



บริษัท บัตรกรุงไทย จำกัด (มหาชน)

591 อาคารสมัยชาวนิช 2 ชั้น 14 ถนนสุขุมวิท แขวงคลองตันเหนือ เขตวัฒนา กรุงเทพฯ 10110

โทร: 02 123 5100 โทรสาร: 02 123 5190

ทะเบียนเลขที่ 0107545000110

Krungthai Card Public Company Limited

591 United Business Centre II, 14th Fl., Sukhumvit Rd., North Klongton, Wattana, Bangkok 10110 Thailand

Tel: 02 123 5100 Fax: 02 123 5190

(Translated Version)

VIA ELECTRONIC MEANS ONLY

Ref. KTC880/2568

July 30, 2025

Subject : Invitation to the Extraordinary General Meeting of Shareholders No. 1/2025

To : Shareholders of Krungthai Card Public Company Limited

- Enclosures :
1. Instructions, methods, and procedures for attending the Extraordinary General Meeting of Shareholders No. 1/2025 via electronic means
 2. List of required documents for registration and voting at the Extraordinary General Meeting of Shareholders No. 1/2025 via electronic means, and Privacy Notice
 3. Profiles summary of qualified Independent Directors available for proxy appointment
 4. Company's Articles of Association relating to shareholders' meetings
 5. Proxy (Form B.)

The Board of Directors of Krungthai Card Public Company Limited (the "Company") has resolved to convene the Extraordinary General Meeting of Shareholders No. 1/2025 on Monday, August 25, 2025, at 09:00 hrs. The meeting will be conducted exclusively via electronic means in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other relevant laws and regulations. The meeting agenda are as follows:

Agenda 1 : To consider and approve the amendment to the Company's objectives and the amendment to Clause 3 of the Memorandum of Association to align with the Company's business operations.

Facts and Rationale : To expand opportunities for further development in the non-life and life insurance brokerage business, it deemed appropriate to propose the shareholders' meeting to amend the Company's objectives and Clause 3 of the Company's Memorandum of Association, by adding the following objectives:

Clause 33. To engage in the business of non-life and life insurance brokerage.

Clause 34. To provide advisory services related to non-life and life insurance products.

In this regard, the Company is required to obtain approval from the relevant regulatory authorities and agencies prior to conducting such business.

Board of Directors' opinion : The Board of Directors has considered and recommended that the shareholders should approve the amendment to the Company's objectives and the amendment to Clause 3 of the Memorandum of Association to be in line with the Company's business operations as proposed. In this regard, the person authorized by the Company's authorized director(s) to register the amendment to the Company's Objectives and the amendment to Clause 3 of the Memorandum of Association with the Department of Business Development, Ministry of Commerce, shall have the authority to amend the wording to comply with the Registrar's order.

Agenda 2 : **Other matters (if any)**

The Record Date for determining shareholders entitled to attend the Extraordinary General Meeting of Shareholders No. 1/2025 is Friday, August 1, 2025.

For the Extraordinary General Meeting of Shareholders No.1/2025, the Company will use electronic means for registration, voting, and vote counting. The Company has invited legal consultants to oversee the voting process and ensure compliance with relevant laws and regulations regarding shareholders' meetings and electronic meetings.

Shareholders who wish to appoint proxies to attend and vote through the electronic meeting may use Proxy (Form B.) provided herewith as Enclosure 5 or may consider appointing the Company's independent directors to attend and vote on their behalf. Profiles of independent directors are available for proxy appointments provided herewith as Enclosure 3.

For foreign shareholders who wish to appoint their custodian securities depositories as proxies to attend the meeting, they may use Proxy (Form C.), which can be downloaded from the Company's website. Alternatively, shareholders may grant proxy electronically through the e-Proxy Voting system provided by Thailand Securities Depository Company Limited (TSD)

Shareholders who wish to submit questions in advance may do so from now until Thursday, August 21, 2025, through the following channels:

(a) Email to agm@ktc.co.th, or

(b) By mail to:

Office of President & CEO

Krungthai Card Public Company Limited

591 United Center Building II, 14th Floor, Sukhumvit 33 Road, Klongton Nua, Wattana Bangkok 10110

You are cordially invited to attend the meeting at the date and time mentioned above. Please follow the instructions, methods, and procedures for attending the Extraordinary General Meeting of Shareholders No. 1/2025 via electronic means, provided herewith as Enclosure 1.

