

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 : 01/09/2022

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

The Bank's discretion could be varied by reason of each applicant's qualifications.

- Minimum Repayment: 5% of the total outstanding amount stated in the monthly statement.
- 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.
- 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. 017/2022 on September 9, 2022, Effective from September 1, 2022)⁽¹⁾

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

Service Fees and Charges	Visa Infinite	PRIVI Miles Privilege Banking / PRIVI Miles Wealth Banking / PRIVI Miles / LADY'S Solitaire	Premier	PREFERRED / LADY'S Platinum	YOLO Platinum
Joining Fee - Primary Card / Supplementary Card	-	-	-	-	-
Annual Fee ⁽²⁾ - Primary Card - Supplementary Card	THB 36,500 -	THB 4,000 -	THB 5,000 -	THB 3,000 -	THB 2,000 -



Right By You

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Interest Rate	16% per annum ⁽³⁾				
Minimum Installment Payment Rate	5% of the total amount as per the monthly statement.				
Cash Advance Transaction Fee	3% of the amount of cash withdrawn				
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	<ul style="list-style-type: none"> • THB 5,900 / time for UOB Visa Infinite Primary Card (Metal Card) • THB 200 / time for all types of UOB Credit Cards (except UOB Visa Infinite Metal Card and Corporate card) 				
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 Cyber Banking	Exempt	
Bank of Ayudhya		
• At Counter of Bank of Ayudhya	THB 15	THB 15 ⁽⁷⁾
• Electronic Channels of Bank of Ayudhya	THB 10	THB 10 ⁽⁷⁾
At Counter Service (Cash only and not more than THB 30,000 / time)	THB 15	THB 20
Pay at Post	THB 10 / every THB 50,000	
Lotus	THB 10	
mPay STATION	THB 15	
CenPay (CenPay Powered by Boonterm)	THB 7	
Cross-Bank Bill Payment ⁽⁸⁾	THB 5	
True Money	Maximum of THB 20	

(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) Get annual fee waiver for the first year. And get fee waiver for the following year when cumulative spending on card at a minimum per year of THB 300,000 for all PRIVI Miles card type / Premier, THB 200,000 for LADY'S Solitaire, THB 150,000 for PREFERRED, THB 100,000 for LADY'S Platinum / YOLO Platinum.
- (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 50,000 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) Cross-Bank Bills Payment members i.e. Siam Commercial Bank, Kasikorn Bank, Bangkok Bank, Krunghthai Bank, Bank of Ayudhya, Kiatnakin Bank, CIMB Thai Bank, TTB Bank, Tisco Bank, Mizuho Bank, Bank for Agriculture and Agricultural cooperatives and Government Saving Bank (Data as of May 7, 2021). However, type of payment channels depended on each Cross-Bank Bills Payment members announcement.

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 from 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.

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. 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.

8. 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 Visa Infinite.

9. 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

10. Other Options in Credit Card Group

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|-------------------------------------|-------------------|------------------------|
| • UOB Visa Infinite | • UOB PRIVI Miles | • UOB LADY'S Solitaire |
| • UOB PRIVI Miles Privilege Banking | • UOB Premier | • UOB LADY'S Platinum |
| • UOB PRIVI Miles Wealth Banking | • UOB PREFERRED | • UOB YOLO Platinum |

Warning : A credit card is deemed as loan granting from the Bank. You must make repayment in full amount otherwise the interest rate will be charged on the outstanding balance counting from the due date stated in the statement.

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.