ธนาคารยูโอบี จำกัด (มหาชน)
690 ถนนสุขุมวิท แขวงคลองตัน เขตคลองเตย กรุงเทพฯ 10110
United Overseas Bank (Thai) Public Company Limited
690 Sukhumvit Road, Khlong Tan, Khlong Toei, Bangkok 10110

# Credit Card Fact Sheet
# Table of UOB Credit Card Disclosures

(Please read this table of product disclosures and study the details and conditions carefully, before making a decision to purchase or use the product).

Seller : UNITED OVERSEAS BANK (THAI) PCL.
Launcher : UNITED OVERSEAS BANK (THAI) PCL.
Product Name : Credit Card
Last Update : 1/08/2026

## 1. What is this product?

UOB credit card is used for payment for goods and services instead of using cash. The repayment term, when made in full within a due date, is a period running up to the account summary date which depending on your account commencement date, could be up to 55 days. You can also withdraw cash advance from credit card with the interest payable at the rate set by the Bank.

## 2. What are the key features of this product?

- Credit Limit: Approved credit limit depends on the applicant's monthly income per below detail.

| Monthly Income (THB) | Credit Line |
|---|---|
| Less than THB 30,000 | Less than or equal to 1.5 times of proven monthly income |
| Less than THB 50,000 | Less than or equal to 3 times of proven monthly income |
| THB 50,000 and above | Less than or equal to 5 times of proven monthly income |

- **For Additional Credit Card Applications with a Request for Credit Limit Increase**
  The Bank will review and determine a new combined credit limit for all UOB Credit Cards under the Customer Credit Line, including all supplementary card(s) (if any). Any approved adjustment to the combined credit limit shall apply to all credit cards sharing the same Customer Credit Line, except where any existing credit card has been assigned a specific Card Credit Limit, or where the Card Credit Limit of a particular credit card differs from the Customer Credit Line. In such cases, the revised credit limit shall apply only to the newly applied credit card.
- **For Permanent Credit Limit Increase Requests**
  The Bank will review and determine a new combined credit limit for all UOB Credit Cards under the Customer Credit Line, including all supplementary card(s) (if any). Any approved adjustment to the combined credit limit shall apply only to existing credit cards whose Card Credit Limit is equal to the Customer Credit Line and shall not affect any existing credit card whose Card Credit Limit differs from the Customer Credit Line.
  The Bank's discretion could be varied by reason of each applicant's qualifications.

- Minimum Repayment: 8% of the total amount as per the monthly statement start from 1 January 2024 (Exemption: spending amount from temporary credit line and spending amount in excess of the credit limit will be charged in full)
- Cash Advance Amount for Each Withdrawal: A maximum of 20,000 Baht subject to the cash withdrawal limit(s) set in the ATM machine of each bank. Cash withdrawal limit on credit card may be less than 100% of the total credit limit based on the Bank's criteria.
- Interest Rate: 16% per year (Effective Rate). In case of minimum payment (partial payment) or late payment, interest rate will be calculated from the outstanding balance counting from the date of your payment to the merchants.
- Interest Rate on Cash Advance: 16% per year which will be calculated from the withdrawal date

## 3. What are the service fees for this product?

(Announcement No. 015/2026, Effective from 1 July 2026)[1]

Details on Interest Rate , Penalty Interest , Penalty Fee , Service Charges , Fees and Other Charges related to Credit Card Product.

