



# APPLICATION FORM

## KTC VISA / MASTERCARD / JCB



**Marital Status**     Single             Divorce             Widowed             Married

Name of Spouse \_\_\_\_\_ Monthly Income of Spouse \_\_\_\_\_

Company Name \_\_\_\_\_ Telephone \_\_\_\_\_ Ext \_\_\_\_ Mobile Phone \_\_\_\_\_

**Personal Reference (for emergency/ to inquire and/or confirm any information/ to inform any obligation of debts)**

First-Last Name \_\_\_\_\_

Relationship  Parent/Spouse/Children  Relative  Friend  Others \_\_\_\_\_

Home Telephone \_\_\_\_\_ Ext \_\_\_\_ Company Telephone \_\_\_\_\_ Ext \_\_\_\_ Mobile Phone \_\_\_\_\_

**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 \_\_\_\_ Mobile Phone \_\_\_\_\_ E-mail \_\_\_\_\_

Position \_\_\_\_\_ How long: \_\_\_\_\_ 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 Address/Mailing Address**

Current Address  Office Address  E-Mail (E-mail as informed to KTC)

I would like to receive the statement via E-mail which will be affected to all types of credit cards/revolving loan cards of KTC including a supplementary card (if any), and I acknowledge that KTC will send the statement via E-mail only. If I do not mention, however, KTC will send the statement to the address as stated in a card delivery address and such address shall be deemed as a mailing address as well.

**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

**Channel to receive news/ information about promotions**

SMS     E-mail     Mail

Primary Applicant's signature \_\_\_\_\_

(Signature the same as given to a copy of the identification card)

Date (D/M/Y) \_\_\_\_\_

## Supplementary Card Application

Primary Cardholder details

First-Last Name  Mr.  Miss  Mrs. \_\_\_\_\_

Primary Card No.     -       -

Credit limit for Supplementary Card (If not indicated, the credit line of primary card will be applied)

Equal to the Primary Card  Credit limit for Supplementary Card \_\_\_\_\_ Baht  
(Minimum Income 10,000 Baht)

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

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)

Home No. \_\_\_\_\_ Resident/Building \_\_\_\_\_ Room No. \_\_\_\_\_ Floor \_\_\_\_\_ Moo \_\_\_\_\_

Soi \_\_\_\_\_ Road \_\_\_\_\_ Sub-District \_\_\_\_\_ District \_\_\_\_\_

Province \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_ Telephone \_\_\_\_\_ Ext \_\_\_\_\_

Occupation (please specify ex. Doctor, Soldier) \_\_\_\_\_

Relationship to Primary Cardholder  Spouse  Parent  Children  Others \_\_\_\_\_

### KTC Official use only

Approved  Non-approved

Credit limit \_\_\_\_\_ Baht / Cycle \_\_\_\_\_ / Approved by \_\_\_\_\_

Primary Applicant's signature \_\_\_\_\_

(Signature the same as given to a copy of the identification card)

Date (D/M/Y) \_\_\_\_\_

Supplementary Applicant's signature \_\_\_\_\_

(Signature the same as given to a copy of the identification card)

