



APPLICATION FORM

KTC VISA/MASTERCARD/JCB/UNIONPAY

APPLICATION FORM: KTC VISA / MASTERCARD / JCB / UNIONPAY

Sales Representative

Recommender

Type of KTC Credit Card

- ☐ KTC VISA SIGNATURE ☐ KTC WORLD REWARDS MASTERCARD ☐ KTC JCB ULTIMATE ☐ KTC UNIONPAY DIAMOND
☐ KTC VISA PLATINUM ☐ KTC PLATINUM MASTERCARD ☐ KTC JCB PLATINUM ☐ KTC UNIONPAY PLATINUM
☐ KTC DIGITAL PLATINUM VISA ☐ KTC DIGITAL PLATINUM MASTERCARD

You can request a Numberless Physical Card via KTC Mobile app after activating the KTC DIGITAL Credit Card

☐ (Please specify) _____

☐ If you want to apply KTC – ROYAL ORCHID PLUS Credit Card

Please fill in your Royal Orchid Plus member number

☐ If you want to apply KTC – BANGKOK AIRWAYS Credit Card

Please fill in your Flyer Bonus member number

Currently, do you use any of the following services provided by Krungthai Card Public Company Limited?

- ☐ Credit card ☐ Revolving Loan ☐ Personal Loan



For more Credit Cards details and privileges

Personal Information of the Primary Card Applicant

ชื่อ-นามสกุล ☐ นาย ☐ นางสาว ☐ นาง _____ (Thai)

First-Last Name ☐ Mr. ☐ Miss ☐ Mrs. _____ (English)

Name on Card (as shown in your passport) If your name is longer than 19 characters, the initial will be applied to your first name

Date of Birth (D/M/Y) (At least 20 years old)

ID Card No. ____ - ____ - ____ - ____ - ____

Passport No. _____ Nationality _____

Current Address/Contact Address

Home No. _____ Resident/Building _____ Room No. _____ Floor _____

Moo _____ Soi _____ Road _____ Sub-District _____

District _____ Province _____ Postcode _____

Telephone _____ Ext _____ Mobile Phone _____

E-mail _____

Registration Address ☐ Same as ID CARD ☐ Same as Current Address

☐ Other (Please specify) _____

Primary Card Applicant's signature _____

(Signature shall be the same as signing in copy of the identification card) Date (D/M/Y) _____

Type of Residence (Duration: _____ Years _____ Months)

☐ House ☐ Townhouse ☐ Condo/Apartment/Mansion/Dormitory

Education ☐ Less than High School ☐ Diploma ☐ Bachelor's Degree ☐ Higher than Bachelor's Degree

Marital Status ☐ Single ☐ Divorce ☐ Widowed ☐ Married

Name of Spouse _____

Mobile Phone _____ Telephone _____ Ext _____

Employment Status ☐ Government/Official ☐ State Enterprise ☐ Company/Limited Partnership

☐ Business Owner (Registration) ☐ Business Owner (Non-Registration)

☐ Freelancer ☐ Others (Please specify) _____

Business Type (please specify ex. Bank, Import/Export, Service) _____

☐ Royal Thai Army/Navy/Air Force/Police ☐ Services/Entertainment/Tourism/Restaurant ☐ Industry/Factory

☐ Medical center/Medical Care/Hospital ☐ Utilities/Electricity/Water Supply ☐ Real Estate

☐ Educational Institute/Tutor ☐ Telecommunication ☐ Airlines

☐ Bank/Financial Institute/Creditor ☐ Other government agencies ☐ Hotel

☐ Retails/Wholesales/Department Store ☐ Consultant ☐ Other (please specify) _____

Occupation (please specify ex. Doctor, Soldier) _____

Company Name _____

Office Address No. _____ Resident/Building _____ Room No. _____ Floor _____

Moo _____ Soi _____ Road _____ Sub-District _____

District _____ Province _____ Postcode _____

Country _____ Telephone _____ Ext _____

Position _____ Duration : _____ Years _____ Months

Employment Details (Minimum Income 15,000 Baht/Month)

Basic Income / Month _____ Extra Income / month _____

Source of Extra Income ☐ Overtime / Bonus _____ ☐ Others (Please specify) _____

Card Delivery Address ☐ Current Address ☐ Office Address

Statement Delivery Channel

KTC will deliver your statement via electronic channel based on your information provided to KTC. Should you prefer to receive your statement via post, you can make a request through KTC PHONE 02 123 5000 or KTC Mobile Application.

