



## KBank Cashback Plus Credit Card (Platinum)

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

### Installment Plan Program

Eligible transaction for Installment Plan Program:

- ✓ Retail transaction (POS and E-commerce) from VND 2.000.000
- ✓ 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) and cancelled transactions.
- ✓ Retail transaction has been posted on Bank's system.
- ✓ No late payment status for the minimum due payment amount at the time cardholder's transaction conversion request to Installment Plan.

Below are fee for Installment Plan transaction for selected tenor::

Tenor	Fee / Transaction
3 months	0%
6 months	4%
9 months	6%
12 months	8%

- ✓ Customer can convert eligible transaction to Installment Plan through K PLUS Vietnam Banking application within statement date.
- ✓ 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.
- ✓ There is no extra fee charge for Installment Plan Program.
- ✓ 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.