Yours sincerely,

By the instruction of the Board of Directors

[SIGNATURE]

Mr. Peerapong Pitpibulpatit

Head of Office of President & CEO


Authorized Person to Disclose Information

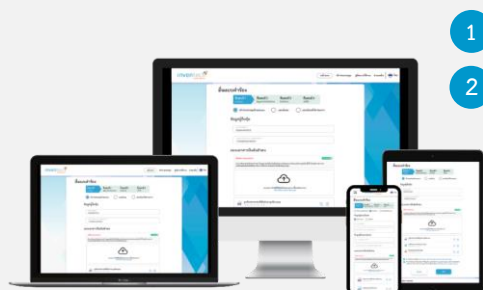
Instructions, methods, and procedures for attending the Extraordinary General Meeting of Shareholders No. 1/2025 via electronic means

Krungthai Card Public Company Limited ("the Company") has resolved to hold the Extraordinary General Meeting of Shareholders No.1/2025 via Electronic Means only on Monday, 25 August 2025 at 09.00 a.m. according to the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other relevant laws and regulations, in which the Company shall not provide onsite registration or voting on the meeting day. Therefore, shareholders are kindly requested to attend the meeting via Electronic Means. Shareholders and proxies who wish to attend the meeting via Electronic Means can follow the procedures to submit the request form to attend the meeting via Electronic Means, along with the required documents to attend the meeting provided herewith as Enclosure 2.

Step for requesting Username & Password from via e-Request system

1. The Shareholders must submit a request to attend the meeting by Electronic Means via Web Browser at

<https://app.inventech.co.th/KTC150434R/#/homepage> or scan QR Code  and follow the steps as shown in the picture



- 1 Click link URL or scan QR Code in the letter notice Extraordinary General Meeting
- 2 Choose type request for request form to 4 steps
 - Step 1 Fill in the information shown on the registration
 - Step 2 Fill in the information for verify
 - Step 3 Verify via OTP
 - Step 4 Successful transaction, The system will display information again to verify the exactitude of the information
- 3 Please wait for an email information detail of meeting and Password

**** Merge user accounts, please using the same email and phone number ****

2. For Shareholders who would like to attend the Meeting either through the Electronic Means by yourself or someone who is not the provided independent directors, please note that the electronic registration will be available from Monday, 18 August 2025 at 8:30 a.m. and shall be closed on Monday, 25 August 2025 until the end of the meeting.
3. The electronic conference system will be available on Monday, 25 August 2025 at 07:00 a.m. (2 hours before the opening of the meeting). Shareholders or proxy holders shall use the provided Username and Password and follow the instruction manual to access

Appointment of Proxy to the Company's Directors

For Shareholders who authorize one of the Company's Independent Directors to attend and vote on his or her behalf, The Shareholders can submit a request to attend the meeting by Electronic Means of the specified procedures or send the proxy form together with the required documents to the Company by mail to the following address. The proxy form and required documents shall be delivered to the Company by Thursday, 21 August 2025 at 5.00 p.m.

Office of President & CEO

Krungthai Card Public Company Limited

591 United Business Center II (UBC II), 14 FL., Sukhumvit 33 Rd, North Klongton, Wattana, Bangkok 10110

If you have any problems with the software, please contact Inventech Call Center



02-460-9225



@inventechconnect



The system available during Monday, 18 to Monday, 25 August 2025 at 08.30 a.m. – 05.30 p.m.

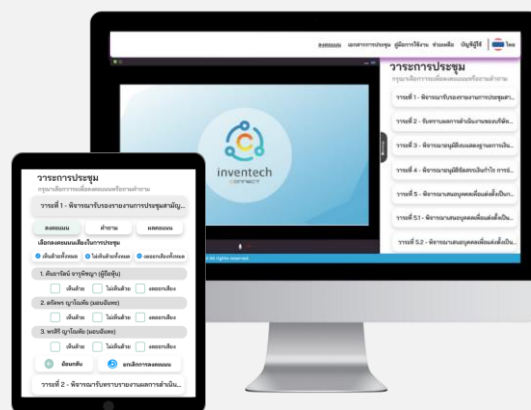
(Specifically excludes holidays and public holidays)



