



KBank Cashback Plus Credit Card (Platinum)

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

Terms and Conditions of “Up to 15% Cash Back on KBank Credit Card Campaign”

This terms and conditions (the “**Terms and Conditions**”) govern the participation of the Campaign “Up to 15% Cash Back on KBank Credit Card” of KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch (the “**Bank**” or “**KBank**”). By participating in the Campaign and/or agreeing to receive any promotional benefits offered by the Bank, the customer is deemed to have read, understood, and accepted the Terms and Conditions as following:

1.	Campaign	Maximum of 15% cash back for spending on selected categories using a credit card issued by KBank (the 'KBank Credit Card') as part of the campaign (the “ Campaign ”)
2.	Campaign Period	The Campaign period will commence from 01 Jan 2025 the “ Campaign Period ”), unless otherwise terminated in accordance with these Terms and Conditions.
3.	Reward	<p>Eligible cardholder may earn up to 15% cash back on every purchase of eligible products and/or services made on his/her KBank Credit Card (the “eligible spend”) during the Campaign Period in selected merchant categories and location as follows:</p> <p><u>Thailand</u></p> <ul style="list-style-type: none"> - Get 15% cash back at all merchant categories <p><u>Vietnam</u></p> <ul style="list-style-type: none"> - Get 10% cash back at the following merchant categories: <ul style="list-style-type: none"> o Travel (hotels, car rental, airlines) o Supermarket and grocery o Restaurant o Entertainment and subscription o Health and wellness o E-commerce - Get 0.30% cash back at other merchant categories. <p>Cash back is capped at maximum amount VND 300,000 per credit card billing cycle per cardholder.</p> <p>From 1 January 2025 – 30 June 2025: the cardholder has eligible spending reach to VND 15,000,000 will get additional cash back up to VND 700,000</p> <p><u>Details of Cashback is as below:</u></p> <ul style="list-style-type: none"> o Cashback amount will be automatically credited to cardholder's KBank Credit Card by this cycle (cycle T) and reduce the outstanding balance of the Credit Card for that statement period. <p>- In case, Cardholder has eligible spend on KBank Credit Card in the billing cycle (cycle T) reaches VND 15,000,000. Cash back is capped at maximum amount of VND 1,000,000. Detail as below:</p> <ul style="list-style-type: none"> o The first batch: Cashback up to 300,000 VND will be



		<p>automatically credited to cardholder's KBank Credit Card account by this cycle (cycle T) and reduce the outstanding balance of the Credit Card for that statement cycle.</p> <ul style="list-style-type: none"> ○ The second batch: Cashback up to 700,000 VND (*) will be automatically credited to cardholder's KBank Credit Card account within the second statement period after (cycle T+2) and will reduce the outstanding balance of the Credit Card for the T+2 statement cycle. <p>Notice:</p> <ul style="list-style-type: none"> - Cashback amount that the cardholder receives in each statement period will be the total cashback amount from eligible transactions in the cycle. - The cashback amount for each eligible transaction is calculated using the following formula: Cashback percentage (%) x Eligible transaction amount(VND) <p>Example 01:</p> <ul style="list-style-type: none"> - 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"> ○ The first cashback of 300,000 VND will be automatically credited to the Credit Card account on the statement date 05/02/2025 ○ The remaining cashback of 700,000 VND will be automatically credited to the Credit Card account on the statement date 05/04/2025. <p>Example 02:</p> <ul style="list-style-type: none"> - 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"> ○ The first cashback of 300,000 VND will be automatically credited to the Credit Card account on the statement date 05/02/2025. ○ The remaining cashback of 424,000 VND will be automatically credited to the Credit Card account on the statement date 05/04/2025.
4.	Eligible Card holder	<p>Valid KBank Credit cardholder with a normal credit card status, a good payment history, i.e. no default payment as determined by the Bank in its sole discretion and according to the Bank's requirements, and never violate and / or offend any rules, regulations and the terms of the credit card established by the Bank, until the day that cash back is credited.</p> <p>At all times, the Bank reserves the right to suspend, revoke and/or recall any cash back awarded to eligible cardholder if the Bank determines that a cardholder did not satisfy these Terms and Conditions, or any of cardholder's qualifications are inaccurate, incomplete, or untrue. or cardholder fails to comply with applicable rules, regulations or conditions set by the Bank .</p>



