

## Conditions and Payment Channels

Conditions Bangkok Bank summarize your goods/service purchase or cash withdrawal and fee per month / Please pay balance shown on the statement before due date

### Payment Channels

1. Direct debit from your savings / current account
2. Bualuang Phone 1333
3. Bualuang iBanking (www.bangkokbank.com/iBanking)
4. Bangkok Bank Mobile Banking
5. At any branch nationwide
6. Bualuang ATMs
7. True Money Wallet Application (maximum 90,000 Bt/transaction)
8. True Money Kiosk (maximum 20,000 Bt/transaction)
9. At Lotus's (maximum 49,000 Bt/transaction and limit 2 transactions/card/day)
10. At Counter Services nationwide (maximum 49,000 Bt/transaction)
11. At Telewiz shop and mPAY STATION Payment point (maximum 49,000 Bt/transaction)
12. Pay with QR Code via mobile banking of banks/service providers that offer cross-bank bill payment services.

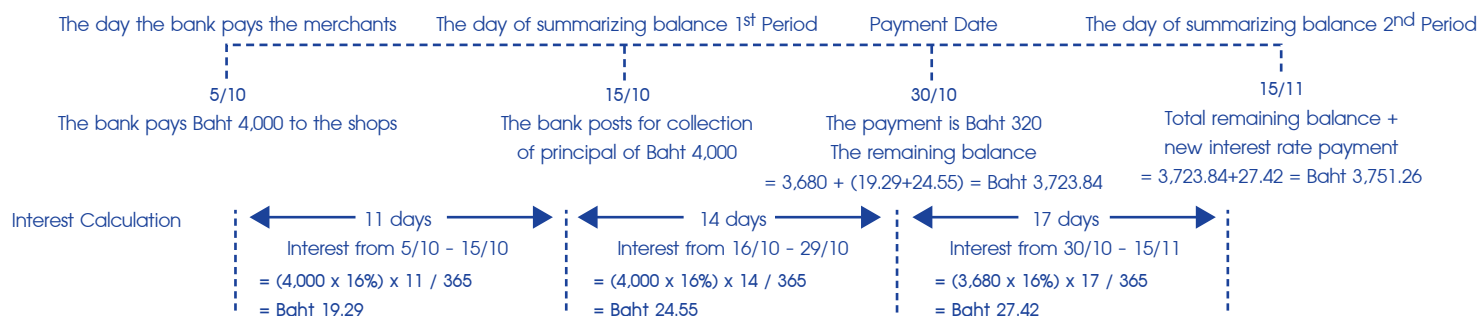
### Remarks

- \* To apply for the services no. 1, 2 and 3, please fill in an application form at any Bangkok Bank branch and bring your deposit passbook
- \* For payment channels no. 7-12, fees and payment terms are as specified by the service provider.
- \* If the cardholder has more than one Bangkok Bank credit card, the payment must be made according to each credit card number as indicated in the monthly statements.
- \* Counter service payments should be made at least two days before the due date.
- \* In case of payment via channel 12, you can use the credit line within the next day. Please check the list of participating interbank bill payment service providers from the Bank of Thailand website.

### An example of the interest calculation on purchasing if you pay 8% of total spending on schedule

(The bank will charge interest on the day the bank pays to the merchant)

- The date of summarizing total spending is the 15th day of each month.
- The bank starts calculating interest on 5/10 (but not including the interest in the statement summarized on 15/10).
- The date of the repayment is on the 30th day of each month.
- Interest rate is 16% per annum.
- The expenses presented in the statement on the summarization day
- The cardholder must pay 8% of the total amount stated in the monthly statement.

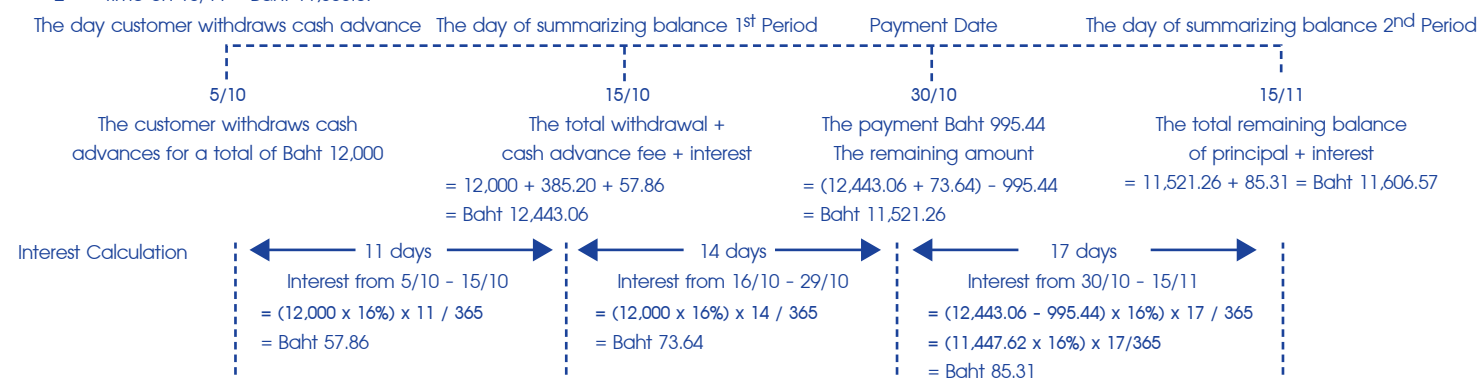


\* If you pay your credit card bill in full by the due date as per statement, which is 30/10, you won't be charged any interest.

### An example of the interest calculation on cash advances if you pay 8% of total spending on schedule

(The bank charges interest on cash advances from the withdrawal date to the date you made repayment in full)

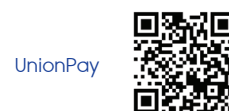
- The date of summarizing total spending is the 15th day of each month.
- The date of the repayment is on the 30th day of each month.
- The expenses presented in the statement on the summarization day
- The fee applied on cash advances is 3% of each withdrawal amount.
- Interest rate is 16% per annum.
- The cardholder must pay 8% of the total amount stated in the monthly statement.



Cash advance fee is 3% of the amount withdrawn of Baht 12,000 + 7% VAT = Baht 385.20.

## Foreign Currency Conversion Risk

Any expenses incurred from using credit card for payment of goods or services and cash advance in foreign currency will be converted into Thai Baht using the exchange rate announced by the payment network provider on the date that the payment network provider charges the amount incurred from using cardholder's credit card to the Bank. In case of foreign currency other than US Dollar currency, the expenses will be converted into US Dollar then Thai Baht, respectively. Cardholder may check the exchange rate announced by the payment network provider at:



The Bank may charge the foreign currency conversion fee as mentioned in paragraph 1 above at the rate determined by the Bank but not exceeding 2.5% on the amount after conversion into Thai Baht.

**Remark :** In case a cardholder makes cash advance via ATM in foreign country, a cardholder may be imposed with any fee on cash disbursement at the rate determined by the ATM owner bank, which will be appeared in the statement. For further inquiries, please contact Card Member Service Section 24 hours daily tel. 0 2638 4000, Bangkok Bank American Express credit card tel. 0 2638 4400