Notice Delivery Channel regarding the change of interest rate/ termination/ credit denial based on credit information

I would like to receive the above Notice from KTC (which will be applied to all types of credit cards/loans of KTC including all supplementary card (if any)) through:

☐ Email/ Electronic channels as specified in Current Address/Contact Address

*if not specify or in case of any hindrance, KTC will deliver through other channels specified in your Current Address/Contact Address. You can request to change the above delivery channel via KTC PHONE 02 123 5000.

Please select the date of payment. (Check only one box) **during the day.** (Of the month)

☐ 1-3 ☐ 4-6 ☐ 7-10 ☐ 11-15 ☐ 16-20 ☐ 21-24

Primary Card Applicant's signature _____

(Signature shall be the same as signing in copy of the identification card) Date (D/M/Y) _____

Primary Cardholder details

First-Last Name ☐ Mr. ☐ Miss ☐ Mrs. _____

Primary Card No.					-			X	X	-	X	X	X	X	-				
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☐ Equal to the Primary Card ☐ Credit limit for Supplementary Card _____ Baht
(Minimum 10,000 Baht)

Please Specify Credit Card type_____

ชื่อ-นามสกุล ☐ นาย ☐ นางสาว ☐ นาง (Thai)

First-Last Name ☐ Mr. ☐ Miss ☐ Mrs. _____ (English)

Name on Card (as shown in your passport) If your name is longer than 19 characters, the initial will be applied to your first name

Date of Birth (D/M/Y) (Under 20 years old must have written consent from the father / mother / legal representative. Except the children of the Primary card)

ID Card No. - - - -

Passport No. _____ Nationality _____

Current Address / Contact Address

☐ Same as Primary Card Address ☐ Others (Please specify)

E-mail _____ Mobile Phone _____

Telephone _____

Registration Address

☐ Same as ID CARD ☐ Same as Current Address ☐ Other (Please specify)

Occupation (please specify ex. Doctor, Soldier) _____

Company Name _____

Office Address No. _____ Resident/Building _____

Room No. _____ Floor _____ Moo _____ Soi _____

Road _____ Sub-District _____ District _____ Province _____

Postcode _____ Country _____ Telephone _____ Ext _____

Relationship to Primary Cardholder ☐ Spouse ☐ Parent ☐ Children ☐ Others _____

KTC Official use only

☐ Approved ☐ Non-approved ☐ Cancel

Credit limit _____ Baht / Cycle _____ / Approved by _____

Card Number (1) _____ Card Number (2) _____

Primary Card Applicant's signature _____

(Signature shall be the same as signing in copy of the identification card) Date (D/M/Y)_____