5.	Cash back Conditions	<ul style="list-style-type: none"> • Cash back will be calculated from credit cardholder's accumulated eligible transaction spend and posted on KBank Credit Card in each statement billing cycle and as evidenced by credit card statement issued by the Bank. • The following card transactions do not qualify for earning cash back under this Campaign <ul style="list-style-type: none"> - Any interest, fees and charge; - Any repayment; - Any transactions have been converted to installment plan and monthly installment plan payment with the Bank - Any cash advances; - Any purchase of foreign currency; - Any unpaid, cancelled, disputed and refunded transactions; - Any payment made with the following designated Merchant Category Codes ("MCC") listing; <table border="1" data-bbox="628 692 1385 1207"> <thead> <tr> <th>MCC Code Excluded</th> <th>Descriptions</th> </tr> </thead> <tbody> <tr> <td>4829</td> <td>Money Transfer</td> </tr> <tr> <td>4900</td> <td>Utility Bills (Electric, Gas, Water, and Sanitary)</td> </tr> <tr> <td>5944</td> <td>Gold, Jewelry Stores, Watches, Clocks, and Silverware Stores</td> </tr> <tr> <td>6010, 6011, 6012, 6051, 6211, 6540</td> <td>Investment Funds, Security Brokers / Dealers, Non-Financial Institutions - Foreign Currency, Money Order,, Cash Advance, Non-Financial Institutions - Stored Value Card Purchase</td> </tr> <tr> <td>7800-7802, 9406</td> <td>Gambling, Casino and Lotteries</td> </tr> <tr> <td>9222</td> <td>Fines</td> </tr> <tr> <td>9311</td> <td>Tax Payments</td> </tr> </tbody> </table> - Any other transactions or payments determined by the Bank from time to time. • In case the purchase of goods and/or services that credit card was used to pay for is returned, refunded, cancelled or service provider/merchant reimburse payment, the awarded cash back will be deducted from cardholder's credit card account. • Any void or cancelled transactions are not eligible to cash back. • Bank will credit the cashback amount into KBank Credit Card account of Cardholder at the end of the statement billing cycle. 	MCC Code Excluded	Descriptions	4829	Money Transfer	4900	Utility Bills (Electric, Gas, Water, and Sanitary)	5944	Gold, Jewelry Stores, Watches, Clocks, and Silverware Stores	6010, 6011, 6012, 6051, 6211, 6540	Investment Funds, Security Brokers / Dealers, Non-Financial Institutions - Foreign Currency, Money Order,, Cash Advance, Non-Financial Institutions - Stored Value Card Purchase	7800-7802, 9406	Gambling, Casino and Lotteries	9222	Fines	9311	Tax Payments
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6.	Other Terms and Conditions	<ul style="list-style-type: none"> • The Bank has no involvement connected with purchased products and/or the services provided by merchants/service provider and has no responsibilities and liabilities for any damage caused by purchasing or using such products or services. Please direct inquiries to the relevant service provider or merchant. • The Bank shall not be liable and shall in no way be held responsible for any damages whatsoever relating to the categorisation of a merchant's MCC. • For foreign currency spending amount, the Bank will convert the amount spent on calculating foreign exchange rates on the date of posting (Posting Date) as shown on the credit card statement. • Transactions via the Bank credit cards in foreign currency occurred at the merchants registered in the European Economic Area (EEA)* including online transactions with those merchants, are still eligible for cash back. However, if those transactions are in VND currency from any channels, cardholders will not be eligible for cash back. 																



		<p><i>* Countries that belong to the EEA include Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and the United Kingdom.</i></p> <ul style="list-style-type: none">• Cash back is non-refundable, non-transferable, and not exchangeable for cash or any other benefits in kind. Customers cannot transfer cash back to any other person.• The Bank reserves (i) the right to reject customer request for any change of cash back and (ii) the right to cancel cash back according to the Bank's sole decision.• The Bank reserves the right to change merchant categories or eligible country or cash back percentage/criteria at any time without prior notice.• The Campaign's contents will be announced in the media of the Bank and other media channels (if any).• This Campaign shall not be applicable in conjunction with other promotions of the Bank. Cash back cannot be combined with any other promotions and rewards of other campaign of the Bank.• The Bank has the right at its own discretion to refuse to give or withdraw cash back to any customers who provide information, which is illicit, unclear, or incomplete, fraud, misuse of credit card or violates any of the Terms and Conditions.• The Bank shall bear no responsibility for any damage, loss, liability incurred or suffered by the customer in connection with this Campaign or the use of cash back.• Customer shall be responsible for any relevant taxes and fees (including but not limited to personal income tax), if applicable, as required by applicable laws, arising out of or relating to the receipt of cash back under this Campaign. Any other costs and expenses which are not specifically included in the Terms and Conditions and will be the sole responsibility of the customer.• In case of dispute, the Bank's decision and/or judgment on all matters will be final and binding.• The Bank reserves the right at its absolute discretion to terminate the Campaign at any time or amend, modify or supplement to any of the Terms and Conditions from time to time without prior notice, unless specified otherwise by applicable laws.• For more queries related to the Campaign, customers should contact K-Contact Center Vietnam at phone number (84) 28 3821 8888 or KASIKORNBANK PUBLIC COMPANY LIMITED – HO CHI MINH CITY BRANCH Sun Wah Tower, No. 115 Nguyen Hue, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam.• The Terms and Conditions is an integral part of the Terms and Conditions for Use of Credit Card. Any provisions are not stated herein, the Terms and Conditions for Use of Credit Card shall apply.• The Terms and Conditions is made in English and Vietnamese language. In case of any discrepancies or inconsistencies between the English language text and Vietnamese language text, the Vietnamese language text shall prevail.
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Appendix 1

