



## Bank of China (Thai) Announcement

### Credit card debt relief measures 2025

1. Bank of China (Thai) Public Company Limited ("Bank") maintains the minimum credit card debt repayment rate in each installment at 8 % of the total outstanding amount until December 31, 2025
2. The Bank will credit interest back to the credit card account of debtors who made minimum instalment repayment at 8% of the total outstanding amount per payment cycle (excluding cash withdrawals by credit card) as follows:
  - 0.5 % per year of the outstanding amount for the credit card payment cycle from January to June 2025
  - 0.25 % per year of the outstanding amount for the credit card payment cycle from July to December 2025

#### Conditions and exceptions of credit interest refund

1. No credit refund for the credit card debt under debt restructuring program
2. The interest credit calculation of minimum debt repayment amount is not included the amount of debt from cash withdrawals, monthly installments (3, 6, 9 months) and debt restructuring amount
3. The Bank will credit interest back to the credit card account on next billing cycle

December 2024