



KBank Cashback Plus Credit Card (Platinum)

Product owner: KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch (the "Bank")

INTEREST AND FEES

Interest free days is applied for Credit Card transactions include POS transaction, online transaction. ATM Cash withdrawal transaction will be charged interest from transaction date.

To be free of interest charge at annual 33% or 2.75% per month, Grace period up to 55 days, Customer needs to pay total due amount mentioned in the statement before due date or at due date.

In case Customer does not pay total due amount, interest is accrued daily and charged from the transaction date until Customer pays for Credit Card's total outstanding amount.

FEE SCHEDULE KBANK CASHBACK PLUS CREDIT CARD

Annual fee	
• Primary Card (1st year)	Waived
• Primary Card (2nd year onward)	VND 699.000/year (Waive if the accumulated spend in last 12 months from card activation date reach VND 40.000.000)
0% Installment Plan fees	
• Processing fee for 0% Installment Plan- 3 months tenor	Waived
• Processing fee for 0% Installment Plan- 6 months tenor	4% on converted amount
• Processing fee for 0% Installment Plan- 9 months tenor	6% on converted amount
• Processing fee for 0% Installment Plan- 12 months tenor	8% on converted amount
• Early discharge the Installment Plan (Only apply for Plan- 3 months tenor)	2% on remaining Installment amount (Minimum: VND 200.000)
Other fees *	
• Card Replacement (Lost or Stolen Card))	VND 200.000
• Card Renewal (when card expired)	Waived
• Late payment	4% of total due amount (Minimum VND 50.000)
• Cash withdrawal (on each transaction)	4% on transaction amount (Minimum VND 50.000)
• Currency conversion	3% on transaction amount
• VND transaction at international payment points	1% on transaction amount
• Dispute (for dispute transactions found genuine)	VND 200.000
• Golden number chosen (when customer would like to choose card number)	VND 500.000



Transaction limit	
• Retail transaction limit	100% of credit limit
• Cash withdrawal limit	50% off credit limit

Remark:

- Fee schedule will be effective from 01 April 2024 and are subject to change with prior notice from the Bank.
- Customers who apply for KBank Cashback Plus Credit Card using e-KYC can only do transaction in VND. To conduct transaction in other currencies and/or oversea, customers need to conduct Full KYC process with the Bank.
- Customers who apply for KBank Cashback Plus Credit Card using e-KYC will be limited to a transaction amount of 100 million VND per cardholder per month However, such limit would not be imposed to customer if customers conduct Full KYC process with the Bank.

(*) Fee schedule is not included VAT