



## KBank Cashback Plus Credit Card (Platinum)

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

### Terms and Conditions of “Cashback Benefit on KBank Credit Card”

This terms and conditions (the “**Terms and Conditions**”) govern the “Cashback Benefit offered as a value proposition of KBank Credit Card” by KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch (the “**Bank**” or “**KBank**”) and the previous terms and conditions which covered the benefit period from 01 July 2025 to 30 June 2026 shall be terminated entirely and replaced with this Terms and Conditions.

By applying for or using a credit card issued by KBank (the “KBank Credit Card”) or receiving any cashback benefit offered by the Bank, the customer is deemed to have read, understood, and accepted the Terms and Conditions as following:

1.	<b>Cashback Benefit</b>	<ul style="list-style-type: none"> <li><u>Cashback benefits effective from the date of the Terms and Conditions until 5 March 2026</u> Cardholders may receive up to 15% cashback on eligible spending in selected categories when using the KBank Credit Card, in accordance with the Terms and Conditions. (“<b>Cashback Benefit Scheme 1</b>”)</li> <li><u>Cashback benefits effective from 6 March 2026 onwards</u> Cardholders may receive 0.50% cashback on the first VND spending in selected categories using the KBank Credit Card, in accordance with the Terms and Conditions. (“<b>Cashback Benefit Scheme 2</b>”)</li> </ul>
2.	<b>Cashback Benefit Period</b>	Period of both Cashback Benefit Scheme 1 and Cashback Benefit Scheme 2 can be revised, amended or terminated early in accordance with the Terms and Conditions.
3.	<b>Reward</b>	<p><b><u>For Cashback Benefit Scheme 1:</u></b></p> <p>The eligible cardholders may receive up to 15% cashback on every purchase of eligible products and/or services made on his/her KBank Credit Card in selected merchant categories and locations as follows:</p> <p><u>Thailand</u></p> <ul style="list-style-type: none"> <li>– Get 15% cashback at all merchant categories</li> </ul> <p><u>Vietnam</u></p> <ul style="list-style-type: none"> <li>– Get 10% cashback at the following merchant categories: <ul style="list-style-type: none"> <li>○ Travel (hotels, car rental, airlines)</li> <li>○ Supermarket and grocery</li> <li>○ Restaurant</li> <li>○ Entertainment and subscription</li> <li>○ Health and wellness</li> <li>○ E-commerce</li> </ul> </li> <li>– Get 0.30% cashback at other merchant categories.</li> </ul> <p>Cashback, under Cashback Benefit Scheme 1, is capped at a maximum amount of VND 1,000,000 per credit card billing cycle per cardholder.</p>



### **For Cashback Benefit Scheme 2:**

The eligible cardholders may earn 0.50% cashback on every purchase of eligible products and/or services made on his/her KBank Credit Card in selected merchant categories and locations as follows:

#### **Thailand**

- Get 0.50% cashback at all merchant categories

#### **Vietnam**

- Get 0.50% cashback at the following merchant categories:
  - o Travel (hotels, car rental, airlines)
  - o Supermarket and grocery
  - o Restaurant
  - o Entertainment and subscription
  - o Health and wellness
  - o E-commerce

Cashback, under Cashback Benefit Scheme 2, is capped at a maximum amount of VND 1,000,000 per credit card billing cycle per cardholder.

### **Details of Cashback**

<b>Cashback Benefit Scheme 1</b>	<b>Cashback Benefit Scheme 2</b>
<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 Cashback is capped at a 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 KBank 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. Cashback is capped at a maximum amount of VND 1,000,000. Detail as below:                             <ul style="list-style-type: none"> <li>o <b>The first batch:</b> Cashback of up to 300,000 will be automatically credited to cardholder's KBank Credit Card by this cycle (cycle T) and will reduce the outstanding</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- In case, cardholder has eligible spend on KBank Credit Card in the billing cycle (cycle T):                             <ul style="list-style-type: none"> <li>o Cashback is capped at a maximum amount of VND 1,000,000.</li> <li>o Cashback amount 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 of the T+2 statement period.</li> </ul> </li> </ul>