Report a problem
@inventechconnect

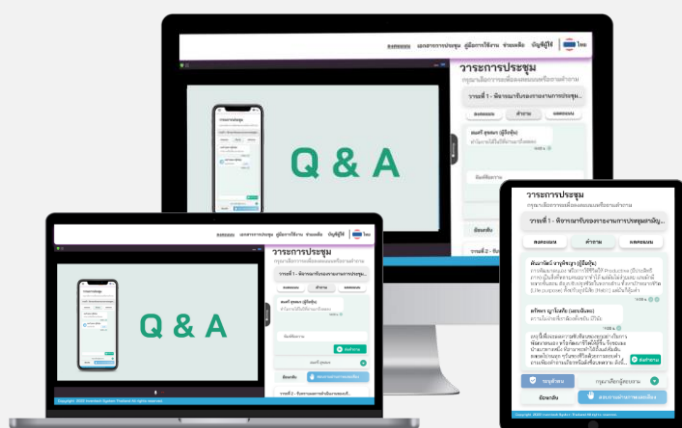
Steps for registration for attending the meeting (e-Register) and voting process (e-Voting)

- 1 Get email and password that you received from your email or request OTP
- 2 Click on “Register” button, the system has already registered and counted as a quorum.
- 3 Click on “Join Attendance”, **Then click on “Accept” button**
- 4 Select which agenda that you want to vote
- 5 Click on “Vote” button
- 6 Click the voting button as you choose
- 7 The system will display status your latest vote



To cancel the last vote, please press the button “Cancel latest vote” (This means that your most recent vote will be treated as an abstention, or as specified by the meeting) Shareholders can conduct a review of the votes on an agenda basis. When the voting results for that agenda are closed.

Step to ask questions via Inventech Connect



➤ Select which agenda

➤ Click on “Question” button

1 Ask a question

➤ Type the question then click “Send”

2 Ask the question via video

➤ Click on “Conference”

➤ Click on “OK” for confirm your queue

➤ Please wait for the queue for you then you can open the microphone and camera

How to use Inventech Connect



User Manual and Video of using Inventech Connect

* Note Operation of the electronic conferencing system and Inventech Connect systems. Check internet of shareholder or proxy include equipment and/or program that can use for best performance. Please use equipment and/or program as the follows to use systems.

1. Internet speed requirements

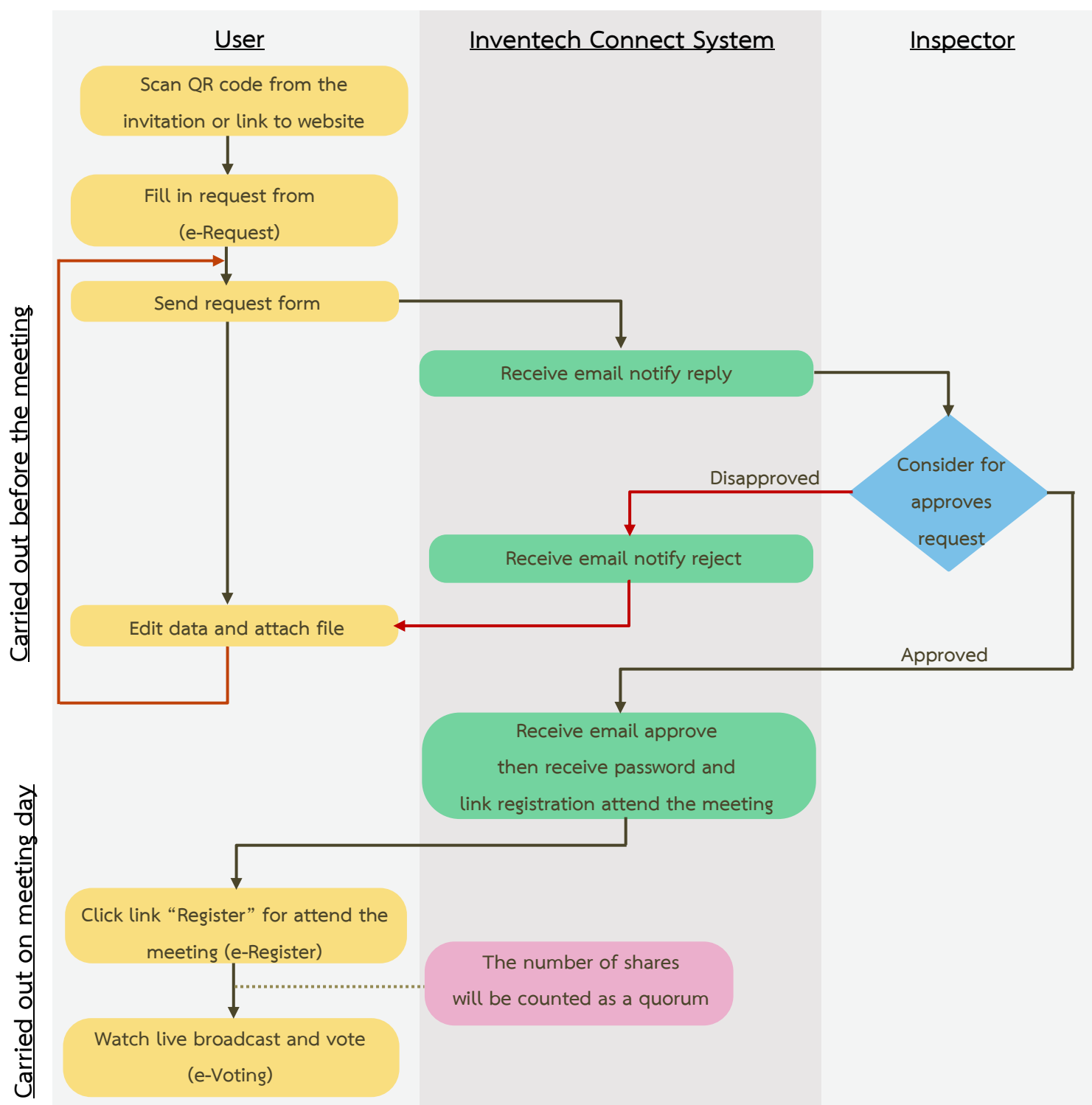
- High-Definition Video: Must be have internet speed at 2.5 Mbps (Speed internet that recommend).
- High Quality Video: Must be have internet speed at 1.0 Mbps.
- Standard Quality Video: Must be have internet speed at 0.5 Mbps.

