <ul style="list-style-type: none"> <li>- KBank charges fees to senders</li> <li>- Receiving banks charge fees to recipients                       <ul style="list-style-type: none"> <li>- Bangkok Metropolitan Region</li> <li>- Upcountry</li> </ul> </li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- No fee</li> <li>- No fee</li> <li>- No fee</li> <li>- 120 Baht per transaction</li> <li>- 100 Baht per transaction</li> <li>- 100 Baht per transaction, plus 1 Baht for each 1,000 Baht transferred; a fraction of 1,000 Baht is discarded. Maximum fee is 750 Baht per transaction.</li> </ul>	
<ul style="list-style-type: none"> <li>- Normal transfer *               <ul style="list-style-type: none"> <li>- Up to 2,000,000 Baht</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- 12 Baht per transaction</li> </ul>	* The recipient will receive the funds over the next two business days if the funds transfer is made before 10.00 pm.
<b>9. Funds transfer via K PLUS</b> <ul style="list-style-type: none"> <li>- To KBank account               <ul style="list-style-type: none"> <li>- Accounts of sender/recipient are in the same clearing zone.</li> <li>- Accounts of sender/recipient are in different clearing zone.</li> </ul> </li> <li>- To another bank's account               <ul style="list-style-type: none"> <li>- Up to 2,000,000.00 Baht</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- No fee</li> <li>- No fee</li> <li>- No fee</li> </ul>	

-8 / 10. Funds transfer

A. Service fees	Rates & Fees	Remarks
<b>10. Funds transfer via CDM (Fee deducted from the transferred amount)</b> - To KBank account - Recipient's account and CDM are in the same clearing zone - Recipient's account and CDM are in different clearing zone  - To another bank's account - Up to 10,000.00 Baht - 10,000.01 - 20,000.00 Baht - 20,000.01 - 30,000.00 Baht - 30,000.01 - 40,000.00 Baht - 40,000.01 - 50,000.00 Baht - 50,000.01 - 65,000.00 Baht - 65,000.01 - 80,000.00 Baht - 80,000.01 - 100,000.00 Baht	- No fee  - 1 Baht for each 1,000 Baht transferred. Minimum fee is 10 Baht; a fraction of 1,000 Baht is discarded. Service charge is 10 Baht.  - 50 Baht per transaction - 60 Baht per transaction - 70 Baht per transaction - 80 Baht per transaction - 90 Baht per transaction - 100 Baht per transaction - 110 Baht per transaction - 120 Baht per transaction	
<b>11. Collection with foreign banks</b>	500 Baht per transaction and foreign bank fee	
<b>12. Freezing of foreign drafts</b>	500 Baht per transaction and foreign bank fee	
<b>13. Return of foreign bills</b>	200 Baht per bills, plus foreign bank fee and interest charged from the payment date at the highest rate applicable to general customers	
<b>14. Search for documents/evidence related to foreign bill service</b> - Documents issued less than 3 months ago - Documents issued 3-6 months ago - Documents issued more than 6 months ago	- No fee - 100 Baht per transaction - 500 Baht per transaction	



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A. Service fees	Rates & Fees	Remarks
<b>15. Fee for payments of taxes, duties and other charges to government agencies via K-DEBIT CARD</b>	Up to 2% of the payment amount	
<b>16. Visa Personal Payments</b>	- No fee	
<b>17. SMS</b> (Transaction alert service of savings and current account movements via instant messaging) - Monthly subscription - Annual subscription	<u>Normal Case</u> - 20 Baht per account/month - 199 Baht per account/year <b>Only for accounts with more than 400 transactions/month, there will be an additional monthly fee of 10 baht per month.</b>  <u>Special Case</u> - 299 Baht per account/month	<u>Normal Case</u> The bank reserves the right to cancel the service in case of usage exceeding 1,000 messages per month.  <u>Special Case</u> The bank reserves the right  1. To consider the eligibility of service users according to the conditions specified by the bank.  2. To cancel the service in case of receiving more than 5,000 SMS messages per month.  • The bank offers this to customers on a case-by-case basis only through the K-Contact Center channel.



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<b>18. Cash withdrawal via K-ATM</b> <b>International credit cards</b> <ul style="list-style-type: none"><li>- VISA</li><li>- China Union Pay (CUP)</li><li>- MasterCard</li></ul> Electronic cards issued by card issuing companies in Thailand (Non-bank)	<ul style="list-style-type: none"><li>- 250 Baht per transaction</li><li>- 250 Baht per transaction</li><li>- 350 Baht per transaction</li> <li>- 20 Baht per transaction</li></ul>	
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