General Agreement

By signing below, the primary card applicant and/or the supplementary card applicant hereinafter collectively called the "Applicant" represents and warrants that all information given in this application is true and correct in all respects, as well as agrees to be bound by and gives consent to Krungthai Card Public Company Limited ("KTC") the following terms and conditions: (1) On the day this application is submitted, the Applicant understands and agrees to the terms and conditions for the use of KTC credit card (the "Credit Card") as well as terms, provisions, and conditions of the use of service in relation to the Credit Card as attached, and allows KTC to send or inform, from time to time, the terms and conditions for the use of the Credit Card to the Applicant after the application has been approved (the "Terms") which shall form an integral part of this application. The Applicant agrees to be bound by and comply with the Terms, including any other terms via telephone system, internet, electronic medium or any communication channel as designated by KTC as well as interest, fine, service fees, fees and/or any expenses regarding using the Credit Card, services and/or any financial transaction whether in form of documents, letter, electronic information, website, electronic medium or any communication channel of KTC as of now or may be amended afterward, provided that KTC shall inform the Applicant through the method as prescribed in the Terms. The Applicant agrees to be bound and liable to KTC for all expenses, product/service fees, cash advance expenses, fees, and/or indebtedness arising out of using the Credit Card, both the primary credit card and the supplementary credit card, the use of services, and/or any financial transaction. (2) The supplementary card applicant is permitted by the primary card applicant to subscribe for the supplementary card. The supplementary card applicant agrees to be jointly liable as a joint debtor with the primary card applicant for the debts incurred in connection with the use of the supplementary credit card. (3) The Applicant accepts that the approval process for the Credit Card or any service and/or financial transaction is subject to KTC's discretion and KTC is not obliged to return the application form and any supporting documents associated therewith to the Applicant, unless in the case of rejection, the Applicant may requests for the return of the supporting documents within 30 days after being informed of the result. The Applicant allows KTC to continually collect, use, or disclose the Applicant's personal data for the purpose of reviewing the application history according to the Credit Card membership application policy of KTC. (4) The Applicant allows KTC to collect, use, or disclose the Applicant's personal data to co-brand alliance, outsource, business alliance, or any person as KTC deems appropriate in order for KTC and/or those persons to fulfil their contractual obligations, offer service support, provide information and news, offer the privileges/promotions, collect debts, or deliver appropriate services to each customer (as the case may be). If the consent is not given or is withheld, it may have impact on the provision of services or the fulfillment of contractual obligations with sufficient fairness and continuity. (5) The Applicant allows KTC to send the Applicant any news regarding the services, offer the privileges/promotions whether in form of SMS, email, computer data for commercial purposes via internet, email address, mail and/or any designated contact channel. (6) The Applicant certifies that the personal data or other information of person who is a personal reference for emergency/to inquire and/or confirm any information/to inform any obligation of debts or any person as specified by the Applicant in this application form and/or relevant documents or to be informed to KTC in the future, the Applicant receives the consent from such person to collect, use, or disclose to KTC, co-brand alliance, outsource, business alliance, or any person as KTC deems appropriate for the purpose of inquiry, confirming any information, informing the debts, contract performance, or any operation according to Applicant's application. (7) The Applicant acknowledges the Personal Data Protection Notice for Customer in accordance with Personal Data Protection Policy of KTC which is informed at www.ktc.co.th/pdpa and subject to be changed in the future.

Attention!

- For partial or overdue repayment, the interest will be calculated from the posting date, and the debt collection fee may be charged.
- Customer should understand the product and conditions before signing. For more information, please contact the staff or KTC PHONE 02 123 5000

Primary Card Applicant's signature



(Signature shall be the same as signing in copy of the identification card)

Date (D/M/Y) _____

Supplementary Card Applicant's signature



(Signature shall be the same as signing in copy of the identification card)


Date (D/M/Y) _____

Letter of Consent for Preparing Credit Risk Model (Credit Scoring)

(Whether consent or not, shall not effect the consideration for providing the products or services.)

I agree and consent to Krungthai Card Public Company Limited (KTC), a member of the National Credit Bureau Co., Ltd., to use my information , only the part that does not contain my personal identity, for example; name, last name, identification number, including any identified information, as factor for preparing the credit risk model according to Credit Information Business Operation law. I further agree that any duplicate and any copy, photograph, electronic data, or facsimile which have been made as a copy of this original consent by means of photocopying, image scanning, or recording in whatever forms shall be deemed as evidence of my consent with the same effect as its original. I also acknowledge that the information subject has the right to agree or disagree. In the event that the consent has already been given, the information subject can later on change to disagree as well.

Consent grantor (Primary Card Applicant's signature)

 _____
(Signature shall be the same as signing in copy of the identification card)

Date (D/M/Y) _____

Letter of Consent for Collection, Use, and Disclosure of the Personal Data

(Whether consent or not, shall not effect the consideration for providing the products or services.)

I agree and consent to Krungthai Card PCL (“KTC”) to collect, use, or disclose my personal data to Krung Thai Bank PCL (the “Bank”), Financial Conglomerate of the Bank*, or business alliance which consist of Thai Life Insurance PCL, Prudential Life Assurance (Thailand) PCL, AIA Co., Ltd., Dhipaya Insurance PCL, Chubb Samaggi Insurance PCL, Krungthai Panich Insurance PCL, and Allianz Ayudhya Assurance PCL in order to inform the news/information, offer promotions, give privileges, sell products/services via email, telephone, application or any communication channel.