2. Equipment requirements.

- Smartphone/Tablet that use IOS or android OS.
- PC/Laptop that use Windows or Mac OS.

3. Requirement Browser Chrome (Recommend) / Safari / Microsoft Edge ** The system does not support internet explorer.

Guidelines for attending of Electronic Meeting



Condition of use

In case Merge account/change account

In case filing request multiple by using the same email and phone number, the systems will merge account or in case user has more than 1 account, you can click on "Change account" and the previous account will still count the base in the meeting.

In case Exit the meeting

Attendees can click on "Register to leave the quorum", the systems will be number of your shares out from the meeting base.

List of required documents for registration and voting of the Extraordinary General Meeting of Shareholders No.1/2025 via Electronic Means and Privacy Notice

Please study the registration process, suggestions, methods and procedures for participating in the shareholders' meeting via Electronic Means, refer to Enclosure No.1. Nonetheless, the Company, at its sole discretion, reserves the right to waive any of these requirements for some of the shareholders, or proxies as the Company deems appropriate.

For the benefits of verifying the status and rights to participate in the shareholders' meeting via Electronic Means, shareholders shall present/submit the following documents:

1) Attendance in person

1.1 For an Individual Shareholder

Thai citizen	Non-Thai Citizen
1. National I.D. card; or 2. Government Officer I.D. card; or 3. State Enterprise Employee I.D. card; or 4. Driver's license	1. Valid Certificate of Identity for Alien; or 2. Passport; or 3. Valid document in substitution for passport

1.2 For a Juristic Entity Shareholder

Juristic Entity Registered in Thailand	Juristic Entity Registered Outside of Thailand
1. The Affidavit of such entity issued by the Department of Business Development, Ministry of Commerce for a period no longer than 1 year prior to the Meeting date; and 2. I.D. card or passport (in case of a foreigner) of the authorized director(s) who attend(s) the Meeting.	1. The Affidavit of such entity 2. I.D. card or passport (in case of a foreigner) of the authorized director(s) who attend(s) the Meeting.

