

United Overseas Bank (Thailand) Public Company Limited
Details on Interest Rate, Penalty Interest, Penalty Fee, Service Charges, Fees and Other Charges related to Credit Card Products
 No. 032/2024
 Effective Date : 15 January 2025

1 Interest, Penalty Interest, Penalty Fee, Fees and Other Service Charges	Interest rate Credit line usage fee Late payment fee Fee and other service charges Commencing date of interest calculation 16% per annum - % per annum - % per annum - % per annum - % per annum from date of payment to store - For cash advance, UOBT will calculate interest starting from the withdrawal date of cash advance																																																																																																																																																																																																																																																																																																													
2 Minimum Instalment Payment Rate	8% of the total amount as per the monthly statement start from 1 January 2024																																																																																																																																																																																																																																																																																																													
3 Cash Advance Transaction Fee	3% of the amount of cash withdrawn 1% for UOB Simple																																																																																																																																																																																																																																																																																																													
4 Grace Period (free of interest charge period)	maximum of 55 days from the date of previous billing cycle																																																																																																																																																																																																																																																																																																													
Operating Fee	Visa																																																																																																																																																																																																																																																																																																													
	Visa Classic	Visa Gold	Visa Platinum/Preferred Platinum	VISA Black/YOLO Platinum	Visa PRIVI Miles / PRIVI Miles Wealth Banking	Visa PRIVI Miles Privilege Banking	UOB Infinite	UOB Infinite Privilege Reserve	Visa Corporate Card	UOB Makro	UOB Grab	UOB Mercedes*	UOB Premier	UOB One	UOB Simple	UOB World	UOB Reserve	UOB Zenith																																																																																																																																																																																																																																																																																												
5 Fees for each Card Type	<table border="1"> <tr> <td>First Year Annual Fee : Primary Card</td> <td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>99,000</td><td>7,900</td> </tr> <tr> <td>: Supplementary Card</td> <td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>1,900</td> </tr> <tr> <td>Annual Fee : Primary Card</td> <td>1,000</td><td>1,500</td><td>3,000</td><td>2,000</td><td>4,000</td><td>4,000</td><td>36,500</td><td>25,000</td><td>1,200</td><td>1,900</td><td>2,000</td><td>5,000</td><td>5,000</td><td>2,000</td><td>-</td><td>3,800</td><td>99,000</td><td>7,900</td><td></td> </tr> <tr> <td>: Supplementary Card</td> <td>500</td><td>750</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>950</td><td>1,000</td><td>2,000</td><td>-</td><td>1,000</td><td>-</td><td>-</td><td>-</td><td>-</td><td>1,900</td> </tr> </table>																		First Year Annual Fee : Primary Card	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	99,000	7,900	: Supplementary Card	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,900	Annual Fee : Primary Card	1,000	1,500	3,000	2,000	4,000	4,000	36,500	25,000	1,200	1,900	2,000	5,000	5,000	2,000	-	3,800	99,000	7,900		: Supplementary Card	500	750	-	-	-	-	-	-	-	950	1,000	2,000	-	1,000	-	-	-	-	1,900																																																																																																																																																																																																										
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*Lady's Card refers to the card beginning with 54321540 and 54321550. *UOB Premier Upgrade refers to the card beginning with 52572040 and 52572050 * You can check more details at the bank's media.																																																																																																																																																																																																																																																																																																														
6 Payment Service Fees ⁽¹⁾	<table border="1"> <tr> <td rowspan="2">Payment Channels</td> <td colspan="18" style="text-align:center">Service Charges per Transaction</td> </tr> <tr> <td colspan="9" style="text-align:center">Bangkok and Greater Bangkok</td> <td colspan="9" style="text-align:center">Upcountry Provinces</td> </tr> <tr> <td>At Counter of United Overseas Bank (Thai)</td> <td colspan="18" style="text-align:center">Free</td> </tr> <tr> <td>At UOB ATM / UOB Direct Debit</td> <td colspan="18" style="text-align:center">Free</td> </tr> <tr> <td>Mailing Cheque</td> <td colspan="18" style="text-align:center">Free</td> </tr> <tr> <td>UOB Cyber Banking</td> <td colspan="18" style="text-align:center">Free</td> </tr> <tr> <td>Bank of Ayudhya</td> <td colspan="18"></td> </tr> <tr> <td>- At Counter of Bank of Ayudhya</td> <td colspan="9" style="text-align:center">THB 30</td> <td colspan="9" style="text-align:center">THB 40**</td> </tr> <tr> <td>- Electronic Channels of Bank of Ayudhya</td> <td colspan="9" style="text-align:center">THB 10</td> <td colspan="9" style="text-align:center">THB 10</td> </tr> <tr> <td>At Counter Service (Cash only and not more than THB 30,000/ time)</td> <td colspan="9" style="text-align:center">THB 15</td> <td colspan="9" style="text-align:center">THB 20</td> </tr> <tr> <td>Pay at Post</td> <td colspan="18" style="text-align:center">THB 10 / every THB 50,000</td> </tr> <tr> <td>Lotus's***</td> <td colspan="9" style="text-align:center">THB 10</td> <td colspan="9" style="text-align:center">THB 10</td> </tr> <tr> <td>mPay STATION</td> <td colspan="9" style="text-align:center">THB 15</td> <td colspan="9" style="text-align:center">THB 15</td> </tr> <tr> <td>Cross-Bank Bill Payment****</td> <td colspan="18" style="text-align:center">Free</td> </tr> <tr> <td>True Money</td> <td colspan="9" style="text-align:center">Maximum of THB 20</td> <td colspan="9" style="text-align:center">Maximum of THB 20</td> </tr> </table>																		Payment Channels	Service Charges per Transaction																		Bangkok and Greater Bangkok									Upcountry Provinces									At Counter of United Overseas Bank (Thai)	Free																		At UOB ATM / UOB Direct Debit	Free																		Mailing Cheque	Free																		UOB Cyber Banking	Free																		Bank of Ayudhya																			- At Counter of Bank of Ayudhya	THB 30									THB 40**									- Electronic Channels of Bank of Ayudhya	THB 10									THB 10									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's***	THB 10									THB 10									mPay STATION	THB 15									THB 15									Cross-Bank Bill Payment****	Free																		True Money	Maximum of THB 20									Maximum of THB 20								