☐ I agree ☐ I do not agree

I acknowledge that the personal data processing under this consent shall operate within the specific period as state in the Personal Data Protection Notice for Customer in accordance with Personal Data Protection Policy of KTC. I have read and understood the details and activities of the personal data processing, including all rights which I have according to such Notice.

Please see more details about the Notice at www.ktc.co.th/pdpa

Primary Card Applicant's signature

 _____
(Signature shall be the same as signing in copy of the identification card)

Date (D/M/Y) _____

*For more information of Financial Conglomerate of the Bank, please go to www.ktc.co.th/en/about/company-shareholding-structure

Made at _____

I (☐ Mr. ☐ MRS. ☐ MS.) _____ Last Name _____

Date of Birth (DD/MM/YY)

☐ Identification Card No. _____

☐ Passport No.☐ Others _____ No.

I hereby agree and consent to the National Credit Bureau Co., Ltd. (the company) to disclose or to provide my information to Krungthai Card Public Company Limited (“KTC”), which is member or service recipient of the company, for the purposes of credit analysis, issuance of credit card according to my application for credit/credit card which was given to KTC as mention above, including to the purposes of credit review, credit agreement extension/credit card renewal, risk management and prevention pursuant to the Bank of Thailand’s stipulations. I further agree that any duplication and any copy, photocopy, electronic data, or facsimile which have been made as a copy from this original consent letter by means of photocopying, image scanning, or recording in whatever forms shall be deemed as evidence of my consent with the same effect as its original.

Consent grantor _____

Date (DD/MM/YY) _____

Witness

Name and surname 

(Please print or use capital letters)

Remark: Information which the company discloses to member or service recipient is one of the constituent for credit analysis of financial institutions but disclosure of such information is right of information owner whether he/she will give it or not.

Interest Rate, Fee and Others Service Charges

Interest and fees (Pay by installments, overdue payment and cash withdrawal)

15 January 2024

Interest		KTC Credit Card	
<ul style="list-style-type: none">• Interest Rate (all types of credit cards)• Commencing date for interest calculation<ul style="list-style-type: none">• Spending transactions• Cash Withdrawal• 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 pay a minimum payment)		16% per annum starting from the posting date starting from 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			
<ul style="list-style-type: none">• Joining fee (one time)• Annual fee (per annum) <u>Credit Card for Individual</u> Primary card <ul style="list-style-type: none">• For all type of KTC VISA INFINITE/KTC WORLD MASTERCARD /KTC UNIONPAY ASIA PRESTIGE DIAMOND /KTC X VISA SIGNATURE and KTC X WORLD REWARDS MASTERCARD credit cards• For other types of credit card with no annual fee<ul style="list-style-type: none">• For holding 1 card• For holding 2 or more credit cards and of the same brand (Visa/Mastercard/JCB/UnionPay) Supplementary Card <ul style="list-style-type: none">• For all type of KTC VISA INFINITE/KTC WORLD MASTERCARD /KTC UNIONPAY ASIA PRESTIGE DIAMOND /KTC X VISA SIGNATURE and KTC X WORLD REWARDS MASTERCARD credit cards<ul style="list-style-type: none">• For the 1st - 2nd supplementary cardholders• For the 3rd supplementary cardholder onwards under the same primary cardholder<ul style="list-style-type: none">• For all type of KTC VISA INFINITE /KTC WORLD MASTERCARD /KTC UNIONPAY ASIA PRESTIGE DIAMOND credit cards• For all type of KTC X VISA SIGNATURE and KTC X WORLD REWARDS MASTERCARD credit cards• For other types of credit card with no annual fee<ul style="list-style-type: none">• 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 <u>Credit Card for Organization</u> <ul style="list-style-type: none">• For KTC VISA CORPORATE and KTC VISA COMMERCIAL credit card		None THB 5,000/card/year None THB 500/card/year (only for the subsequent cards of the same brand) None THB 5,000/card/year THB 500/card/year None THB 500/card/year (only for the 2nd card onwards) THB 500/card/year 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	
<ul style="list-style-type: none">• Cash withdrawal fee• Card replacement fee (In case of loss/ damage)• ATM PIN re-issuing fee• Copy of statement fee• Copy of sales slip fee (KTC VISA and MASTERCARD credit card (all types) cannot request any copy of sales slip)• Transaction investigation fee			
<ul style="list-style-type: none">• Payment service fee for government entities• Check payment returned fee• Overdue payment fee• Collection expense charge<ul style="list-style-type: none">• Natural person Overdue debt 1 billing cycle 			