2) Attendance by proxy

2.1 In Case the Shareholder is a Natural Person:

2.1.1 With proxies to those who are not Independent Directors

- (a) Proxy (Form B.) that is completed accurately and thoroughly and signed by the proxy and the appointed individual at its proxy
- (b) A photocopy of the National I.D., Government Officer I.D., State Enterprise Employee I.D., Driver License of the shareholder, or a photocopy of the passport, a valid substitution for the passport of the shareholder(s), (in case of foreigners) with signed to certify of a true copy by the shareholder(s) and,
- (c) A photocopy of the National I.D., Government Officer I.D., State Enterprise Employee I.D, Driver License of the proxy, valid Certificate of Identity for Aliens card, passport or a valid substitution for passport (in the case that appointed individual at its proxy is a foreigner), with signed to certify of a true copy by the appointed individual at its proxy.

2.1.2 Appoint a Proxy to Independent Director

- (a) Proxy (Form B.) that is completed accurately and thoroughly and signed by proxy.
- (b) A photocopy of National I.D., Government Officer I.D., State Enterprise Employee I.D., or Driver License of the shareholder, a valid Certificate of Identity for Aliens card, a photocopy of passport, a valid substitution for passport of the shareholder (in the case of foreigners) that is valid with signed to certify of a true copy by shareholder.

2.2 In Case the Shareholder is a Juristic Person:

- (a) Proxy (Form B.) that is completed accurately and thoroughly and signed by proxy and appointed individual at its proxy.
- (b) A copy of Company Affidavit issued by The Department of Business Development, Ministry of Commerce (issued and certified by not later than 1 year).
- (c) A photocopy of National I.D., Government Officer I.D., State Enterprise Employee I.D., Driver License of the representative of Juristic Person / in the case that such Juristic Person is registered overseas with certification issued by foreign Ministry of Commerce, a photocopy of valid Certificate of Identity for Aliens, a photocopy of passport, a photocopy of document in substitution of passport of the representative of Juristic Person with signed to certify a true copy by such Juristic Person and;
- (d) A photocopy of the National I.D., Government Officer I.D., State Enterprise Employee I.D., a photocopy of the appointed individual at its proxy's driver license, a valid Certificate of Identity for Aliens, passport, a valid substitution for passport of the Juristic Person (in the case of foreigner) that is valid with signed to certify a true copy by such appointed individual at its proxy's.

Shareholders should study the details of the agenda prior to deciding to grant proxy and the inviter (the Company) guarantees that the proxy of whom an independent director of the company shall act in accordance with the authorization granted by the shareholders and in case of any failure of compliance, the shareholders suffering the loss may exercise their rights under the law. (Please see the details from the Notification of the Capital Market Supervisory Board No. TorJor. 79/2564 re: Criteria for inviting shareholders of the company to grant proxy to attend and vote at the Shareholders' Meeting in general dated 29 December 2021)

Certified True Copies of the Meeting Documents

All copies must be certified as true copies by the shareholders on each and every page of the copies. In the case of documents produced or executed outside of Thailand, such documents are required to be notarized by a notary public. The notarized documents should be valid for no more than 1 year prior to the meeting date.

All types of proxies shall be affixed with Baht-20 Stamp Duty.

Privacy Notice regarding Personal Data Information

The Company is greatly aware of the importance of personal data protection and thus would like to inform you of the following information to comply with the Personal Data Protection Act B.E.2562 (2019). Such information can be found on the Company's website (www.ktc.co.th).

Objectives, Necessities and Personal Data to be Collected

The Company is required to collect and compile your Personal Data that you have provided to the Company, i.e., name, surname, address, telephone number and identification number, to be used for the following objective:

- Invitation for the Extraordinary General Meeting of Shareholders No.1/2025 and sending of Meeting documents for consideration as well as holding the Extraordinary General Meeting of Shareholders No.1/2025 as required by law.


Retention Period for Personal Data


The Company shall retain your personal data as specified in this document for the period necessary to satisfy the above-mentioned objectives and within the timeframe specified by the Company.


Rights of Personal Data Owner

As the owner of the personal data, you shall have the rights as stipulated in the Personal Data Protection Act B.E. 2562 (2019), which may include the right to withdraw the consent, right to access and obtain a copy of your personal data, right to rectify the personal data, right to request for deletion or destruction of your personal data, right to request for suspension of the use of your personal data, right to request for the transfer of your personal data according to the procedures stipulated by the laws, right to complain and right to object to the collection, use or disclosure of your personal data.

