

Details of Interest Rate, Penalty Charges, Fees, and Other Service Charges

1. Interest Rate, Penalty Charges, Fees, and Other Service Charges

Interest Rate	15.75% per annum
Late Payment Fee	N/A
Start Date of Interest or Late Payment Fee ⁽¹⁾	Posting date/Transaction Date

2. Minimum Repayment

8% of total balance on monthly statement of account

3. Cash Withdrawal Fee ^{(2) (3)}

3% of amount withdrawn

4. Grace Payment Period ⁽⁴⁾

Up to 55 days after statement cut off date

5. Card Fees ⁽³⁾

Card Type	Joining Fee (one time)		Annual Fee (Baht per annum)	
	Basic	Supplementary	Basic	Supplementary
THAI American Express Platinum Credit Card	N/A	N/A	4,000	2,000

6. Payment Fee (VAT Inclusive)

Direct Debit	Free of charge
Payment by Cheque or Money Order	Free of charge
Over the Counter and Electronic Payment Channels (ATM, Internet, Phone Banking) at the Participating Commercial Banks	

Participating Commercial Bank	Bangkok and Greater Bangkok area ⁽⁵⁾ (Baht / transaction)				Upcountry area (Baht / transaction)			
	Counter	ATM	Online (Mobile/Internet)	Phone Banking	Counter	ATM	Online (Mobile/Internet)	Phone Banking
Bangkok Bank	15	15	Free of charge	15	30	30	Free of charge	30
Kasikorn Bank	15	15	Free of charge	15	50	25	Free of charge	25
Siam Commercial Bank	Service not available	15	Free of charge ⁽⁶⁾	Service not available	Service not available	35	Free of charge ⁽⁶⁾	Service not available
Bank of Ayudhya	15	10	Free of charge	10	30	20	Free of charge	20
United Overseas Bank	10	10	Free of charge	Service not available	20	20	Free of charge	Service not available

7. Card Replacement Fee

Free of charge

11. Returned Cheque Fee ⁽³⁾

200 Baht / Each returned cheque

8. Request for Statement Fee ⁽³⁾

46.73 Baht / Set

12. Collection Fee

N/A

9. ATM PIN Replacement Fee

Free of charge

13. Fees related to payment to governmental agency

N/A

10. Disputed Charge Fee

Free of charge

14. Currency Conversion Risk Factor ⁽⁷⁾

2.5%

⁽¹⁾ 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.

⁽²⁾ For ATM withdrawals, this is only available locally.

⁽³⁾ All fees are subject to VAT.

⁽⁴⁾ 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.

⁽⁵⁾ Greater Bangkok area = Samutprakarn, Nonthaburi and Patumthani.

⁽⁶⁾ Via SCB EASY App only.

⁽⁷⁾ Spending in foreign currency. 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%.

To check the preliminary exchange rates for reference, please visit www.americanexpress.com/thailand or contact Customer Care Professional.



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