KTC GOVERNMENT SERVICE CARD

- Interest, Fees, and other Service Charges according to the above table : None, exempt
- Repayment : Paid in full amount
- Overdue payment fee : 1.5% of outstanding balance but not less than THB 100, as provided by the relevant laws.
- Payment channels : KTC TOUCH/Krung Thai Bank's counters and/or Direct Debit only.
- Payment fee : None.

Calculating of the Exchange Rates of the Foreign Currencies

In the event of the transaction occurs in foreign currency, the cardholder acknowledges and agrees that KTC shall calculate the risk of the exchange rate for not over than 2.0% of the preliminary exchange reference rates of a credit card company which KTC is a member for avoidance of the risk of the said exchange rate. If the foreign currency transaction is not US dollar, such transaction shall be converted into US dollar before converting into Thai Baht for any billing to KTC. To preliminary check the calculating, please visit **www.ktc.co.th**

The cardholder can preliminary check the exchange rate for reference as the following websites:

- In case of VISA card
: <http://www.mastercard.com/us/personal/en/cardholderservices/currencyconversion/index.html>
- In case of MASTERCARD card
: <http://www.mastercard.com/us/personal/en/cardholderservices/currencyconversion/index.html>
- In case of JCB card
: <http://www.jcb.co.jp/r/globalrate.html>
- In case of UNIONPAY card
: <http://www.unionpayintl.com/cardholderServ/serviceConter/rate?language=en>

Note :

- For more details please visit our website at www.ktc.co.th or contact KTC PHONE 02 123 5000
- All interest, fees, and charges are not included VAT
- No Annual fee, Card replacement fee (In case of loss/damage) and ATM PIN re-issuing fee for all types of KTC VIRTUAL credit cards.
- KTC may allow you the Cardholders to redeem rewards points in place of payment of charges and fees in accordance with the term and conditions as specified by KTC. Rewards points earned from KTC CASH BACK, KTC – RED CROSS & KTC GOVERNMENT SERVICE cannot be redeemed towards charges and fees. KTC reserves the right to change, amend the term and conditions, the reward points required for redemption and/or terminate the redemption program without prior notice. In case of any dispute arising from the redemptions, KTC decision shall be final.
- If you withdraw cash advance via credit card at ATM overseas, you may be charged an International Access Fee at the rate specified by the bank/financial institute owning the ATM. The fee is deemed part of such cash advance withdrawal in each time.

Table of KTC 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.)

15 January 2024

Krungthai Card Public Company Limited Product name:

- All types of KTC VISA INFINITE/WORLD MASTERCARD /UNIONPAY ASIA PRESTIGE DIAMOND credit cards
- All types of KRUNG THAI VISA credit cards
- All types of KTC VISA SIGNATURE /WORLD REWARDS MASTERCARD/JCB ULTIMATE /UNIONPAY DIAMOND credit cards
- All types of KTC VISA/MASTERCARD/JCB /UNIONPAY PLATINUM credit cards
- KTC VISA COMMERCIAL/CORPORATE credit cards

1. What is this product?

KTC credit cards is a credit card for payment of goods, services, or any other expenses instead of using cash at shops or service points nationwide and worldwide that bear the logo of VISA /MASTERCARD/JCB/UNIONPAY (depending on the credit card type). The repayment is required afterwards. If the full payment is made by the due date, within a maximum period of 45 days from the account summary date, no interest will be charged. Additionally, cash advance is also available, depending on the credit card type.