Section 1: Thailand - Cashback 15%

1 Categories	MCC	Cashback
All Categories	All	15%

Section 2: Vietnam and Other Countries - Cashback 10%

1 Travel	MCC	Cashback
Airlines & Air	3000 – 3308, 4511	10%
Car Rental Agency	7512	
Lodging, Hotels, Motel, Resorts	3501 – 3839, 7011	
Local and Suburban Commuter Passenger Transportation, Including Ferries and Railways	4111 – 4112	
Taxi and Limousines	4121	
Bus Lines	4131	
Courier Services – Air and Ground, and Freight Forwarders	4215	
Boat Rentals and Leasing	4457	
Marinas, Marine Service, and Supplies	4468	
Travel Agencies, Tour Operators	4722	
Direct Marketing – Travel Related Arrangement Services	5962	
Parking Lots, Parking Meters and Garages	7523	

2 Supermarket and Grocery	MCC	Cashback
Men's, Women's, and Children's Uniforms and Commercial Clothing	5137	10%
Commercial Footwear	5139	
Duty Free Stores, Discount Stores	5309 – 5310	
Department Store	5311	
Miscellaneous General Merchandise Stores	5399	
Supermarket and Grocery	5411	
Men's and Boys' Clothing and Accessories Stores	5611	
Women's Ready-To-Wear Stores	5621	
Women's Accessory and Specialty Shops	5631	
Children's and Infants' Wear Stores	5641	
Family Clothing Stores	5651	
Sports and Riding Apparel Stores	5655	
Shoe Stores	5661	
Furriers and Fur Shops	5681	
Men's and Women's Clothing Stores	5691	
Tailors, Seamstresses, Mending, and Alterations	5697	
Wig and Toupee Stores	5698	
Miscellaneous Apparel and Accessory Shops	5699	
Luggage and Leather Goods Stores	5948	
Cosmetic Stores	5977	
Shoe Repair Shops, Shoeshine Parlors, and Hat Cleaning Shops	7251	
Clothing Rental – Costumes, Uniforms, Formal Wear	7296	



3 Restaurant	MCC	Cashback
Candy, Nut, And Confectionery Stores	5441	10%
Bakeries	5462	
Miscellaneous Food Stores – Convenience Stores and Specialty Markets	5499	
Caterers	5811	
Fast Food Restaurant	5812	
Drinking Places (Alcoholic Beverages)	5813	
Fast Food Restaurants	5814	
Package Stores – Beer, Wine and Liquor	5921	

4 Entertainment & Subscription	MCC	Cashback
Cable TV	4899	10%
Digital Goods: Books, Movies, Music	5815	
Digital Goods: Games	5816	
Digital Goods: Applications (Excludes Games)	5817	
Digital Goods: Large Digital Goods Merchant	5818	
Motion Picture Theaters	7832	
Theatrical Producers (Except Motion Pictures) And Ticket Agencies	7922	
Bands, Orchestras, and Miscellaneous Entertainers	7929	
Commercial Sports, Professional Sports Clubs, Athletic Fields, and Sports Promoters	7941	
Tourist Attractions and Exhibits	7991	
Amusement Parks, Circuses, Carnivals and Fortune Tellers	7996	

5 Health and Wellness	MCC	Cashback
Medical, Dental, Ophthalmic and Hospital Equipment and Supplies	5047	10%
Drug Stores and Pharmacies	5912	
Beauty and Barber Shops	7230	
Health and Beauty Spas	7298	
Hospitals	8062	

6 Online and e-Commerce	MCC	Cashback
Online Marketplace	5262	10%
Electronic Stores	5732	

Section 3: Other Eligible Categories

1 Categories	MCC	Cashback
Others Exception: Restrict categories and exclude categories refer to (5)	Other MCCs not in this table	0.3%