Date (D/M/Y) \_\_\_\_\_

## General Agreement

For the signing hereunder, I/we, who apply for a primary credit card and/or a supplementary credit card, hereinafter collectively called the "Applicant" certify and confirm the validity of information and details as stated in this application form, truly and correctly in all respects, as well as agree to be bound by and give consent to Krungthai Card Public Company Limited ("KTC") as follows: **(1.)** On the day this application form is submitted, the Applicant acknowledges and completely understands the terms and conditions of KTC credit card usage ("the credit card") as well as agreements, provisions, and conditions of the use of service in relation to the credit card as attached, and agrees to allow KTC to arrange or to send the Agreement to the Applicant after KTC has approved for the Applicant of KTC credit card membership ("the Agreement"). In this regard, the Applicant shall deem the Agreement as part of this application. The Applicant agrees to be bound to that effect by and to comply with the said Agreement in all respects, including other agreements through the systems of telephones, internets, electronic media, or other service channel as provided by KTC, as well as to be subject to interest rates, fines, service fees, charges and/or costs including service fees in relation to the use of credit card and/or service and/or financial transaction whether documents, e-letters, websites, electronic media or other service channels of KTC in presently, or in additionally, and/or any change in a future which KTC will notify such matters. The Applicant, also, agrees to be responsible for any expenses, goods/service and/or any debt occurred by the use of the credit card, both a primary credit card and a supplementary credit card in all respects and/or the use of credit card and/or service and/or financial transaction to KTC in completion. In addition, the Applicant accepts that the process of approval of the credit card and/or credit and/or the use of credit card and/or service and/or financial transaction shall be the rights of KTC. KTC shall not be responsible for returning the application/the request form and supplementary documents which the Applicant has submitted to KTC for any reference of the application/the request form unless the Applicant requests the return of the supplementary documents in case of approval rejection. The Applicant shall request the said documents within 30 days from the acknowledgement date of approval. The Applicant also agrees that KTC can keep, use, and disclose any information of the Applicant to others which KTC is of the opinion that the said information is not against any applicable law. The Supplementary card applicant is granted with the primary applicant's permission to subscribe for the supplementary card. **(2.)** The Applicant hereby agrees and consents to KTC to send any information, services, or privileges for commercial purposes whether in computer data or electronic mail to the Applicant via SMS, electronic mail, internet, electronic address, postal mail and/or any other contact channel as stated in this application form. **(3.)** The Applicant hereby agrees and consents to the National Credit Bureau Co., Ltd. ("the company") to disclose or to provide the Applicant's 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 the 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. The Applicant further agrees 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 the Applicant consents with the same effect as its original.

Primary Applicant's signature



(Signature the same as given to a copy of the identification card)

Name and surname (block letters) \_\_\_\_\_

ID card No. \_\_\_\_\_

Date (D/M/Y) \_\_\_\_\_

Supplementary Applicant's signature



(Signature the same as given to a copy of the identification card)

Name and surname (block letters) \_\_\_\_\_

ID card No. \_\_\_\_\_

Date (D/M/Y) \_\_\_\_\_

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

I agree and consent to Krungthai Card Public Company Limited (KTC), a member of the National Credit Bureau Co., Ltd., to use my information as one of the factors for preparing the credit risk model according to Credit Information Business Operation law only in part of the personally unidentified information that obtained from credit information company, for example; name, last name, identification number, including any identified information. 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. I also acknowledge that the information subject has the right to disclose it or not. In the event he/she has already given the consent, the information subject still has the right to revoke such consent in any time.

Consent grantor (Primary Applicant's signature)



(Signature the same as given to a copy of the identification card)

Name and surname (block letters) \_\_\_\_\_

Date (D/M/Y) \_\_\_\_\_

## Letter of Consent

The Applicant agrees and consents to Krungthai Card Public Company Limited ("KTC") – regardless of whether KTC has given the Applicant its approval of the credit card or current use of service has ended – to verify, exchange, or disclose personal data or any information to Krung Thai Bank Public Company Limited ("the Bank") and Financial Conglomerate of the Bank in order to consider this application, or any service, or any financial transaction, or receiving of any news or information, or any purpose of marketing and sales promotion, or any request of any privilege and/or any proposal of goods or service, or for statistic, research, analysis, evaluation, or any other purposes which is not against any applicable law. In addition, the Applicant agrees that KTC shall be able to disclose the Applicant's information to Thai Life Assurance Public Company Limited, Prudential Life Assurance (Thailand) Public Company Limited, AIA Company Limited, KrungthaiPanich Insurance Public Company Limited, Cigna Insurance Public Company Limited, Dhipaya Insurance Public Company Limited, Chubb Samaggi Insurance Public Company Limited, and Allianz Ayudhya Assurance Public Company Limited in order to make any proposal and to sell any insurance product to the Applicant.