2. What are the key features of this product?

- Credit Limit: Maximum approved credit limit depends on KTC's discretion in accordance with each applicant's qualifications. The maximum credit limit is 5 times of monthly income according to the Bank of Thailand's Rules and Regulations.
- Minimum repayment: 10% of the total amount stated in the monthly statement or THB 500 whichever is higher. (Except for all types of KTC VISA INFINITE/KTC WORLD MASTERCARD /KTC UNIONPAY ASIA PRESTIGE DIAMOND and KTC VISA CORPORATE cardholder cannot make a minimum repayment)
- Cash advance amount for each withdrawal: A maximum of 100% of credit limit depending on a type of credit card and a channel of cash advance withdrawal.
- Interest rate : Interest rate is maximum of 16% per annum in case of a minimum repayment (partial payment) or late payment. Interest will be calculated from the posting date.
- Interest rate for cash advance: Interest rate is maximum of 16% per annum which will be calculated from the transaction date.

3. What are the service fees for this product?

- | | |
|---|---|
| • Joining fee (one time) | None |
| • Annual fee (per annum) | |
| <u>Credit Card for Individual</u> | |
| Primary card | |
| • For all type of KTC VISA INFINITE /KTC WORLD MASTERCARD /KTC UNIONPAY ASIA PRESTIGE DIAMOND /KTC X VISA SIGNATURE and KTC X WORLD REWARDS MASTERCARD credit cards | THB 5,000/card/year |
| • For other types of credit card with no annual fee | |
| • For holding 1 card | None |
| • For holding 2 or more credit cards and of the same brand (Visa/Mastercard/JCB/UnionPay) | 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 /KTC UNIONPAY ASIA PRESTIGE DIAMOND /KTC X VISA SIGNATURE and KTC X WORLD REWARDS MASTERCARD credit cards
 - For the 1st - 2nd supplementary cardholders None
 - For the 3rd supplementary cardholder onwards under the same primary cardholder
 - For all type of KTC VISA INFINITE/KTC WORLD MASTERCARD /KTC UNIONPAY ASIA PRESTIGE DIAMOND credit cards THB 5,000/card/year
 - For all type of KTC X VISA SIGNATURE and KTC X WORLD REWARDS MASTERCARD credit cards THB 500/card/year (only for the subsequent cards of the same brand)
- For other types of credit card with no annual fee
 - For the 1st - 2nd supplementary cardholders None
 - For holding 2 and more supplementary cards under the same primary cardholder THB 500/card/year (only for the 2nd card onwards)
 - For the 3rd supplementary cardholder onwards under the same primary cardholder THB 500/card/year

Credit Card for Organization

- For KTC VISA CORPORATE and KTC VISA COMMERCIAL credit card None
- Cash withdrawal fee 3% of the total cash advance amount (Minimum cash withdrawal of THB 500/time)
- Card replacement fee (In case of loss/ damage) THB 200/time
- ATM PIN re-issuing fee THB 50/card/time
- Copy of statement fee THB 50/card/billing cycle/time
- Copy of sales slip fee THB 200/sales slip
- (KTC VISA and MASTERCARD credit card (all types) cannot request any copy of sales slip)
- Transaction investigation fee THB 300/time/transaction via MASTERCARD
THB 100/time/transaction via VISA
THB 100/time/transaction via JCB
THB 100/time/transaction via UNIONPAY
- Payment service fee for government entities 1% of total amount/time/card
- Check payment returned fee None
- Overdue payment fee None
- Collection expense charge
 - Natural person Overdue debt 1 billing cycle THB 50/collection cycle
 - Overdue debt more than 1 billing cycle THB 100/collection cycle
 - Juristic person (except KTC Government Services Card) THB 100/billing cycle
- KTC delegates Win PERFORMANCE Company Limited to operate in the collection of debts.
- Payment fees (The payment fee rates are subject to each bank / service provider and shall be directly charged to a customer at a service point)
 - Payment at KTC TOUCH None
 - Payment at Krung Thai Bank counter None
 - Payment by direct debit Up to THB 20 /transaction
 - Payment by mailing check None
 - Payment via Cash Deposit Machine Up to THB 10 /transaction
 - Payment via Mobile Application Up to THB 15 /transaction
 - Payment at other counters Up to THB 20 /transaction
 - Payment via Phone Banking Service Up to THB 25 /transaction
 - Payment via Internet Banking Up to THB 25 /transaction
 - Payment via ATM machine Up to THB 25 /transaction
 - Payment at bank counters Up to THB 30 /transaction

Note: All above interest and Credit line usage fee rate, fees and charges are not included VAT.