| Type | Service Fees and Charges | |
|---|---|---|
| Annual Fee[2] | Primary Card | Supplementary Card |
| • UOB Reserve* | THB 99,000 | - |
| • UOB Infinite* | THB 36,500 | - |
| • UOB Infinite Privilege Reserve | THB 25,000 | - |
| • UOB Royal Orchid Plus Preferred/UOB KrisFlyer World Elite* | THB 10,000 | THB 2,000 |
| • UOB Zenith* | THB 7,900 | THB 1,900 |
| • UOB Privi Miles Privilege Banking/UOB Privi Miles Wealth Banking/ UOB Privi Miles/UOB Lady's Solitaire | THB 4,000 | - |
| • UOB Royal Orchid Plus / UOB KrisFlyer World | THB 4,000 | THB 2,000 |
| • UOB Mercedes | THB 5,000 | THB 2,000 |
| • UOB Premier | THB 5,000 | - |
| • UOB World | THB 3,800 | - |
| • UOB Preferred/UOB Lady's Platinum | THB 3,000 | - |
| • UOB Yolo Platinum | THB 2,000 | - |
| • UOB Lazada/UOB Grab/UOB One | THB 2,000 | THB 1,000 |
| • UOB Makro | THB 1,900 | THB 950 |
| • UOB Simple | - | - |

* Charged first year annual fee for UOB Reserve THB 99,000, UOB infinite THB 36,500, UOB Royal Orchid Plus Preferred, UOB KrisFlyer World Elite (Primary) THB 10,000, UOB Royal Orchid Plus Preferred, UOB KrisFlyer World Elite (Supplementary) THB 2,000, UOB Zenith (Primary) THB 7,900, UOB Zenith (Supplementary) THB 1,900 in the first billing statement .
- Lady's Card refers to the card beginning with 54321540 and 54321550.
- UOB Premier Upgrade refers to the card beginning with 5257240 and 52572050
- You can check more details at the Bank's media.

Please refer to the UOB Credit Cardholder Guide by scanning this QR code.

Right By You

| Details on Interest Rate , Penalty Interest , Penalty Fee , Service Charges , Fees and Other Charges related to Credit Card Product. | |
|---|---|
| Interest Rate | 16% per annum |
| Minimum Installment Payment Rate | 8% of the total amount as per the monthly statement start from 1 January 2024 (Exemption: spending amount from temporary credit line and spending amount in excess of the credit limit will be charged in full) |
| Cash Advance Transaction Fee[3] | 2.5% of the amount of cash withdrawn start from 1 July 2026 |
| Grace Period (free of interest charge period) | Maximum of 55 days from the date of previous billing cycle |
| Card Replacement Fee for Lost / Damaged Card | • THB 10,000 / time (UOB Reserve Primary Card)<br>• THB 5,900 / time for (UOB Reserve Supplementary Card, UOB Visa Infinite Metal Card and UOB Visa Infinite Privilege Reserve Metal Card)<br>• THB 200 / time for all types of UOB Credit Cards (except Corporate Card, UOB Zenith, UOB Mercedes, UOB ROP Preferred, UOB VISA Infinite metal card and UOB Visa Infinite Privilege Reserve metal card, UOB Simple)<br>• THB 500 / time for UOB Zenith, UOB Mercedes and UOB ROP Preferred |
| Statement Re-issuance Fee | THB 100 / time |
| Copy of Sales Slips Fee | THB 200 / time |
| PIN Code Replacement Fee | THB 100 / time |
| Transaction Inquiry Fee | THB 200 / time |
| Debt Collection Expense[4] (In case the debtor has overdue debts or accumulated debts due in excess of 1,000 THB) | 50 THB per statement cycle for one overdue payment and 100 THB per statement cycle for more than one overdue payment |
| Digital Identity Expense | Free |
| Foreign Currency Exchange Risk-Hedging Premium[5] | Not in excess of 2.5% of the transaction amount incurred abroad per transaction |
| International ATM Access Fee for Cash Withdrawal[5] | As prescribed by the ATM Operators |

| Payment Charges per Transaction | Area | |
|---|---|---|
| | Bangkok and Greater Bangkok[6] | Upcountry |
| At Counter of UOB (Thai) / At UOB ATM / UOB Direct Debit / Mailing Cheque / UOB Personal Internet Banking (PIB) | Free | |
| UOB TMRW Application | Free | |
| Bank of Ayudhya<br>• At Counter of Bank of Ayudhya<br>• Electronic Channels of Bank of Ayudhya | <br>THB 30<br>THB 10 | <br>THB 40[7]<br>THB 10 |
| At Counter Service (Cash only and not more than THB 30,000 / time) | THB 15 | THB 20 |
| Lotus | THB 10 | |
| mPay STATION | THB 15 | |
| Cross-Bank Bill Payment[8] | Free | |
| True Money | Maximum of THB 20 | |