		<div>balance of the KBank Credit Card for that statement period.</div> <div><div>○ The second batch:</div><div>Cashback of up to VND 700,000 (*) 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 KBank Credit Card for the T+2 statement period</div></div>			
		<div>Notice:</div> <div><div>- Cashback amount that the cardholder receives in each statement period will be the total cashback amount from eligible settled transactions in the cycle.</div><div>- The cashback amount for each eligible settled transaction is calculated using the following formula:</div></div> <div><div>cashback percentage (%) x eligible transaction amount (VND)</div></div> <div>Example of Calculation</div> <table><tr><td><div>Cashback Benefit Scheme 1</div><div><div>- For example, 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 VND 15,000,000. The cashback schedule is as follows:</div><div><div>○ The first cashback of VND 300,000 will be automatically credited to the KBank Credit Card account on the statement date 05/02/2025</div><div>○ The remaining cashback of VND 700,000 will be automatically credited to the KBank Credit Card account on the statement date 05/04/2025.</div></div></div></td><td><div>Cashback Benefit Scheme 2</div><div><div>- In the statement period from 06/03/2026 to 05/04/2026, the cardholder has total retail spend of VND 22,000,000. This total retail spend includes:</div><div><div>○ VND 15,000,000 is eligible for 0.50% cashback</div><div>○ VND 7,000,000 is not eligible for cashback</div></div><div><div>- In this case, the total cashback the cardholder will receive is VND 75,000 (15,000,000 x 0.50%). The cashback schedule is as follows:</div><div>VND 75,000 will be automatically credited to the KBank Credit Card account on the statement date 05/06/2026.</div></div></div></td></tr></table>	<div>Cashback Benefit Scheme 1</div> <div><div>- For example, 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 VND 15,000,000. The cashback schedule is as follows:</div><div><div>○ The first cashback of VND 300,000 will be automatically credited to the KBank Credit Card account on the statement date 05/02/2025</div><div>○ The remaining cashback of VND 700,000 will be automatically credited to the KBank Credit Card account on the statement date 05/04/2025.</div></div></div>	<div>Cashback Benefit Scheme 2</div> <div><div>- In the statement period from 06/03/2026 to 05/04/2026, the cardholder has total retail spend of VND 22,000,000. This total retail spend includes:</div><div><div>○ VND 15,000,000 is eligible for 0.50% cashback</div><div>○ VND 7,000,000 is not eligible for cashback</div></div><div><div>- In this case, the total cashback the cardholder will receive is VND 75,000 (15,000,000 x 0.50%). The cashback schedule is as follows:</div><div>VND 75,000 will be automatically credited to the KBank Credit Card account on the statement date 05/06/2026.</div></div></div>	
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4.	<b>Eligible Cardholder</b>	<p>A valid KBank Credit Card with a normal credit 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 cashback is credited.</p> <p>At all times, the Bank reserves the right to suspend, revoke and/or recall any cashback awarded to eligible cardholder if the Bank determines that a cardholder did not satisfy the 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.	<b>Reward Conditions</b>	<ul style="list-style-type: none"> <li>• Both Cashback Benefit Scheme 1 and Cashback Benefit Scheme 2 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 statement of KBank Credit Card issued by the Bank.</li> <li>• The following card transactions do not qualify for earning cashback. <ul style="list-style-type: none"> <li>- Any interest, fees and charge;</li> <li>- Any repayment;</li> <li>- Any transactions have been converted to installment plan and monthly installment plan payment with the Bank</li> <li>- Any cash advances;</li> <li>- Any purchase of foreign currency;</li> <li>- Any unpaid, cancelled, disputed and refunded transactions;</li> <li>- Any payment made with the following designated Merchant Category Codes ("MCC") listing;</li> </ul> </li> </ul>	