For more payment channel & information please visit www.ktc.co.th/en/support/payment-channel/credit-card/ktb

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

In the event of the transaction occurs in foreign currency, the cardholder acknowledges and agrees that KTC shall calculate the risk of the exchange rate for the rate not over than 2.0% of the preliminary exchange reference rates of a credit card company which KTC is a member for avoidance of the risk of that said exchange rate. The cardholders can preliminary check the exchange rate for reference as the following website:

VISA :<http://usa.visa.com/personal/card-benefits/travel/exchange-rate-calculator.jsp>

MASTERCARD :<http://www.mastercard.com/us/personal/en/cardholderservices/currencyconversion/index.html>

JCB : <http://www.jcb.co.jp/r/globalrate.html>

UNIONPAY : <http://www.unionpayintl.com/cardholderServ/serviceCenter/rate?language=en>

5. How will you be informed for collection of payment or any other fees?

KTC will send a monthly billing statement to you, in document or electronic format (depending on your choice), at least 10 days in advance in order that you can acknowledge and verify its integrity.

6. What are the conditions of this product and your obligation?

- You must pay debts as stated in the statement within the due date specified therein, or minimum repayment of 10% of the total amount stated in the monthly statement or THB 500 whichever is higher. (Except for all types of KTC VISA INFINITE/KTC WORLD MASTERCARD /KTC UNIONPAY ASIA PRESTIGE DIAMOND and KTC VISA CORPORATE cardholder cannot make a minimum repayment). In case of partial payment or late payment, you shall be charged for late payment fee or any other expenses. KTC/payment service provider will issue the payment receipt or evidence to you.
- If you are a primary cardholder, you must be responsible for all expenses incurred from each supplementary card.
- You must keep the credit card and password safe and you should not disclose your password or credit card information to other persons.
- If you have found that your credit card is lost or stolen, you should contact KTC immediately to take remedial action and inspection KTC PHONE 02 123 5000/ KTC VISA INFINITE LINE 02 123 5555/ KTC - KTB VISA SIGNATURE LINE 02 123 5333 or at KTC TOUCH

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

- In the event you make a minimum repayment/partial payment or late payment, KTC reserves the right to charge interest and credit line usage not more than maximum rate according to the specified rate which will be calculated from the posting date and/or the transaction date.
- Collection expense charge according to the specified rate.
KTC delegates Win PERFORMANCE Company Limited to operate in the collection of debts.

8. What are the key risks from this product?

- If your credit card is lost, you will be responsible for any charges incurred prior to credit card suspension.
- You must strictly comply with the terms and conditions for the uses of the credit card. In case there is any default or are defaults, or no payment(s) according to the relevant terms and conditions, or any case of termination occurred, KTC shall have the rights to terminate the use of the credit card and to take any legal action as a further step.
- If you have problem in paying off the outstanding amount, you should inform KTC immediately to consider providing other installment payment schemes.

9. How will you be informed when the terms and conditions for the use of credit card including interest or any other fees are amended?

KTC will notify the cardholder in writing of any amendment of terms and conditions for the use of credit card including interest and any other fees at least 30 days in advance. In an urgent case where such notice shall be given to the cardholder by letter or published in a Thai language widely-distributed daily newspaper at least 7 days in advance. If the notification of such amendment is made through a daily newspaper, KTC shall notify the cardholder in writing afterward as well, and the cardholder shall immediately comply with the amended terms and conditions upon the receipt of notification. If the change (e.g. increase in credit limit, change the method of notifying or sending information and documents which the former methods are printed matter, letter, registered letter form to electronic form) causes the burden or risk on the Cardholder, the Cardholder has the right to accept or deny such change. For the cardholder who desires to accept such change, he/she shall give a consent to the KTC according to the method and within the period as specified by KTC. Nevertheless, any amendment, which is beneficial to or relieve the obligations of the cardholder, can be in effect immediately, provided that KTC shall notify the cardholder within 30 days after the effective date of such amendment.