Consent grantor (Primary Applicant's signature)



(Signature the same as given to a copy of the identification card)

Name and surname (block letters) \_\_\_\_\_

Date (D/M/Y) \_\_\_\_\_

## Letter of Consent for Disclose Information

Made at **Krungthai Card Public Company Limited**

### Individual

I ( Mr.  MRS.  MS.) \_\_\_\_\_ Last Name \_\_\_\_\_

Date of Birth (DD/MM/YY) | | | | | | | | | |

Identification Card No.

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### Foreigner

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 

(Signature the same as given to a copy of the identification card)

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 credit line usage fee (Pay by installments, overdue payment and cash advance)

1 September 2017

Interest	KTC Credit Card
<ul style="list-style-type: none"> <li>Interest and fee maximum               <ul style="list-style-type: none"> <li>- Interest maximum</li> <li>- Credit line usage fee</li> </ul> </li> <li>Penalty for overdue payment               <ul style="list-style-type: none"> <li>- Commencing date for interest and Credit line usage fee calculation</li> <li>- Cash Advance</li> </ul> </li> <li>Interest and fee free period (paid in full amount)</li> <li>Minimum payment required</li> </ul>	18% per annum 15% per annum 3% 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, Paid in full amount. or at least THB 500.
Fee	
<ul style="list-style-type: none"> <li>Joining fee (one time)</li> <li>Annual fee (per annum)               <ul style="list-style-type: none"> <li>Primary card for the first two cards                   <ul style="list-style-type: none"> <li>- KTC Credit cards</li> <li>- KTC VISA INFINITE card</li> <li>- KTC – ROYAL ORCHID PLUS WORLD MASTERCARD card</li> <li>- KTC X VISA SIGNATURE card</li> <li>- KTC X WORLD REWARDS MASTERCARD card</li> </ul> </li> <li>Supplementary card for the first two cards</li> <li>Primary card / Supplementary card for the 3rd card onwards (No fee for KTC X VISA SIGNATURE/ WORLD REWARDS MASTERCARD and KTC VIRTUAL card)</li> <li>Supplementary card of KTC VISA INFINITE, KTC – ROYAL ORCHID PLUS WORD MASTERCARD cards for the 3rd onwards</li> <li>Supplementary card for the 2nd card onwards (For the case of the same supplementary cardholder under the same primary card holder (No fee for KTC VIRTUAL card)</li> </ul> </li> <li>Cash advance fee</li> <li>Card replacement fee (In case of loss/ damage, no fee for KTC VIRTUAL Card)</li> <li>ATM PIN re-issuing fee (No fee for KTC VIRTUAL card)</li> <li>Copy of statement fee</li> <li>Copy of sales slip fee</li> <li>Transaction investigation fee</li> <li>Payment service fee for government entities</li> <li>Check payment returned fee</li> <li>Overdue payment fee</li> <li>Collection expense charge (KTC delegates Win PERFORMANCE Company Limited to operate in the collection of debts.)</li> </ul>	None  None THB 5,000/card/year THB 5,000/card/year THB 5,000/card/year THB 5,000/card/year  None THB 500/card/year THB 5,000/ card/ year  THB 500/card/year 3% of the total cash advance amount (Minimum cash withdrawal of THB 1,000/time)  THB 200/card/time  THB 200/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  1% of total amount/time/card None None THB 100 Baht/Billing cycle
Payment fees (The payment fee rates are subject to the bank/are subject to each particular service provider and shall be directly charged to a customer at the service point)	
<ul style="list-style-type: none"> <li>Payment at KTC Touch</li> <li>Payment at Krung Thai Bank counter</li> </ul>	None None
Remark : For more payment channel & information please visit <a href="http://www.ktc.co.th/ktc/services/paymentchannel">www.ktc.co.th/ktc/services/paymentchannel</a>	

**KTC GOVERNMENT SERVICES card** Interest Rate, Fees, and other Service Charges according to the above schedule: None, except

- Minimum payment : paid in full amount,
- Overdue payment fee : 1.5% of outstanding debts but not less than THB 100, as provided by the relevant laws.
- Payment channels: payments at 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 the 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](http://www.ktc.co.th)

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

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

### Note :

- For more details please visit our website at [www.ktc.co.th](http://www.ktc.co.th) or contact KTC PHONE 02 123 5000
- All interest rates, fees, and charges are not included VAT
- 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 to redeemed towards charges and fees. KTC reserves the right to change, amend the term and conditions, the reward points requited 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 provided 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.)

