



## KBank Cashback Plus Credit Card (Platinum)

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

### Disclosure of KBank Cashback Plus Credit Card (Platinum)

(Please carefully read and fully understand this product disclosure sheet, product details and terms and conditions before making a decision to buy or use this product).

Product seller: KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch (the “Bank”)

Product issuer: KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch

Product Name: KBank Cashback Plus Credit Card (Platinum)

### Product Description of KBank Cashback Plus Credit Card (Platinum)

KBank Cashback Plus Credit Card (Platinum) (the “**KBank Cashback Plus Credit Card**”) (hereafter called “**Credit Card**”) is a credit card issued by the Bank. KBank Cashback Plus Credit Card is used for payment for goods and services at participation merchants that accept credit card instead of using cash, provided that customer is obligated to pay amount due in accordance with terms and conditions set by the Bank. Customer can also withdraw cash advance at ATMs displaying the VISA logo.

Upon the approval of KBank Cashback Plus Credit Card application, customer will be granted a credit limit by the Bank to his/her KBank Cashback Plus Credit Card and upon the card activation, customer can use KBank Cashback Plus Credit Card for payment for goods and services at participation merchants first and pay later in accordance with terms and conditions set forth by the Bank.

### Promotion

- ✓ Cashback up to VND 1.000.000 monthly (1 Jan 2025- 30 Jun 2025)
- ✓ Free Annual fee in the 1<sup>st</sup> year. From 2<sup>nd</sup> year onwards, Annual fee VND 699.000 will be waived if the accumulated spend in last 12 months from card activation date reach VND 40.000.000
- ✓ Free Card issuance fee and delivery fee.
- ✓ Enjoy the Partnership promotions from the Bank not only in Vietnam but also in Thailand
- ✓ Enjoy unlimited VISA’ promotion around the world. Detail offers at: [https://www.visa.com.vn/en\\_vn/visa-offers-and-perks/](https://www.visa.com.vn/en_vn/visa-offers-and-perks/)
- ✓ 0% x3 months for retails transaction from VND 2.000.000

The updated promotion will be posted on official website of the Bank at: <https://www.kasikornbank.com.vn/EN/personal/card/creditcard/Pages/creditcard.aspx>, Official Facebook KBank Vietnam, ZALO official account: KBank Vietnam. Moreover, the promotion’s information will also be sent to Customer through notification on K PLUS Vietnam Application or SMS



<b>Cashback</b>	<p>Cashback Categories and Cashback ratio:</p> <table> <tr> <td>Thailand</td><td>(15 %)</td></tr> <tr> <td>Travel (Hotel, Car Rental, Airlines)</td><td>(10 %)</td></tr> <tr> <td>Supermarket &amp; Groceries</td><td>(10 %)</td></tr> <tr> <td>Restaurants</td><td>(10 %)</td></tr> <tr> <td>Entertainment &amp; Subscriptions</td><td>(10 %)</td></tr> <tr> <td>Health and wellness</td><td>(10 %)</td></tr> <tr> <td>Online /E-commerce</td><td>(10 %)</td></tr> <tr> <td>Other categories (*)</td><td>(0.3%)</td></tr> </table> <p>(*) Cashback will not be awarded in respect of the following types of transactions: fees, interest, repayment, Installment, fines (MCC9222), ATM cash withdrawal, Utilities: Water, Electric, Gas, Sanitary (MCC 4900), Gold, Jewelry Stores, Watches, Clocks, and Silverware Store (MCC 5944), Gambling, Casino and Lotteries (MCC 7800-7802, 9406), Financial Institutions- Manual Cash Disbursement (MCC 6010), Financial Institutions- Automated Cash Disbursement (MCC 6011), Financial Institutions – Merchandise, Service and Debt Repayment (MCC 6012), Non-Financial Institutions- Foreign Currency (MCC 6051), Security Brokers/Dealers (MCC: 6211), Non-Financial Institutions- Stored Valued Card Purchase/Load (MCC 6540), unpaid transaction, the purchase of foreign currency, tax payment (MCC 9311), and refunded, cancelled transactions. The Bank reserves the right to amend the list of excluded categories.</p>	Thailand	(15 %)	Travel (Hotel, Car Rental, Airlines)	(10 %)	Supermarket & Groceries	(10 %)	Restaurants	(10 %)	Entertainment & Subscriptions	(10 %)	Health and wellness	(10 %)	Online /E-commerce	(10 %)	Other categories (*)	(0.3%)
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<b>Cashback value and Automate Cashback process</b>	<p><u>Details of Cashback is as below:</u></p> <ul style="list-style-type: none"> <li>- In case, cardholder has eligible spend on KBank Credit Card in the billing cycle (cycle T) below VND 15,000,000: <ul style="list-style-type: none"> <li>o Cash back is capped at maximum amount of VND 300,000.</li> <li>o Cashback amount will be automatically credited to cardholder's KBank Credit Card by this cycle (cycle T) and will reduce the outstanding balance of the Credit Card for that statement period.</li> </ul> </li> <li>- In case, Cardholder has eligible spend on KBank Credit Card in the billing cycle (cycle T) reaches from VND 15,000,000. Cash back is capped at maximum amount of VND 1,000,000. Detail as below: <ul style="list-style-type: none"> <li>o The first cashback: Cashback of up to 300,000 VND will be automatically credited to cardholder's KBank Credit Card by this cycle (cycle T) and will reduce the outstanding balance of the Credit Card for that statement period.</li> <li>o The remaining cashback: Cashback of up to 700,000 VND will be automatically credited to cardholder's KBank Credit Card in the second statement period after (cycle T+2) and will reduce the outstanding balance of the Credit Card for the T+2 statement period</li> </ul> </li> </ul> <p><b>Notice:</b></p> <ul style="list-style-type: none"> <li>- Cashback amount that the cardholder receives in each statement period will be the total cashback amount from eligible transactions in the cycle.</li> </ul>																