Comprehensive information relating to payment methods, credit line reinstatement periods, and other applicable terms and conditions may be found on UOB Bank's official website at https://www.uob.co.th/personal-en/service/payment-channel.page?

(1) Credit Card Interest Rates, Service Charges, Fees and Other Expenses may be amended from time to time with a prior announcement at least 30 days • Fee and service charges do not include VAT (If any). • The fee will be charged based on actual fee amount that UOB cardholder is charged by each payment service provider and can be changed in the future. • The Bank has the right to extend or offer any benefits of Banking Products/Services to cardholder.
(2) UOB Reserve, UOB Infinite, charge annual fee for primary card the first year in the first billing statement. And UOB Royal Orchid Plus Preferred, UOB KrisFlyer World Elite and UOB Zenith charge annual fee for primary and supplementary card the first year in the first billing statement, UOB Infinite Privilege Reserve get annual fee waiver for the first year and get conditional fee waiver for the following years when deposits, or investments with total amount of THB 50 million or higher are made in the past 6 months (regarding joint accounts, only the amount in deposits and/or investments in mutual funds of the primary account holder is taken into consideration)./And get fee waiver for the following year when cumulative spending on card at a minimum per year of THB 300,000 for all UOB PRIVI Miles card types/UOB Royal Orchid Plus/UOB KrisFlyer World/UOB Premier/UOB Mercedes, THB 200,000 for UOB LADY'S Solitaire/UOB Makro, THB 150,000 for UOB PREFERRED, THB 100,000 for UOB LADY'S Platinum/UOB Yolo Platinum/UOB World, THB 60,000 for UOB Lazada/ UOB Grab/UOB One, Free of charge for UOB Simple (No annual fee waiver for UOB Reserve/UOB Infinite/UOB Royal Orchid Plus Preferred/UOB KrisFlyer World Elite and UOB Zenith).
(3) For cash advance, the Bank will calculate interest starting from the withdrawal date of cash advance. For partial payment, the Bank will calculate interest starting from the date of payment to store.
(4) Effective date of Debt Collection Expense is 12 September 2021.
(5) When cardholder uses credit card to make payment for goods and/or services and/or cash advance in a foreign currency, the expense incurred will be collected in Thai Baht. The collected amount is converted at the exchange rate applicable by each credit card company of which United Overseas Bank (Thai) Plc is a member as of the date such expenses were collected from the Bank on actual collection basis where the expense is not incurred in USD, the credit card company may convert it into USD then from USD to Thai Baht. Credit cardholders may view the exchanges rates via below links for preliminary reference:
For VISA: http://corporate.visa.com/pd/consumer_services/consumer_ex_rates.jsp
For MasterCard: http://www.mastercard.com/us/personal/en/cardholderservices/currencyconversion/index.html
For the purpose of risk protection, the Bank will charge an exchange risk-hedging premium on the top of the converted amount at a rate not exceeding 2.5% of the expense incurred.
(6) Greater Bangkok is Samutprakarn, Nonthaburi and Pathumthani.
(7) When making payment of over THB 100,000 at Bank of Ayudhya in upcountry provinces, the additional fee of 0.10% of the payment amount or maximum of THB 1,000 shall be imposed.
(8) PromptPay fees has been waived until further notice. Customer can check a list of participating banks for Cross-Bank Bill Payment services (PromptPay) from the Bank of Thailand's website.