		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, 6050, 6051, 6211, 6540	Investment Funds, Security Brokers / Dealers, Non-Financial Institutions - Foreign Currency, Quasi cash, Money Order, Cash Advance, Non-Financial Institutions - Stored Value Card Purchase
		7800-7802, 7995, 9406	Gambling, Casino and Lotteries
		9222	Fines
		9311	Tax Payments
		<ul style="list-style-type: none"> <li>- Any other transactions or payments determined by the Bank from time to time.</li> <li>• In case the purchase of goods and/or services that credit card was used to pay for is returned, cancelled or service provider/merchant reimburse payment, the awarded cashback will be deducted from cardholder's credit card account.</li> <li>• Any void or cancelled transactions are not eligible to cashback.</li> <li>• Bank will credit the cashback amount to KBank Credit Card account of Cardholder at the end of the statement billing cycle.</li> </ul>	
6.	Other Terms and Conditions	<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• 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 cashback. However, if those transactions are in VND currency from any channels, cardholders will not be eligible for cashback.</li> </ul> <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"> <li>• Cashback is non-refundable, non-transferable, and not exchangeable for cash or any other benefits in kind. Customers cannot transfer cashback to any other person.</li> <li>• The Bank reserves (i) the right to reject customer request for any change of cashback and (ii) the right to cancel cashback according to the Bank's sole decision.</li> </ul>	



	<ul style="list-style-type: none"> <li>• The Bank reserves the right to change merchant categories or eligible country or cashback percentage/criteria at any time without prior notice.</li> <li>• Details of the cashback benefits will be announced in the media of the Bank and other media channels (if any).</li> <li>• Cashback benefits are not applicable in conjunction with other benefits or reward programs of the Bank. Cashback cannot be combined with any other benefits or rewards offered by the Bank.</li> <li>• The Bank has the right at its own discretion to refuse to give or withdraw cashback 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.</li> <li>• The Bank shall bear no responsibility for any damage, loss, liability incurred or suffered by the customer in connection with the use of cashback.</li> <li>• 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 cashback. Any other costs and expenses which are not specifically included in the Terms and Conditions and will be the sole responsibility of the customer.</li> <li>• In case of dispute, the Bank's decision and/or judgment on all matters will be final and binding.</li> <li>• The Bank reserves the right at its absolute discretion to terminate the cashback benefits 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.</li> <li>• For more queries related to the cashback benefits, 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, Sai Gon Ward, Ho Chi Minh City, Viet Nam.</li> <li>• 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.</li> <li>• 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.</li> </ul>
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## Appendix 1

### Section 1: Thailand

1 Categories	MCC	Cashback (until 5 March 2026)	Cashback (6 March 2026 onwards)
All Categories	All	15%	0.50%

### Section 2: Vietnam and Other Countries

1 Travel	MCC	Cashback (until 5 March 2026)	Cashback (6 March 2026 onwards)
Airlines & Air	3000 – 3308, 4511	10%	0.50%
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 (until 5 March 2026)	Cashback (6 March 2026 onwards)
Men's, Women's, and Children's Uniforms and Commercial Clothing	5137	10%	0.50%
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 (until 5 March 2026)	Cashback (6 March 2026 onwards)
Candy, Nut, And Confectionery Stores	5441	10%	0.50%
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 (until 5 March 2026)	Cashback (6 March 2026 onwards)
Cable TV	4899	10%	0.50%
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 (until 5 March 2026)	Cashback (6 March 2026 onwards)
Medical, Dental, Ophthalmic and Hospital Equipment and Supplies	5047	10%	0.50%
Drug Stores and Pharmacies	5912		
Beauty and Barber Shops	7230		
Health and Beauty Spas	7298		
Hospitals	8062		





6 Online and e-Commerce	MCC	Cashback (until 5 March 2026)	Cashback (6 March 2026 onwards)
Online Marketplace	5262	10%	0.50%
Electronic Stores	5732		

### Section 3: Other Eligible Categories

1 Categories	MCC	Cashback (until 5 March 2026)	Cashback (6 March 2026 onwards)
Others Exception: Restrict categories and exclude categories refer to (5)	Other MCCs not in this table	0.30%	0.00%