บริษัท บัตรกรุงไทย จำกัด (มหาชน)
591 อาคารสมัชชาวาณิช 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 Reg. No. 0107545000110

February 17, 2025

Subject : Enhanced KTC Points and Priority Pass Benefits in 2025

Dear Valued KTC VISA INFINITE and KTC WORLD MASTERCARD Members,

At Krungthai Card Public Company Limited (KTC), we sincerely value your loyalty and continued patronage of our credit cards. It is our pleasure to announce substantial enhancements to your benefits, designed to elevate your KTC experience. Effective March 19, 2025, we will be improving your KTC point accumulation rates and updating the conditions for Priority Pass airport lounge access, further enriching your travel and spending experiences.

Enhanced Privileges for KTC Point Accumulation - Up to 3X Points

Both primary and supplementary cardholders will enjoy increased rewards for spending within Thailand on dining, shopping, and travel (as per specified MCC codes), as well as transactions made in foreign currencies (excluding the 31 European Economic Area countries and the People's Republic of China).

Previous Privilege : Earn 1 regular point for every THB 25 spent, with additional 2 extra points for every THB 600,000 spent in the specified categories and transactions.

New Privilege : **Earn 2 points for every THB 25 spent (1 regular point + 1 extra point) in the specified categories, plus an additional extra point for every THB 600,000 spent in the specified categories and transactions. These enhanced privileges will be effective from March 19, 2025, to December 31, 2025.**

For expenditures below THB 600,000 in these categories from January 1, 2025, to March 18, 2025, cardmembers will retroactively earn 1 extra point for every THB 25 spent, which will be credited to your account by the end of April 2025.

Domestic and International Airport Lounges Access via Priority Pass

1. **Existing Cardmembers (approved before February 17, 2025)** : The previous unlimited airport lounge access has been updated as follows:
   1.1 Primary Cardmembers : Entitled to 6 airport lounge visits per card per year, valid throughout your membership (each annual entitlement period ends on January 31 of the following year).
   1.2 Supplementary Cardmembers : Entitled to 6 airport lounge visits per card per year (valid until January 31, 2026).

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2. **New Supplementary Cardmembers (approved from February 17, 2025):** These cardholders will not automatically receive airport lounge access.

   However, supplementary cardmembers may qualify for annual lounge access in the subsequent year, subject to the conditions outlined below :

   - If total spending across all primary and supplementary cards under the same credit limit reaches THB 600,000 within a calendar year (January – December), one supplementary cardholder will be eligible for 6 airport lounge visits per card per year in the following year. This entitlement will be granted in February and remain valid until January 31 of the subsequent year.
   - If total spending reaches THB 600,000 but there are multiple supplementary cardholders :
     - The supplementary cardholder with the highest annual spending will receive priority for lounge access.
     - If multiple supplementary cardholders have equal spending, the supplementary card approved first will receive priority.
   - If accumulated spending does not reach THB 600,000, no supplementary cardholder will be eligible for airport lounge access in the following year.

3. **A primary cardmember may hold up to 2 supplementary cards under the same card type.** If more than 2 supplementary cards were issued before February 17, 2025, they will continue without an annual fee. However, no more than 2 supplementary cards may be issued after this date.

   Please note that each airport lounge visit, whether by the cardholder or an accompanying guest will also count as one usage of the cardholder's allocated lounge visits. Accompanying guests will also count toward the cardholder's total allowed visits. Should the cardholder exceed the allocated 6 visits, KTC will charge THB 1,000 per additional visit (including 7% VAT), which will be reflected on the monthly credit card billing statement.

We are grateful for your trust and commitment, which drive us to enhance our offerings. For detailed information on all changes and conditions, please visit our website at www.ktc.co.th or contact KTC VIP SERVICE at 02 123 5555, available 24/7.

Thank you for choosing KTC. We look forward to continuing to serve you with exceptional benefits and dedicated support.

Yours sincerely,
Krungthai Card Public Company Limited

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Terms and Conditions for Earning Up to 3X KTC Points

1. Earn 1 KTC point for every THB 25 spent with KTC credit card.
2. When spending within Thailand on dining, shopping, and travel (as per specified MCC codes), as well as transactions made in foreign currencies (excluding the 31 European Economic Area countries and the People's Republic of China) :
   - Earn 2X KTC points (1 regular point + 1 extra point).
   - Earn an additional extra point for every total spending of THB 600,000.
3. Eligible Merchant Categories in Thailand (Based on MCC codes):
   - Dining Category :
     - Visa and Mastercard: MCC Codes 5462, 5811, 5812, 5813, and 5814.
   - Shopping Category :
     - Visa and Mastercard: MCC Codes 5094, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5698, 5699, 5941, 5944, 5948, 5977, 7296, 5111, 5192, 5942, 5943, 5947, 5994, 5310, 5311, 5331, 5964, 5965, 5262, and 5309.
   - Travel Category :
     - Visa: MCC Codes 3000 – 3350, 4511, 3351 - 3441, 7512, 7513, 7519, 7523, 3501-3840, 7011, 7996, 7998, 4722, 4723, and 5962.
     - Mastercard: MCC Codes 3000 – 3350, 4511, 3351 - 3500, 7512, 7513, 7519, 7523, 3501-3999, 7011, 7996, 7998, 4722, 4723, and 5962.
4. Timeframe for crediting extra KTC points :
   - The first extra point will be credited to the cardholder's account within 60 days after the month in which the eligible transaction was made.
   - Additional extra points (for every total spending of THB 600,000) will be transferred to the cardholder's account within 60 days after the month in which the spending threshold is met.
5. Exclusions from earning KTC points :
   - Transactions made at merchants in the European Economic Area (31 countries), the People's Republic of China, and other excluded categories (For more details, visit www.ktc.co.th/rewards).
   - Interest payments, penalties, fees, canceled transactions, and all types of refunds.
6. KTC reserves the right to revoke, cancel, or reclaim KTC points, either in full or partially, and seek compensation (if applicable) if KTC has reasonable ground to believe that the cardmember has engaged in any of the following activities :
   - Payments are made to the credit card account exceeding the billed amount or approved credit limit for business-related or commercial purposes or non-personal, or fraudulent purposes.
   - Using the credit card fraudulently or dishonestly to accumulate KTC points or for business-related or commercial purposes.
   - Violating of the specified terms and conditions of card usage.
   - Canceling transactions after KTC points have been awarded.
7. This privilege cannot be exchanged for cash, transferred, or assigned to others.
8. The cardholder's account must be in good standing at the time KTC awards the KTC points.
9. This privilege is valid from March 19, 2025 to December 31, 2025.