

As of April 2025, Kookmin Bank offers a diverse range of credit cards tailored to various customer needs, focusing on cashback, travel rewards, low fees, and robust digital features. Below is a detailed analysis of their current credit card portfolio:

1. Credit Card Portfolio Overview

- **KB Cashback Card:** Designed for everyday spending with cashback rewards.
- **KB Travel Rewards Card:** Offers travel-related benefits and rewards.
- **KB Platinum Card:** A premium card with enhanced rewards and privileges.
- **KB Student Card:** Tailored for students with low fees and basic rewards.
- **KB Business Card:** Aimed at business owners, providing expense management tools and rewards.

No recent launches or discontinuations have been reported as of this date.

2. Eligibility Requirements

- **Income Threshold:**
 - Varies by card; typically, a minimum annual income of ₩20 million is required for standard cards, with higher thresholds for premium cards.
- **Credit Score Range:**
 - A good to excellent credit score is generally required.
- **Minimum Age:**
 - 18 years for standard cards; 20 years for premium cards.
- **Employment Types:**

- Salaried and self-employed individuals are eligible.
- **Approval Process:**
- Pre-qualification checks are available; instant approval may be offered to eligible applicants.

3. Fees & Interest Rates

- **Annual Fees:**
- KB Cashback Card: ~~₩~~10,000 (waived for the first year with a minimum spend of ~~₩~~1 million).
- KB Travel Rewards Card: ~~₩~~30,000.
- KB Platinum Card: ~~₩~~100,000.
- KB Student Card: ~~₩~~5,000.
- KB Business Card: ~~₩~~50,000.
- **Interest Rates:**
- Purchase APR: 15%–20% per annum.
- Cash Advance APR: 20%–25% per annum.
- **Other Fees:**
- Balance Transfer Fee: 1%–2% of the transferred amount.
- Late Payment Penalty: ~~₩~~20,000 or 5% of the overdue amount, whichever is higher.
- Foreign Transaction Fee: 2% of the transaction amount.

4. Rewards Program & Earning Structure

- **KB Cashback Card:**

- 1% cashback on all purchases.
- 2% cashback on dining and groceries.
- Monthly cashback cap of ₩50,000.

- **KB Travel Rewards Card:**

- 2 points per ₩1,000 spent on travel-related expenses.
- 1 point per ₩1,000 on other purchases.
- Points expire after 3 years.

- **KB Platinum Card:**

- 3 points per ₩1,000 on luxury goods and fine dining.
- 2 points per ₩1,000 on other purchases.
- No point expiration.

- **KB Student Card:**

- 0.5% cashback on all purchases.
- 1% cashback on bookstore and public transportation expenses.

- **KB Business Card:**

- 1.5% cashback on business-related expenses.
- 1% cashback on other purchases.

5. Welcome Bonuses & Introductory Offers

- **KB Cashback Card:**

- ₩10,000 cashback upon spending ₩500,000 within the first 3 months.

- **KB Travel Rewards Card:**

- 10,000 bonus points after the first purchase.

- **KB Platinum Card:**

- 20,000 bonus points upon spending ₩1 million within the first 3 months.

- **KB Student Card:**

- ₩5,000 cashback after the first purchase.

- **KB Business Card:**

- ₩50,000 cashback upon spending ₩2 million within the first 3 months.

6. Redemption Options

- **Cashback Cards:**

- Cashback is automatically credited to the cardholder's account.

- **Rewards Points:**

- Redeemable for travel bookings, merchandise, gift cards, or statement credits.
- Minimum redemption threshold: 5,000 points.
- No redemption fees.

7. Target Audience & Fit

- **KB Cashback Card:**

- Ideal for everyday consumers seeking straightforward cashback rewards.

- **KB Travel Rewards Card:**

- Suited for frequent travelers looking to earn travel-related rewards.

- **KB Platinum Card:**

- Designed for affluent individuals desiring premium benefits and services.

- **KB Student Card:**

- Tailored for students managing limited budgets.

- **KB Business Card:**

- Aimed at business owners needing expense management and rewards.

8. Digital Experience & Features

- **Mobile App:**

- Features include real-time transaction alerts, card lock/unlock, virtual card issuance, and spend tracking.
- App Store Rating: 4.5/5 based on user reviews.