Conditions and Payment Channels

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. Buddybank Phone 1333
3. Buddybank iBanking (www.bangkokbank.com/iBanking)
4. Bangkok Bank Mobile Banking
5. At any branch nationwide
6. Buddybank ATMs

**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.
* Payment Channels no.7-11 Cardholders will be charged a fee, 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.

### An example of the interest calculation on purchasing if you pay 5% of total spending on schedule

<table>
<thead>
<tr>
<th>Time</th>
<th>Interest Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st time on 15/10 = Baht 4,000</td>
<td></td>
</tr>
<tr>
<td>2nd time on 15/11 = Baht 3,872.16</td>
<td></td>
</tr>
</tbody>
</table>

- 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:
  - 1st time on 15/10 = Baht 4,000
  - 2nd time on 15/11 = Baht 3,872.16

### An example of the interest calculation on cash advances if you pay 5% of total amount on schedule

<table>
<thead>
<tr>
<th>Time</th>
<th>Interest Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st time on 15/10 = Baht 12,443.06</td>
<td></td>
</tr>
<tr>
<td>2nd time on 15/11 = Baht 11,982.64</td>
<td></td>
</tr>
</tbody>
</table>

- 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:
  - 1st time on 15/10 = Baht 12,443.06
  - 2nd time on 15/11 = Baht 11,982.64

### Foreign Currency Exchange Risk Margin

Any expenses arising from the use of the credit card for payment of goods / services or cash withdrawn in foreign currency will be collected following conversion into Baht using the exchange rate announced on the transaction date by the Credit Card Company, of which the Bank is a member. In case such currency is not United States Dollar, such expenses shall be converted into United States Dollar before its conversion into Baht. Cardholders may check the conversion rate for preliminary reference from

- In case of VISA card
- In case of MasterCard
- In case of UnionPay card

Furthermore, the Bank may also charge a foreign currency exchange fee margin, provided that when combined with the exchange rate charged by the Credit Card Company, of which the Bank is a member, the rate shall not exceed 2.5% of the total expenses.

### Remark

Interest rate, fee and charge rate are subject to change according to the bank’s announcement.

For inquiries, please contact 24 hours a day at Card Member Service Section Tel. 0 2638 4000 Bangkok Bank American Express credit card - Tel. 0 2638 4400