	<ul style="list-style-type: none"> <li>- The cashback amount for each eligible transaction is calculated using the following formula: <b>Cashback percentage (%) x Eligible transaction amount(VND)</b></li> </ul> <p><b>Example 01:</b></p> <ul style="list-style-type: none"> <li>- In the statement period from 06/01/2025 to 05/02/2025, cardholder made 10 eligible transactions using the KBank Credit Card, all of transactions received a cashback rate of 10%. Total eligible spend reached to 15,000,000 VND. The cashback schedule is as follows: <ul style="list-style-type: none"> <li>o The first cashback of 300,000 VND will be automatically credited to the Credit Card account on the statement date 05/02/2025.</li> <li>o The remaining cashback of 700,000 VND will be automatically credited to the Credit Card account on the statement date 05/04/2025.</li> </ul> </li> </ul> <p><b>Example 02:</b></p> <ul style="list-style-type: none"> <li>- In the statement period from 06/01/2025 to 05/02/2025, the Cardholder has total retail spend of 15,000,000 VND using the KBank Credit Card. This total retail spend includes: 7,000,000 VND is eligible for 10% cashback, and 8,000,000 VND is eligible for a 0.3% cashback. In this case, although the Cardholder's total retail spend is 15,000,000 VND, the total cashback the Cardholder will receive is 724,000 VND (7,000,000 x 10% + 8,000,000 x 0.3%). The cashback schedule is as follows: <ul style="list-style-type: none"> <li>o The first cashback of 300,000 VND will be automatically credited to the Credit Card account on the statement date 05/02/2025.</li> <li>o The remaining cashback of 424,000 VND will be automatically credited to the Credit Card account on the statement date 05/04/2025.</li> </ul> </li> </ul>
<b>Features</b>	<ul style="list-style-type: none"> <li>✓ Convert Installment Plan transaction on K PLUS Vietnam application for eligible transactions.</li> <li>✓ Activate Card on K PLUS Vietnam application</li> <li>✓ Set up PIN / change PIN on K PLUS Vietnam application</li> <li>✓ Temporarily block card / Unblock card on K PLUS Vietnam application</li> <li>✓ Check Card's transaction history and pay Card bill on K PLUS Vietnam application.</li> <li>✓ Request e-statement on K PLUS Vietnam application</li> </ul>