Profiles summary of qualified Independent Directors available for proxy appointment

Name	Mr. Praphaisith Tankeyura		
Position	Independent Director / Chairman of the Audit Corporate Governance and Sustainability Committee / Nomination and Remuneration Committee		
Age (Year)	70		
Address	591 UBC II, 14FL., Sukhumvit 33 Rd, North Klongton, Wattana, Bangkok 10110		
% of KTC Shares Held	0%		
Family Relationship	None		
Any interest in this Shareholders' Meeting	Do not have any vested interest in any agenda proposed in this Shareholders' Meeting.		
Listed Companies			
2024 - Present	Advisor Thai Oil Public Company Limited		
2023 – Present	Independent Director, Chairman of the Audit Committee, Member of the Risk Management Committee RATCH Group Public Company Limited		
2017 - Present	Independent Director / Chairman of the Audit Corporate Governance and Sustainability Committee / Nomination and Remuneration Committee Krungthai Card Public Company Limited		
Non-Listed Companies/ Other Organizations			
2005 - Present	Managing Director Boathouse Hua Hin Co., Ltd.		

Name	Mr. Natapong Vanarat		
Position	Independent Director and the Audit Corporate Governance and Sustainability Committee		
Age (Year)	43		
Address	591 UBC II, 14FL., Sukhumvit 33 Rd, North Klongton, Wattana, Bangkok 10110		
% of KTC Shares Held	0%		
Family Relationship	None		
Any interest in this Shareholders' Meeting	Do not have any vested interest in any agenda proposed in this Shareholders' Meeting.		
Listed Companies			
2022 - Present	Independent Director and the Audit Corporate Governance and Sustainability Committee Krungthai Card Public Company Limited		
Non-Listed Companies/ Other Organizations			
July 2025 - Present	Deputy Secretary-General of the National Economic and Social Development Council Office of the National Economic and Social Development Council		

Name	Mr. Somchai Kuvijitsuwan		
Position	Independent Director and the Audit Corporate Governance and Sustainability Committee		
Age (Year)	74		
Address	591 UBC II, 14FL., Sukhumvit 33 Rd, North Klongton, Wattana, Bangkok 10110		
% of KTC Shares Held		0%	
Family Relationship		None	
Any interest in this Shareholders' Meeting		Do not have any vested interest in any agenda proposed in this Shareholders' Meeting.	
Listed Companies			
2023 - Present	Independent Director and the Audit Corporate Governance and Sustainability Committee Krungthai Card Public Company Limited		
2023 – Present	Vice chairman, Independent Director, Audit Committee Bangchak Sriracha Public Company Limited		
2020 - Present	Independent Director / Member of the Audit Committee Eastern Power Group Public Company Limited		
2016 - Present	Independent Director / Member of the Audit Committee / Chairman of the Corporate Governance and Sustainable Development Committee Prima Marine Public Company Limited		
2016 - Present	Independent Director / Member of the Risk Management Committee WP Energy Public Company Limited		
Non-Listed Companies/ Other Organizations			
2016 - Present	Qualified Director in the Committee for the Budget Consideration of Central Buddhism Property The Sangha Supreme Council of Thailand		



**Articles of Association
of
Krungthai Card Public Company Limited**

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Chapter 4: General Meeting of Shareholders

Article 24. The Board of Directors shall organize a shareholder meeting to be held as an annual general meeting within 4 months from the last date of the accounting period of the Company.

All shareholders meeting other than the aforesaid shareholders meeting shall be called extraordinary general meetings.

The Board of Directors may summon a shareholders meeting as an extraordinary meeting whenever it deems appropriate, or a shareholder or shareholders holding shares in aggregate of not less than 10 percent of the total number of sold shares may any time make a letter requesting the Board of Directors to summon an extraordinary meeting, provided that the agenda items and reasons for summoning such meeting must be clearly stated in the said letter. In such event, the Board of Directors shall organize a shareholders meeting to be held within 45 days from the date of the receipt of that letter from the shareholders.

In the event that the Board of Directors cannot arrange the meeting within the period as stated in paragraph 3, the shareholders who made the letter requesting or other shareholders in aggregate number of shares as require shall summon the meeting within 45 days from the date required under paragraph 3. In such event shall be deemed as a shareholders meeting summoned by the Board of Directors. The Company shall be responsible for necessary expenses incurred from such meeting, and shall facilitate as appropriate.