## 4. What are the service fees in foreign currency of this product?

Foreign Exchange Rate Risk: No more than 2.5% of total expenses incurred or cash withdrawal in foreign currency. The information and reference on the foreign exchange rates is accessible to cardholders at the following websites.
**Visa** – http://corporate.visa.com/pd/consumer_services/consumer_ex_rates.jsp
**MasterCard** – http://www.mastercard.com/us/personal/en/cardholderservices/currencyconversion/index.html
Remark : Cardholder acknowledges and agrees that the Bank is entitled to collect the hedging premium to protect the foreign exchange rate risk form the cardholder as stipulated by the Bank, but in any cases shall not exceed 2.5% of total expenses incurred.

## 5. What are the conditions of this product and your obligations?

You must pay debts as stated in the statement by the due date specified therein. If not, more charges linked to your debts will be incurred.
- If you are a primary cardholder, you are responsible for all expenses incurred from each supplementary card.
- Cardholders must keep the credit cards and passwords safe and should not disclose passwords or credit card information to others.
- In case of card lost, stolen, or other reasons and the cardholder desires to temporarily suspend or cancel the use of the card, the cardholder shall notify the Bank's Call Center in Thailand in written or verbal via telephone or other communication tools through which the cardholder can interactively communicate with the Bank's officer and the Bank can verify the requester's status correctly. The Bank shall suspend and cancel the use of the card within five minutes after the Bank's Call Center in Thailand receives the information. If the Bank's Call Center in Thailand

does not receive any notices and the card is used during that time, the cardholder will still be held responsible for any obligations without limitation to cash withdrawal, interest, and fee incurred until the Bank's Call Center in Thailand receives report of temporary suspension or cancellation of the card and the Bank has responded to the request through the said operational steps. Where notification is made through representative of the Bank other than Bank's Call Center in Thailand, the Bank shall be deemed to have received such notice when the representative has informed the Bank's Call Center in Thailand. The cardholder shall not be held responsible for any uses of the card incurred after the Bank has processed the suspension or cancellation on the use of the card, unless the Cardholder uses the card by himself/herself or participates in using of the card or any other events that can be proved that the card is used by the cardholder or the card is lost or stolen because of the negligence of the cardholder or any other events that the cardholder is responsible.

- For payment of the outstanding balance under installment loan (UOB I-Plan and/or I-Plan on Call) in full amount before the due date, cardholder has to inform the Bank through Bank's Call Center in Thailand 0 2285 1555 (or 0 2285 1550 for PRIVI Miles) and the payment must be made in full amount only once and for all.
- For spending amounts and cash withdrawals that exceed permanent credit limits and temporary increase in credit limits, rather than just paying the minimum payment, the cardholder must pay the entire amount as shown on the bank statement. This includes the amount that has exceeded the permanent credit limit and temporary increase in credit limit.

## 6. What will happen if you fail to comply with the conditions and obligations?

- Debt Collection Expense : 50 THB per statement cycle for one overdue payment and 100 THB per statement cycle for more than one overdue payment (In case the debtor has overdue debts or accumulated debts due in excess of 1,000 THB).
- Late Charge Fee on Outstanding Amount: The Bank reserves the right to charge interest for default in accordance with the conditions specified by the Bank but no more than 16% per year (in case of minimum payment (partial payment) or late payment).
- Recoup Rights: The Bank has the right to deduct money from your deposit to pay your outstanding balance owed to the Bank. The Bank will notify such actions to you after such actions within a reasonable period of time.