<b>Installment Plan Program</b>	<p>Eligible transaction for Installment Plan Program:</p> <ul style="list-style-type: none"> <li>✓ Retail transaction (POS and E-commerce) from VND 2.000.000 per transaction</li> <li>✓ Non-participating merchants or transaction: fees payment, interest payment, repayment, fines (MCC 9222), cash advance (ATM Cash withdrawal)(MCC 6010-6011), utilities bill (including but not limited to water bill, electricity, gas, sanitary (MCC 4900)), purchase of foreign currency, tax payment (MCC 9311), money transfer (MCC 4829), non-financial institutions- foreign currency, liquid and cryptocurrency assets (MCC 6051), security brokers/dealers (MCC 6211), non-financial institutions- stored value card purchase/load (MCC 6540), gambling, casino and lotteries (MCC 7800-7802, 9406).</li> <li>✓ Retail transaction has been posted on Bank's system</li> <li>✓ No late payment status for the minimum due payment amount at the time cardholder's transaction conversion request to Installment Plan.</li> </ul> <p>Tenor and fee for Installment Plan transaction:</p> <table border="1"> <thead> <tr> <th>Tenor</th><th>Fee / Transaction</th></tr> </thead> <tbody> <tr> <td>3 months</td><td>0%</td></tr> <tr> <td>6 months</td><td>4%</td></tr> <tr> <td>9 months</td><td>6%</td></tr> <tr> <td>12 months</td><td>8%</td></tr> </tbody> </table> <ul style="list-style-type: none"> <li>✓ Customer can convert eligible transaction to Installment Plan through K PLUS Vietnam application before statement date</li> <li>✓ Transactions that have been converted to monthly installment payments points or cash back (depending on credit card type) will not be awarded to the customer for the spending amount that the customer has applied under this Campaign</li> <li>✓ Early discharge the Installment Plan: 2% on remaining Installment amount (Min: VND 200.000) and only applicable for Installment Plan transaction with 3 months tenor</li> </ul>	Tenor	Fee / Transaction	3 months	0%	6 months	4%	9 months	6%	12 months	8%
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<b>Applicants</b>	<ul style="list-style-type: none"> <li>✓ Vietnamese individuals from 20– 60 years old</li> <li>✓ Occupation: Salary-earner</li> <li>✓ Monthly salary from VND 10.000.000</li> </ul>										
<b>Required documents</b>	<ul style="list-style-type: none"> <li>✓ Valid Vietnamese chip ID</li> <li>✓ VSSID application screenshot which can show employment information and monthly salary (*)</li> </ul> <p>(*) In case the customer doesn't have VSSID application, please kindly submit the labour contract and bank statement/payslip.</p>										



<b>Terms and Conditions</b>	<ul style="list-style-type: none"> <li>✓ Detail of Terms and Conditions for Use of KBank Cashback Plus Credit Card are available at the Bank's website: <a href="https://www.kasikornbank.com.vn/EN/personal/card/creditcard/Pages/creditcard.aspx">https://www.kasikornbank.com.vn/EN/personal/card/creditcard/Pages/creditcard.aspx</a></li> <li>✓ It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.</li> <li>✓ In case you have not verified your chip-based ID card with NFC, you will be unable to use your KBank Credit Card for online payments. Please verify your chip-based ID card with NFC via the K PLUS Vietnam app or at a KBank Branch.</li> <li>✓ Your KBank Credit Card will be temporarily blocked and cannot be used if your identification documents have expired. Please update your new identification document through the K PLUS Vietnam app or at a KBank Branch to continue using Bank services.</li> <li>✓ In case of lost card, you may risk losing funds in your account, and you are advised to immediately freeze/temporarily suspend the card via the K PLUS Vietnam Banking Application or permanently block the card by contacting the K-Contact Center, Tel. (028) 3821 8888 throughout 24 (twenty-four) hours/7 (seven) days a week, or at the office of KBank during Monday to Friday from 8:30 am. - 4:00 pm. excluding Saturday, Sunday or a public holiday as announced by the State Bank of Vietnam. Additionally, please do not provide any card information (including the 16-digit card number, CVV, expiry date), OTP, or click/download any suspicious links/apps to ensure the security of using the KBank Cashback Plus Credit Card.</li> <li>✓ The card and PIN must be kept in a safe place, treated as confidential and must not be lost or taken by any other persons.</li> <li>✓ The cardholder should not write the 6-digit PIN on the card or disclose it to other persons, or allow them to use the card on their behalf. The credit account balance should be checked regularly.</li> <li>✓ KBank shall issue the Credit Card with its validity of 5 (five) years since the issuance date.</li> </ul>
<b>Card Application Journey</b>	100% digital onboarding via K PLUS Vietnam application.
<b>Credit Limit</b>	Credit limit for Card is assigned maximum 5x of Customer's monthly salary and based on Bank's regulation from time to time. Maximum up to VND 200.000.000
<b>Statement date and Payment Due date of Card</b>	<p>Statement date is on 5<sup>th</sup> monthly.</p> <p>Payment Due date: after 25 days since statement date</p>
<b>Repayment method</b>	Pay Card bill on K PLUS Vietnam application
<b>Min due payment amount</b>	<p>Credit Card Min due payment amount includes:</p> <p>5% of principal balance and interest (if any) + 5% fee (if any) + total monthly installment amount (if any). Min due payment amount is not less than VND 50.000</p>
<b>Grace of period</b>	Maximum 55 days



