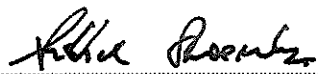


Interest rates, penalties, fees and other service charges collectible by commercial banks in credit card business only in the category of Individual Card
Effective from 30 October 2015

1. Interest, penalties, fees and other service charges				
Interest	20% p.a.			
Credit utilization fee	None			
Penalties fee for late payment	None			
Fee or other service charges	None			
Starting date of interest charge	- For purchase of goods and/or service, interest charged from posting date (only in case of partial or late payment) - For cash advance, interest charged from the date of withdrawal of cash advance until the date when the Bank receives full payment of the amount of cash withdrawal			
2. Minimum payment	10% of outstanding balance shown in monthly statement (but not less than 500 Baht)			
3. Cash advance fee	3% of cash withdrawal amount			
4. Payment term without accruing interest if payment made within the due date	Up to 55 days from the billing/statement date (only for purchase of goods and/or service, and with full payment by due date)			
5. Payment to other person or external agency - Debt collection expense	100 Baht each time or as charged by the external agency (inclusive of VAT)			
Operating Fee(Baht)	CIMB THAI Credit Card			
	CIMB Preferred Visa Platinum		CIMB THAI Visa Platinum	
	Primary	Supplementary	Primary	Supplementary
6. Credit card fee for each card category (Baht per year)				
Entry fee *	500	500	500	500
Annual fee *	500	None	300	100
7. Payment service fee	Debit from account with CIMB THAI: None Pay by cheque or money order: Service unavailable			
	Pay at CIMBTHAI counter: None		Pay via ATM: None	
	Pay at other bank counter: Service unavailable		Pay by phone banking: None	
	Pay at pay points **		Pay by Internet banking: None	
- At counter service (cash only, maximum 30,000 Baht/transaction)	15 Baht / transaction nationwide			
- At Tesco Lotus (cash only, maximum 49,000 Baht/transaction)	10 Baht / transaction nationwide			
- Advanced mPay (cash only, maximum 49,000 Baht/transaction)	15 Baht / transaction nationwide			
8. Fee charged for issuance of new card in case of loss or damage	200 Baht / card			
9. Fee charged for credit card statement request	100 Baht / statement			
10. Fee charged for request of sales slip copy	200 Baht / slip			
11. Fee charged for new PIN request for replacement of existing PIN	100 Baht / request			
12. Fee charged for transaction checking request	200 Baht / request			
13. Fee charged for tax and fee payment to government agency	Service unavailable (% of tax and fee payment via credit card)			
14. Foreign currency conversion risk fee	Maximum 2.5% of spending amount to protect against currency conversion risk/transaction ***			

Remark * Credit card fee of each credit card category (entry/annual) is a normal rate that may be waived or adjusted in accordance with sales promotion scheme as specified by the Bank.
 ** Payment service fee at pay points is inclusive of VAT, charged at the rate specified by the service provider at the pay point and subject to change upon the decision of service provider. Only Visa individual card is accepted.
 *** The cardholder may check exchange rates for preliminary reference at http://corporate.visa.com/pdf/consumer_services/consumer_ex_rates.jsp (for Visa Card).
 • To withdraw cash at ATMs situated abroad, you may be charged an international access fee at the rate as specified by the ATM owner bank.
 • Penalties, fees and other service charges are exclusive of VAT (if any).

Announced on **21** September 2015

Authorized person..... 
 (Mr. Subhak Siwaraksa)
 President and Chief Executive Officer