**Krungthai Card Public Company Limited**

**Product name:**

- All types of KTC VISA /MASTERCARD CLASSIC cards.
- All types of KTC VISA /MASTERCARD GOLD cards.
- All types of KTC TITANIUM MASTERCARD cards.
- All types of KTC VISA /MASTERCARD / JCB PLATINUM cards.
- All types of KTC VISA SIGNATURE/WORLD REWARDS MASTERCARD cards.

**1 September 2017**

**1. What is this product?**

KTC credit card is a credit card for paying for goods and services instead of using cash at stores or businesses nationwide and worldwide displaying VISA / MASTERCARD / JCB sign (depending on the type of card). The repayment term without accruing interest and Credit line usage fee, when the repayment is made in full within a due date, is a maximum of 45 days from the day after the account summary date. You can also withdraw cash advance from credit card.

**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.
- **Cash Advance Amount for Each Withdrawal:** A maximum of 100% of credit limit subject to available credit limit.
- **Interest Rate and Credit line usage fee for Card Usage:** Interest Rate is maximum of 15% per annum and Credit line usage fee is maximum of 3% per annum (accumulate maximum of 18%). Commencing date for interest and Credit line usage fee calculation starts from the posting date.
- **Interest Rate and Credit line usage fee for Cash Advance:** Interest Rate is maximum of 15% per annum and Credit line usage fee is maximum of 3% per annum. Commencing date for interest and Credit line usage fee calculation starts from the transaction date.

**3. What are the service fees for this product?**

- Cash advance fee : 3% of the total cash advance amount (minimum cash withdrawal of Baht 1,000/time)
- Joining fee (one time) None
- Annual fee (per annum):
  - Primary card for the first two cards
    - KTC Credit cards None
    - KTC VISA INFINITE card THB 5,000/card/year
    - KTC – ROYAL ORCHID PLUS WORLD MASTERCARD card THB 5,000/card/year
    - KTC X VISA SIGNATURE card THB 5,000/card/year
    - KTC X WORLD REWARDS MASTERCARD card THB 5,000/card/year
  - Supplementary card for the first two cards None
  - Primary card/Supplementary card for the 3rd card onwards THB 500/card/year  
(No fee for KTC X VISA SIGNATURE/ WORLD REWARDS MASTERCARD and KTC VIRTUAL card)
  - Supplementary card of KTC VISA INFINITE, KTC – ROYAL ORCHID PLUS WORD MASTERCARD cards for the 3rd onwards THB 5,000/card/year
  - Supplementary card for the 2nd card onwards THB 500/card/year  
(For the case of the same supplementary cardholder under the same primary card holder)  
(No fee for KTC VIRTUAL card)
- Card replacement fee THB 200/card/time  
(In case of loss/ damage, no fee for KTC VIRTUAL card)
- ATM PIN re-issuing fee (No fee for KTC VIRTUAL card) THB 200/time
- Copy of statement fee THB 50/card/billing cycle/time
- Copy of sales slip fee THB 200/sales slip
- Transaction investigation fee THB 300 /time/transaction via MASTERCARD and THB100 / time/transaction via VISA and JCB