<p><b>Example for Grace of period</b></p>	<p>Customer is KBank Cashback Plus Credit Cardholder having limit VND 50.000.000 Customer's card has no outstanding balance. Hence, available limit is equal to credit limit as VND 50.000.000</p> <p>On Mar 6<sup>th</sup> 2025, Customer made a POS transaction VND 1.000.000 at Supermarket ⇒ Outstanding balance is VND 1.000.000</p> <p>On Apr 1<sup>st</sup> 2025, Customer made an E-commerce transaction VND 2.000.000 ⇒ Outstanding balance is VND 3.000.000</p> <p>Statement date is on Apr 5<sup>th</sup> 2025 will be:</p> <ul style="list-style-type: none"> <li>• Payment due in Full amount is VND 3.000.000.</li> <li>• Payment due in Minimum amount is VND 150.000 (5% of payment full amount)</li> </ul> <p>Payment Due date is Apr 30<sup>th</sup> 2025</p> <p><b>Example 01:</b> On Apr 30<sup>th</sup> , if customer makes repayment transaction VND 3.000.000. Outstanding balance will be VND 0.</p> <p>In this scenario, Customer has already completed the responsibility for total due repayment in grace of period 55 days (06/03/2025-30/04/2025). Detail information of grace period for each transaction as below:</p> <ul style="list-style-type: none"> <li>- Transaction on Mar 6<sup>th</sup> 2025: maximum 55 days grace period</li> <li>- Transaction on Apr 1<sup>st</sup> 2025: earn 30 days grace period</li> </ul> <p><b>Example 02:</b> On Apr 30<sup>th</sup> , if customer makes repayment transaction VND 1.000.000. Remaining outstanding balance is VND 2.000.000. In this scenario, customer does not pay for total due amount hence the interest will be charged back from transaction date of remaining outstanding balance at VND 2.000.000.</p>
<p><b>Interest</b></p>	<p>Annual 33% or 2.75%/ month</p>
<p><b>Interest Calculation</b></p>	<p>KBank Cashback Plus Credit Card interest will be calculated as below method:</p> $\text{Interest} = \frac{\sum(\text{Actual balance} \times \text{Number of days maintaining the actual balance} \times \text{Interest rate})}{365}$
<p><b>Late Payment</b></p>	<p>If customer make repayment less than min due payment amount on payment due date or before payment due date:</p> <ul style="list-style-type: none"> <li>• Late payment Fee (as Credit Card's Fee table) will be charged on remaining outstanding balance</li> <li>• Customer must not use Card until paid the min due payment amount and Bank may suspend customer's use of Cards</li> </ul>



<b>Fee Table</b>	Credit Card Fee Table will be official posted on official website of KBank VN at: <a href="https://www.kasikornbank.com.vn/EN/personal/card/creditcard/Pages/creditcard.aspx">https://www.kasikornbank.com.vn/EN/personal/card/creditcard/Pages/creditcard.aspx</a>
<b>Repayment and Interest order</b>	<p>The Cardholder agrees that any amount received as repayment/payment of outstanding balance shall be allocated by KBank in accordance with the following order:</p> <ul style="list-style-type: none"> <li>• Case: Normal status (no late payment) <ul style="list-style-type: none"> <li>(i) payment of any expenses/fees (if any);</li> <li>(ii) payment of interest (if any); and</li> <li>(iii) repayment of principal amount;</li> </ul> </li> <li>• Case: Late payment status (DPD) <ul style="list-style-type: none"> <li>(i) repayment of overdue principal amount of the outstanding balance;</li> <li>(ii) payment of Overdue interest (if any);</li> <li>(iii) payment of Overdue Fee (if any);</li> <li>(iv) repayment of due principal amount;</li> <li>(v) payment of interest (if any) on due but unpaid principal amount of the outstanding balance;</li> <li>(vi) payment of default interest (if any); and</li> <li>(vii) payment of any expenses/fees (if any).</li> </ul> </li> </ul>
<b>Contact</b>	For further information or questions, please contact at the office of KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch during Monday to Friday from 8:30 am. - 4:00 pm. excluding Saturday, Sunday or a public holiday as announced by the State Bank of Vietnam and/or K-Contact Center Vietnam, Tel. +8428 3821 8888 throughout 24 (twenty-four) hours/7 (seven) days a week.