

Bank of China (Thai) Public Company Limited Interest and Fees Related to Credit Card Usage (Effective from July 1, 2026)

	UnionPay Credit Card			MasterCard Credit Card		
1. Interest	16%per annum					
*Interest						
*Beginning date of interest calculation						
*Purchases						
*Cash advance	Interest calculation begins from the date advance is made to merchant (posting date) Interest calculation begins from the date cash advance is made					
2.*Minimum payment required	8% of the total amount as per the monthly statement					
3. Cash advance fee	2.5% of the withdrawal amount					
4. Interest free period	In case of on time payment in full, up to 52 Days from the posting date					
5. Fees by card type	Classic Card	Gold Card	Platinum Card	Classic Card	Gold Card	Platinum Card
*Joining Fee	THB 500 Free	THB 500 Free	THB 500 Free	THB 500 Free	THB 500 Free	THB 500 Free
	Primary					
	Supplementary					
*Annual Fee	800	1,300	3,500	800	1,300	3,500
	Primary					
	Supplementary	800	1,300	800	1,300	3,500
	First year no annual fee; 5 times swipe purchase, no annual fee for the next year					
6. Payment charges	No charge No charge 15 THB/Transaction (In Bangkok and Greater Bangkok Area), 20 THB/Transaction (In Upcountry Provinces) 10 THB/Transaction					
*Bank of China (Thai) Public Company Limited						
*Automatic Payment						
*Counter Service						
*Lotus’s						
7. Replacement card fee	THB 200 per time					
8. Copy of statement fee	THB 200 per billing cycle (for period of earlier than past 3 months)					
9. Copy of sales slip fee	100 THB/Time for domestic transaction, 300THB/Time for international transaction					
10. Replacement of credit card PIN fee	THB 100 per time					
11. Transaction investigation fee	No charge No charge No charge					
12. Debt collection fee						
13. Fees chargeable to tax						
14. Cost of FX risk						
15. Installment fee (% of total amount paying in full upon request)	3 Months	6 Months	9 Months	3 Months	6 Months	9 Months
	2%	4%	6%	2%	4%	6%

Remark:

•Fees and service charges of no. 3, 5, and 7-13 are VAT excluded. •If the cardholder uses the UnionPay credit card overseas (except China, mainland) or using the MasterCard credit card overseas, the cardholder authorizes the Bank of convert the foreign currency debt incurred from the credit card spending into Thai Baht by using the exchange rate of the company of which the Bank is a member (which is called the 'mid-rate'). In each payment collection, the Bank's calculation shall be based on the mid-rate plus a cost of FX risk premium. •Minimum payment required 5% of the total amount as per the monthly statement (Effective from Apr 2020- Dec 2023), 8% of the total amount as per the monthly statement (Effective from Jan 2024 onwards) •Fees and charges are subject to change with the Bank announcement.