

Bank of China (Thai) Public Company Limited Interest and Fees Related to Credit Card Usage (Effective from Feb 1, 2021)

	UnionPay Credit Card			MasterCard Credit Card		
1. Interest	16% per annum					
*Interest	16% per annum					
*Beginning date of interest calculation	Interest calculation begins from the date advance is made to merchant (posting date)					
*Purchases	Interest calculation begins from the date cash advance is made					
*Cash advance	Interest calculation begins from the date cash advance is made					
2.*Minimum payment required	5% of the total amount as per the monthly statement					
3. Cash advance fee	3% of the withdrawal amount (except in China, Mainland) 1% of the withdrawal amount in China, Mainland			3% of the withdrawal amount		
4. Interest free period	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	THB 500 Free	THB 500 Free	THB 500 Free	THB 500 Free	THB 500 Free	THB 500 Free
Supplementary	THB 500 Free	THB 500 Free	THB 500 Free	THB 500 Free	THB 500 Free	THB 500 Free
*Annual Fee	800	1,300	3,500	800	1,300	3,500
Primary	800	1,300	3,500	800	1,300	3,500
Supplementary	800	1,300	3,500	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					
*Bank of China (Thai) Public Company Limited	No charge					
*Automatic Payment	15 THB/Transaction (In Bangkok and Greater Bangkok Area), 20 THB/Transaction (In Upcountry Provinces)					
*Counter Service	10 THB/Transaction					
*Tesco Lotus	10 THB/Transaction					
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					
12. Debt collection fee	No charge					
13. Fees chargeable to tax	No charge					
14. Cost of FX risk	Maximum 2.5% of mid-rate					
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 2021), 8% of the total amount as per the monthly statement (Effective from Jan 2022- Dec 2022), 10% of the total amount as per the monthly statement (Effective from Jan 2023 Onwards) •Fees and charges are subject to change with the Bank announcement.