- Payment service fee for government entities 1% of total amount/time/card
- Check payment returned fee None
- Overdue payment fee None
- Collection expense charge 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 the bank / are subject to each particular 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  
Krung Thai Bank account, Government Savings Bank, Bank of Ayudhya and Kasikorn Bank
  - Payment by mailing check None
  - Payment via Cash Deposit Machine Up to THB 10 /transaction  
Krung Thai Bank, Siam Commercial Bank, Thai Military Bank
  - Payment via Online Application THB 15 /transaction  
TrueMoney Wallet Application, mPAY (For AIS customer only), and Air Pay Wallet
  - Payment at other counters Up to THB 20 /transaction  
Counter Service, TOT Station, Post office, Tesco Lotus, True Money Express in CP Fresh Mart and True Partner, Metropolitan Waterworks Authority (Thailand), mPAY STATION, AIS Shop, Telewiz, Counter Cashier Big C, Counter CenPay
  - Payment via Phone Banking Service Up to THB 25 /transaction  
Krung Thai Bank 02 111 1111, Bank of Ayudhya 1572, Kasikorn Bank 02 888 8888, Siam Commercial Bank 02 777 7777, Thai Military Bank 1558, United Overseas Bank 02 285 1555, Bangkok Bank 1333
  - Payment via Internet Banking Up to THB 25 /transaction  
Krung Thai Bank [WWW.ktbnetbank.com](http://www.ktbnetbank.com), Bank of Ayudhya [www.krungsrionline.com](http://www.krungsrionline.com), Kasikorn Bank [www.kasikornbank.com](http://www.kasikornbank.com), Siam Commercial Bank [www.scbeasy.com](http://www.scbeasy.com), Thai Military Bank [www.tmbdirect.com](http://www.tmbdirect.com), Thanachart Bank [www.thanachartbank.co.th](http://www.thanachartbank.co.th), United Overseas Bank <https://uobcyberbankkg.com>, Government Savings Bank <https://ib.gsb.or.th>, Bangkok Bank <https://ibanking.bangkok.com>
  - Payment via ATM machine Up to THB 25 /transaction  
Krung Thai Bank, Bank of Ayudhya, Kasikorn Bank, CIMB Thai Bank, Siam Commercial Bank, Thai Military Bank, Thanachart Bank, United Overseas Bank, Government Savings Bank, Land & House Bank, Bank of Agriculture and Agricultural Cooperatives, Bangkok Bank
  - Payment at bank counters Up to THB 25 /transaction  
Bank of Ayudhya, Kasikorn Bank, CIMB Thai Bank, Siam Commercial Bank, Thai Military Bank, Tisco Bank, Thanachart Bank, United Overseas Bank, Government Savings Bank, Bank for Agriculture and Agricultural Cooperatives, Land & House Bank, Bangkok Bank

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

#### 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>

#### 5. What are the conditions of this product and your obligations?

- 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.
- 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 at KTC PHONE 02 123 5000

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

- Late Charge Fee on Outstanding Amount: KTC reserves the right to charge interest for default in accordance with the conditions specified by the Bank but not more than 18% per year.
- Collection expense charge : THB 100 /Billing cycle (Excluding VAT)  
KTC delegates Win PERFORMANCE Company Limited to operate in the collection of debts.

## 7. 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.

## 8. What should you do if your contact information changes?

You should contact KTC immediately for accurate and prompt communication with you. You can contact KTC PHONE staff via 02 123 5000 or KTC TOUCH to notify your changed contact information.

## 9. 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](http://www.ktc.co.th) or KTC TOUCH

## 10. More credit card options

- KTC – BANGCHAK VISA PLATINUM/TITANIUM MASTERCARD cards
- KTC – ROYAL ORCHID PLUS VISA PLATINUM/JCB PLATINUM/TITANIUM MASTERCARD cards
- KTC – CASH BACK VISA PLATINUM/TITANIUM MASTERCARD cards

**Warning: A credit card is deemed as a request of loan from KTC.  
You must make repayment in full; otherwise, you will incur interest charges.**

\*The information contained in this document shall be effective onwards until there is any future change. Note: The information above mentioned shall be the information of the product for credit cards in order to make a decision by a customer for applying a service, or for purchasing the said financial product. In the event that a customer agrees to use or purchase the financial product, the said customer shall commit with an application for the service, and terms and conditions of credit agreement of the said service or financial product. In case of any conflict between any information and such application, the said application 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](mailto:fcc@bot.or.th)

### Required Documents for Application

In the case of regular employees:

- Copy of citizen ID card, or
- Copy of government official or state enterprise card or copy of passport, and the copy of house registration.
- Certified monthly salary statement/ monthly salary slip or certified latest 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).