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** 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. *** Payment at Lotus's will be temporary out of service from 1 st October 2024 and we shall announce again once the service is back. **** PromptPay fees has been waived until further notice. Customer can check a list of participating banks in Cross-Bank Bill Payment (PromptPay) from the Bank of Thailand website.																																																																																																																																																																																																																																																																																																														
7 Card Replacement Fee for Lost / Damaged Card (UOB Reserve Primary Card)	THB 10,000 / time																																																																																																																																																																																																																																																																																																													
8 Card Replacement Fee for Lost / Damaged Card (UOB Reserve Supplementary Card, UOB Visa Infinite Metal Card and UOB Visa Infinite Privilege Reserve Metal Card)	THB 5,900 / time																																																																																																																																																																																																																																																																																																													
9 Card Replacement Fee for Lost / Damaged Card For all types of UOB Credit Cards (except Corporate Card, UOB Zenith, UOB Mercedes, UOB ROP Preferred, UOB Reserve Card, UOB VISA Infinite metal card, UOB Visa Infinite Privilege Reserve metal card, UOB Simple)	THB 200 / time																																																																																																																																																																																																																																																																																																													
10 Card Replacement Fee for Lost / Damaged Card for UOB Zenith, UOB Mercedes and UOB ROP Preferred	THB 500 / time																																																																																																																																																																																																																																																																																																													
11 Statement Re-issuance Fee	THB 100 / time																																																																																																																																																																																																																																																																																																													
12 Copy of Sales Slips Fee	THB 200 / time																																																																																																																																																																																																																																																																																																													
13 PIN Code Replacement Fee	THB 100 / time																																																																																																																																																																																																																																																																																																													
14 Transaction Inquiry Fee	THB 200 / time																																																																																																																																																																																																																																																																																																													
15 Debt Collection Expense ⁽²⁾ (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																																																																																																																																																																																																																																																																																																													
16 Digital Identity Expense	Free																																																																																																																																																																																																																																																																																																													
17 Tax Payment Application Fee and Fee Paid to Government Agencies	- % of Tax amount and credit card payment fee																																																																																																																																																																																																																																																																																																													
18 Foreign Currency Exchange Risk-Hedging Premium ⁽³⁾	Not in excess of 2.5% of the transaction amount incurred abroad per transaction																																																																																																																																																																																																																																																																																																													
19 International ATM Access Fee for Cash Withdrawal	As prescribed by the ATM Operators																																																																																																																																																																																																																																																																																																													

Remarks

- Fees and service charges do not include VAT (if any)
- Credit Card Interest Rates, Service Charges, Fee and Other Expenses may be amended from time to time with a prior announcement at least 30 days
- Effective date of Debt Collection Expense is 12 Sep 2021
- 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 (Thailand) 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 exchange rates via the below links for preliminary reference:
 - For VISA: <https://www.visa.com.sg/support/consumer/travel-support/exchange-rate-calculator.html>
 - 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.

Announced of 13 December 2024
 United Overseas Bank (Thailand) Public Company Limited



(Mr. Richard Maloney)
 President and CEO