In the case where it appears that any shareholders meeting which is summoned by the shareholders under the paragraph 4, the number of the shareholders presenting at the meeting is insufficient to form a quorum as prescribed in Article 27. The shareholders according to paragraph 4 shall jointly be responsible for any expenses incurred from the meeting to the Company.

Article 25. In summoning a shareholders meeting, the Board of Directors shall prepare a letter notice of the meeting, specified the location, date, time, the agenda and the matters to be proposed at the meeting by stating clearly which of them are proposed for acknowledgement, for approval or for consideration, including the opinions of the Board of Directors on such matters, together with any relevant details as appropriate; and shall send the same, together with any relevant documents, to the shareholders not less than 7 days prior to the date of such meeting. Publication of the notice of the meeting shall also be made in the newspaper for 3 consecutive days at least 3 days before the date of the meeting.

The shareholders meeting may be arranged at the locality in which the Company's head office is located or in any other province throughout the Kingdom of Thailand.

Article 26. A shareholder may appoint any person as his/her proxy to attend the shareholders meeting and vote on his/her behalf. The instrument appointing a proxy shall be dated and signed by the assigning shareholder and shall be made in the form set out by the Registrar.

The said instrument shall be submitted to the Chairman or the person assigned by the Chairman at the meeting before the proxy attend the meeting.

Article 27. At the shareholders meeting, there must be shareholders and proxies (if any) present at the meeting to a number of not less than 25 and holding shares in aggregate to not less than one-third of the total number of the sold shares, or there must be shareholders and proxies present at the meeting to a number of not less than one-half of the total shareholders and holding shares in aggregate to not less than one-third of the total number of the sold shares, to form a quorum.

If, after the lapse of an hour from the time appointed for any shareholders meeting, the number of shareholders present at the meeting is not enough to form a quorum as prescribed, and if such meeting was summoned upon the requisition of shareholders, such meeting shall be dissolved. However, if such meeting was not summoned upon the requisition of the shareholders, another meeting shall be summoned again, and a notice of such meeting shall be sent to the shareholders not less than 7 days prior to the date of the meeting. At the latter meeting, a quorum is not compulsory.

The Chairman shall preside as the chairman of the meeting. If there is no such Chairman or he/she does not attend the meeting, the Vice Chairman shall then preside at such meeting. If there is no Vice Chairman, or he/she is absent or unable to perform his/her duties, the meeting shall then elect one of the shareholders present at the meeting to be the chairman of the meeting.

Article 28. For voting at the meeting, one share shall be counted as one vote and resolutions adopted at the shareholders meeting shall consist of the votes, as follows:

(1) In normal cases, majority votes of shareholders in attendance and voting shall prevail. In a case of tie-votes, the chairman of the meeting shall have another vote as a casting vote.

(2) In the following cases, at least three-fourth of all votes from shareholders present at the meeting and voting shall prevail:

- (a) sale or transfer of the Company's entire operations or material parts to another party.
- (b) purchase or acceptance of transfer of other company's or a private company's operations as its own.
- (c) execution, revision or termination of agreements in relation to the lease out of the Company's entire operations or material parts, assignment to another party to handle management of the Company's affairs or merger of its operations with any other party with the purpose to share profits/losses.
- (d) revision/expansion of the Memorandum of Association or Articles of Association.
- (e) increase or decrease of the Company's capital, or issue of debentures.
- (f) amalgamation/merger or dissolution of the Company.

Article 29. The following businesses should be transacted at an annual general meeting:

- (1) to consider the Board of Directors' report on the business operation of the Company during the previous year;
- (2) to consider and approve the balance sheet and the profit and loss account for the preceding accounting year;
- (3) to approve the appropriation of profits and provisioning for reserved funds;
- (4) to elect the directors to replace those retired by rotation and determining remuneration for directors;



- (5) to appoint and auditor and determine the amount of auditing fee of the Company;
- (6) Other businesses.

Article 30. In the event that the Company or any of its subsidiaries enters into a connected transaction or a transaction with regard to disposal or acquisition of assets of the Company or any of its subsidiaries as prescribed in the notification of the Stock Exchange of Thailand governing the execution of a connected transaction of listed companies or the disposal or acquisition of assets of the listed company, as the case may be, the Company must also comply with the rules and procedures as prescribed in the said notification for such transaction accordingly.

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