10. What should you do if your credit card is lost/damaged/or your contact information has been changed?

You should contact KTC immediately for accurate and prompt communication with you. You can contact KTC PHONE staff via KTC PHONE 02 123 5000 /KTC VIP SERVICE 02 123 5555 /KTC EXCLUSIVE SERVICE 02 123 5333 or at KTC TOUCH to notify your changed contact information.

11. Conditions for the return of annual fee

For the cancellation of KTC VISA INFINITE credit cards (all types), KTC WORLD MASTERCARD credit cards (all types), or KTC UNIONPAY ASIA PRESTIGE DIAMOND credit cards by the cardholders:

- KTC will return the annual fee on pro-rata basis for unused portion of the service by transferring to your credit card account. In this regard, you can also request to KTC for the return of annual fee either by transferring to your Krungthai bank account or by issuing a cashier cheque.
- You still receive the credit card privileges during the period that the annual fee has been paid e.g. KTC extra points X2 or X3 from credit card spending on the specified categories.

For the cancellation of KTC X VISA SIGNATURE credit cards (all types), or KTC X WORLD REWARDS MASTERCARD credit cards (all types) by the cardholders:

- KTC will return the annual fee on pro-rata basis for unused portion of the service by transferring to your credit card account. In this regard, you can also request to KTC for the return of annual fee either by transferring to your Krungthai bank account or by issuing a cashier cheque.
- KTC will reclaim all of your 25,000 KTC extra points, which you have earned from the payment of annual fee during such financial year.
- In case that you have used/redeemed some portion of your 25,000 KTC extra points, KTC will collect the used portion of your KTC extra point calculated at the rate of THB 0.25/point.
- You still receive the credit card privileges during the period that the annual fee has been paid e.g. KTC extra points X2 or X3 from credit card spending on the specified categories.

12. Where can you find more details or contact KTC for more information about this product?

If you have any question or complaint, you can find more information at www.ktc.co.th or KTC TOUCH

Attention: • A credit card is deemed as a request of loan from KTC. You must make repayment in full; otherwise, you will incur interest charge and any other fees including any expenses.

- For partial or overdue repayment, the interest will be calculated from the posting date, and the debt collection fee may be charged.
- If your credit card is lost, please immediately suspend the credit card. You will be responsible for any charges incurred prior to credit card suspension.

***The information contained in this document shall be effective until there is any future change.**

Note: The above-mentioned information presents the details of each type of credit card products in order to facilitate the decision-making of the customer on applying for the services/or purchasing the financial products. In the event that the customer agrees to use the service or to purchase such financial product, the customer shall be bound by the application form for such service and the terms and conditions of such credit agreement for the said service or financial product. Should there is any contradiction or conflict between any information provided and the application form, and the terms and conditions of the credit agreement, the relevant information in the application form and the terms and conditions of the credit agreement shall prevail.

The Bank of Thailand has set up the Financial Consumer Protection Center (FCC) with the aims to handle queries or concerns pertaining financial products and services offered by the financial service providers under its supervision. In order to raise awareness and understanding of consumer rights and responsibility, the FCC also equips consumers with financial knowledge and consultancy services. For further information, please contact the FCC Call Center at 1213 or Fax no. +662 283 6151 or email: fcc@bot.or.th

Required Documents for Application

In the case of regular employees:

- Copy of citizen ID card,
- Any of the following income documents: Monthly salary certificate or latest monthly salary slip (Original) or withholding tax receipt (Bis.50).
- Copy of bank statement backdated 3 months that includes the front page of the passbook which states your name and bank account number.
- In the case of foreign nationals that are working/business persons in Thailand, the following additional documents are needed: Please attach a copy of your passport and work permit (at least 2 years).

In the case of business owners or freelance professionals, the following additional documents are needed:

- Copy of citizen ID card.
- Copy of bank statement backdated 6 months that includes the front page of the passbook which states your name and bank account number.
- Certified copy of business registration (if any).
- Copy of shareholders list (if any).
- In the case of foreign nationals that are working/business persons in Thailand, the following additional documents are needed: Please attach a copy of your passport and work permit (at least 2 years).