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

1 October 2026

Subject: Notice of Changes to KTC Points and Cashback Earning Conditions

Dear KTC Credit Cardmembers,

Krungthai Card Public Company Limited ("KTC") would like to inform you that, effective from 1 December 2026 onwards, KTC will change the earning of KTC Points and Cash Back for KTC credit card spending transactions as follows:

1. Spending transactions made with all KTC Credit Cards at merchants in Thailand operating as Discount Stores, Supermarket, Hypermarket and other similarly operating business category under MCC 5310, 5333, 5411, and 5499*:
    - For all KTC credit cards eligible to receive KTC points: the spending amount eligible for KTC points calculation is limited to a maximum of THB 20,000 per MCC, per card, per month.
    - For all KTC CASH BACK credit cards: the spending amount eligible for cash back calculation is limited to a maximum of THB 20,000 per MCC, per card, per billing cycle.

2. Spending transactions made with all KTC UNIONPAY credit cards at merchants registered in New Zealand will no longer earn KTC FOREVER points for spending transactions made.

For more details on KTC points/cashback earning terms and conditions, please visit https://www.ktc.co.th/rewards

Please be informed accordingly,

Yours sincerely.
Krungthai Card Public Company Limited

*Note: MCC 5310 (Discount Stores), 5333 (Hypermarket), 5411(Grocery Stores and Supermarkets) and 5499 (Miscellaneous Food Stores – Convenience Stores and Specialty Markets)