## 7. Cautionary advice on the penalty consequences from missed or late payments.

- In case of missed or late payments, you, as a cardholder, might have to pay additional fees and charges, for instance, the Bank may charge interest rate for default which might be equal to the maximum interest rate in accordance with the conditions specified by the Bank plus an additional of 3% per annum, at maximum, but not exceeding the statutory maximum rate.
- The Bank has the right to deduct money from the cardholder's deposit account (if any) including enforcing, in whole or in part, the collateral the cardholder has with the Bank in order to pay the outstanding balance owed to the Bank.
- The Bank has the right to transfer or sell off the cardholder's debt, either in whole or in part, to any third party individual or legal entity.
- The Bank has the right to terminate the credit card agreement and demand the cardholder to repay the outstanding balance owed to the Bank immediately.
- The Bank has the right to take any legal action, including filing a lawsuit against the cardholder for the repayment of the outstanding balance.
- If you are experiencing debt payment difficulty, you should contact the Bank's Collection depart ment at 0 2780 5555 to discuss repayment solution and plan.

## 8. What are the key risks of this product?

- If your credit card is lost, cardholder will be responsible for any charges incurred prior notification to the Bank.
- If you have a problem of repayment to the Bank, you should immediately inform the Bank.

## 9. What should you do if your contact information changes?

Cardholder should contact the Bank immediately via UOB Call Center Tel. 0 2285 1555 or 0 2285 1550 for PRIVI Miles or 0 2285 1556 for Infinite.

## 10. How can you find more information of the products or contact the Bank?

If you have any question, you can find more information at www.uob.co.th or UOB Call Center Tel. 0 2285 1555

## 11. Other Options in Credit Card Group

- UOB Reserve
- UOB Infinite
- UOB Privi Miles Privilege Banking
- UOB Privi Miles Wealth Banking
- UOB Privi Miles
- UOB Mercedes
- UOB Makro
- UOB Simple
- UOB Infinite Privilege Reserve
- UOB Zenith
- UOB Lady's Solitaire
- UOB Lady's Platinum
- UOB PREFERRED
- UOB Grab
- UOB World
- UOB Royal Orchid Plus Preferred
- UOB Royal Orchid Plus
- UOB KrisFlyer World Elite
- UOB KrisFlyer World
- UOB Premier
- UOB Lazada
- UOB One

Warning : • Use when necessary and pay back full amount on time to avoid 16% interest rate • Credit card interest will be incurred when the full monthly due has not been paid. In case of missed or late payments, you, as a cardholder, might have to pay additional fees and charges, including interest for default specified by the Bank and debt collection fees. • Repaying in partial amount or repaying only at minimum due will incur higher interest and longer loan term to pay off your debt than repaying in full.

Additional Information : To the extent permitted by law, the amendment or exception to or under these terms and conditions, credit card interest rates, fees and service charges shall not be made without the Bank's prior written consent. However, in the event that there is an amendment to the terms and conditions of any product or service in relation to these terms and conditions, impacts on the cardholder use of services such as a fee adjustments for the use of financial products or services corresponding to the increased costs, changing of service channels, changing conditions or benefits of a financial product or service, changing due date for debt settlement, the Bank shall communicate to or notify the cardholder of the material information of such amendment not less than 30 days prior to the effective date of such amendment, unless there may be significant damage to the Bank, such as the suspension or cancellation of credit card use in the event that the Bank detects fraud or where the customer defaults on the debt or fails to comply with the terms and conditions of using the financial services, the Bank shall be entitled to only notify such actions to the cardholder after such amendment within a reasonable period of time, except where the parties have agreed otherwise.

In this regard, communicating or giving material information of the change under the preceding paragraph does not include cases where the Bank is required to take action under the law or order of the court or government agency.

In the event that such amendment affects the service available to the cardholder, materially causing disadvantageous or increase burdens to the cardholder such as increasing credit card limit or cash card, changing method of notification, the delivery of information and documents from the original format to the electronic data format, the cardholder, has the right to give consent or deny such changes. In the event that the cardholder wishes to change such conditions, the cardholder shall give consent for the change within the period and formats as specified by the Bank.

This document is effective until it is changed.

This UOB credit card product fact sheet is a preliminary information for your understanding before making decision to make use of financial products/services. When you agree to use the Bank's products/services, you will enter into written agreements and be bound by the Bank's terms and conditions.