



Interest, Fee and Others Service Charges

Interest rate and fee (Pay by Installments, overdue payment and cash withdrawal.
Effective 1 January 2026)

Interest	KTC Credit Card
<ul style="list-style-type: none">Interest Rate (all types of credit cards)Commencing date for interest calculation<ul style="list-style-type: none">Spending transactionsCash advance transactionsInterest free period (paid in full amount) <ul style="list-style-type: none">Minimum payment required (KTC VISA INFINITE (all types) /KTC WORLD MASTERCARD (all types) /KTC UNIONPAY ASIA PRESTIGE DIAMOND and KTC VISA CORPORATE credit card cannot make a minimum payment)	16% per annum Starting from the posting date Starting from the transaction date Up to 45 days from the day after the account summary date (For spending transactions) 10% of the total amount of monthly statement, or at least THB 500.
Fee	
<ul style="list-style-type: none">Joining fee (one time)Annual fee (per annum) Credit Card for Individual Primary card <ul style="list-style-type: none">For all type of KTC VISA INFINITE/KTC WORLD MASTERCARD /KTC X VISA SIGNATURE and KTC X WORLD REWARDS MASTERCARD credit cardsFor KTC UNIONPAY ASIA PRESTIGE DIAMOND credit cardsFor other types of credit card with no annual fee<ul style="list-style-type: none">For holding 1 cardFor holding 2 or more credit cards and of the same brand (Visa/Mastercard/JCB/UnionPay) Supplementary Card <ul style="list-style-type: none">For all type of KTC VISA INFINITE/KTC WORLD MASTERCARD credit cards (Maximum of 2 cardholders)For KTC UNIONPAY ASIA PRESTIGE DIAMOND credit card (Maximum of 2 cardholders)For all type of KTC X VISA SIGNATURE, KTC X WORLD REWARDS MASTERCARD credit cards and other types of credit card with no annual fee<ul style="list-style-type: none">For the 1st - 2nd supplementary cardholdersFor holding 2 and more supplementary cards under the same primary cardholderFor the 3rd supplementary cardholder onwards under the same primary cardholder Credit Card for Organization <ul style="list-style-type: none">For KTC VISA CORPORATE and KTC VISA COMMERCIAL credit card <ul style="list-style-type: none">Cash withdrawal fee <ul style="list-style-type: none">Card replacement fee (In case of loss/ damage)ATM PIN re-issuing feeCopy of statement feeCopy of sales slip fee (KTC VISA and MASTERCARD credit card (all types) cannot request any copy of sales slip)Transaction investigation fee <ul style="list-style-type: none">Payment service fee for government entitiesCheck payment returned feeOverdue payment feeCollection expense charge<ul style="list-style-type: none">Natural person<ul style="list-style-type: none">Overdue debt 1 billing cycleOverdue debt more than 1 billing cycleJuristic person (except KTC Government Services Card) KTC delegates Win PERFORMANCE Company Limited to operate in the collection of debts.	None THB 5,000/card/year THB 10,000/card/year None THB 500/card/year (only for the subsequent cards of the same brand) None THB 10,000 /card/year None THB 500/card/year (only for the 2nd card onwards) THB 500/card/year None 3% of the total cash advance amount (Minimum cash withdrawal of THB 500/time) THB 200/time THB 50/card/time THB 50/card/billing cycle/time THB 200/sales slip THB 300/time/transaction via MASTERCARD THB 100/time/transaction via VISA THB 100/time/transaction via JCB THB 100/time/transaction via UNIONPAY 1% of total amount/time/card None None THB 50/collection cycle THB 100 /collection cycle THB 100 /billing cycle
Payment fees (The payment fee rates are subject to each bank/service provider and shall be directly charged to a customer at the service point)	
<ul style="list-style-type: none">Payment at KTC TOUCHPayment at Krung Thai Bank counterPayment by direct debit Krung Thai Bank account, Government Savings Bank, Bank of Ayudhya and Kasikorn BankPayment by mailing checkPayment via Cash Deposit Machine Krung Thai Bank, Siam Commercial Bank, TMBThanachart BankPayment via Mobile Application TrueMoney Wallet Application, and ShopeePay WalletPayment at other counters Counter Service, Thailand Post office, Tesco Lotus, True Money Express in CP Fresh Mart and True Partner, Metropolitan Waterworks Authority (Thailand), Counter Cashier Big CPayment via Phone Banking Service Krung Thai Bank 02 111 1111, Bank of Ayudhya 1572, KasikornBank 02 888 8888, Siam Commercial Bank 02 777 7777, United Overseas Bank 02 285 1555, Bangkok Bank 1333Payment via Internet Banking Krung Thai Bank www.ktbnetbank.com, Bank of Ayudhya www.krungsrionline.com, Kasikorn Bank www.kasikornbank.com, Siam Commercial Bank www.scbeasy.com, TMBThanachart Bank www.ttbdirect.com, United Overseas Bank https://uobcyberbankikg.com, Government Savings Bank https://ib.gsb.or.th, Bangkok Bank https://ibanking.bangkok.comPayment via ATM machine Krung Thai Bank, Bank of Ayudhya, Kasikorn Bank, CIMB Thai Bank, Siam Commercial Bank, TMBThanachart Bank, United Overseas Bank, Government Savings Bank, Land & House Bank, Bank for Agriculture and Agricultural Cooperatives, Bangkok BankPayment at bank counters Bank of Ayudhya, Kasikorn Bank, CIMB Thai Bank, Siam Commercial Bank, Tisco Bank, United Overseas Bank, Government Savings Bank, Bank for Agriculture and Agricultural Cooperatives, Land & House Bank, Bangkok Bank	None None Up to THB 20/transaction None Up to THB 10/transaction Up to THB 15/transaction Up to THB 20/transaction Up to THB 25/transaction Up to THB 25/transaction Up to THB 25/transaction Up to THB 25/transaction

