

Interest, Fee and Others Service Charges

Interest rate and fee (Pay by Installments, overdue payment and cash withdrawal).

Effective 1 January 2026)

Interest

- Interest Rate (all types of credit cards)
- Commencing date for interest calculation
 - Spending transactions
 - Cash advance transactions
- Interest free period (paid in full amount)
- 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)

KTC Credit Card

- 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

- Joining fee (one time)
- Annual fee (per annum)

None

Credit Card for Individual

Primary card

- For all type of KTC VISA INFINITE/KTC WORLD MASTERCARD /KTC X VISA SIGNATURE and KTC X WORLD REWARDS MASTERCARD credit cards
- For KTC UNIONPAY ASIA PRESTIGE DIAMOND credit cards
- For other types of credit card with no annual fee
 - For holding 1 card
 - For holding 2 or more credit cards and of the same brand (Visa/Mastercard/JCB/UnionPay)

THB 5,000/card/year

THB 10,000/card/year

None

THB 500/card/year
(only for the subsequent cards of the same brand)

Supplementary Card

- 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
 - For the 1st - 2nd supplementary cardholders
 - For holding 2 and more supplementary cards under the same primary cardholder
 - For the 3rd supplementary cardholder onwards under the same primary cardholder

None

THB 10,000 /card/year

None

THB 500/card/year
(only for the 2nd card onwards)

THB 500/card/year

Credit Card for Organization

- For KTC VISA CORPORATE and KTC VISA COMMERCIAL credit card

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 service fee for government entities
- Check payment returned fee
- Overdue payment fee
- Collection expense charge
 - Natural person Overdue debt 1 billing cycle
Overdue debt more than 1 billing cycle
 - Juristic person (except KTC Government Services Card)

KTC delegates Win PERFORMANCE Company Limited to operate in the collection of debts.

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

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

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

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THB 50/collection cycle

THB 100 /collection cycle

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1% of total amount/time/card

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THB 100 /collection cycle

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