

American Express (Thai) Co., Ltd.
Details of Interest Rate, Penalty Charge, Fees and Other Service Charges
Effective date : November 1, 2021

Remarks: - N/A is "Not Applicable" - Membership Rewards PLUS Option is not available for American Express Credit Card

(1) Effective for Statement Periods starting on or after April 30, 2021. (2) For Purchases of Goods and Services, the start date will be from the Posting Date. For Cash Advance, the start date will be from the Transaction Date. (3) For ATM withdrawals, this is only available locally. (4) All fees are subject to VAT. (5) This 55 days repayment period consists of the 30 days Statement Period, plus an additional 25 days. Please refer to your Statement of Account for the payment due date. (6) Greater Bangkok areas = Samutprakan, Nonthaburi and Patumthani. (7) If you make a Charge in a currency other than Thai Baht, that Charge will be converted into Thai Baht by the American Express currency conversion affiliate, AE Exposure Management Limited ("AEEML"). The conversion will take place on the date the Charge is processed by American Express, which may not be the same date on which you made your Charge as it depends on when the Charge was submitted to American Express. If the Charge is not in US Dollars, AEEML will convert it through US Dollars, by converting the Charge amount into US Dollars and then by converting the US Dollars amount into Thai Baht. If the Charge is in US Dollars, AEEML will convert it directly into Thai Baht.

You understand and agree that the conversion rate AEEML uses, which is called the "American Express Exchange Rate", will be: (i) the rate required by law or customarily used in the territory where the Charge is made or where this does not apply; (ii) based on interbank rates that AEEML selects from customary industry sources on the business day prior to the processing date. American Express will then add a Currency Conversion Risk Factor of 2.5% assessment on such Charges. The American Express Exchange Rate is set each day from Monday to Friday including bank holidays, except for 1 January and 25 December. When you make a Charge in a currency other than Thai Baht, you may be given the option of allowing a third party (for example, the retailer) to convert your Charge into Thai Baht before submitting it to American Express. If you decide to do this, the exchange rate and any commission or charge will be set by the third party. As American Express will receive a Charge converted by a third party in Thai Baht, American Express will not apply a Currency Conversion Risk Factor of 2.5%.