KTC GOVERNMENT SERVICES Card Interest, Fees, and other Service Charges according to the above schedule : None, except

- Repayment : paid in full amount,
- Overdue payment fee : 1.3% of outstanding balance but not less than THB 100, as provided by the relevant laws.
- Payment channels : payments at KTC TOUCH/Krung Thai Bank’scounters and/or Direct Debit only.
- Payment fee : None

Currency Conversion Risk Fee

- In the event of the transaction occurs in foreign currency, KTC will charge for the hedging premium for the rate not over than 2.0% of the preliminary exchange reference rates of a credit card company which KTC is a member for avoidance of the risk of the said exchange rate. If the foreign currency transaction is not US dollar, such transaction shall be converted into US dollar before converting into Thai Baht for any billing to KTC. To preliminary check the calculating, please visit www.ktc.co.th The cardholder can preliminary check the exchange rate for reference as the following websites:
 - In case of Visa card : https://www.visa.co.th/en_TH/support/consumer/travel-support/exchange-rate-calculator.html
 - In case of Mastercard card : <https://www.mastercard.com/content/mastercardcom/global/en/personal/get-support/convert-currency.html>
 - In case of JCB card : <http://www.jcb.co.jp/r/globalrate.html>
 - In case of UnionPay card : <https://www.unionpayintl.com/th/rate/>

Note: • All interest, Fees and charges are not included VAT. • No Annual fee, Card replacement fee (In case of loss/damage) and ATM PIN re-issuing fee for all types of KTC VIRTUAL credit cards. • KTC may allow the Cardholders to redeem rewards points in place of payment of charges and fees in accordance with the terms and conditions as specified by KTC. Rewards points earned from KTC CASH BACK, KTC - RED CROSS & KTC GOVERNMENT SERVICE cannot be redeemed towards charges and fees. KTC reserves the right to change, amend the terms and conditions, the reward points required for redemption and/or terminate the redemption program without prior notice. In case of any dispute arising from the redemptions, KTC decision shall be final. • If you withdraw cash advance via credit card at ATM overseas, you may be charged an International Accress Fee at the rate provided by the bank/financial institute owning the ATM. The fee is deemed part of such cash advance withdrawal in each time. • For more details please visit our website at www.ktc.co.th or contact KTC PHONE 02 123 5000

- Krungthai Card Pubilc Company Limited Register No.0107545000110 591 UBC II, 14th Floor, Sukhumvit 33 Rd., North Klongton, Wattana, Bangkok 10110