

### Terms and Conditions for exchanging KTC FOREVER point to MAAI point

**Channel for point exchange:** Application KTC Mobile

1. This privilege is provided by Krungthai Card Public Company Limited (“KTC”). For KTC credit card members who have KTC FOREVER points and are MAAI BY KTC members under the same ID card number (“**Member**”) only
2. The total transfer of KTC FOREVER to MAAI Point is limited to no more than 30,000 KTC FOREVER/Transaction/day/user
3. Members can exchange from KTC FOREVER to MAAI points via application KTC Mobile only and when completing the transaction, it cannot be canceled, changed, or returned to cash in any case, whereby the system will display the number of MAAI points that the member has received. which such point can be used immediately
4. Point exchange rate is every 1 KTC FOREVER exchanging to 1 MAAI Point
5. The earned MAAI Point will be valid for 2 years from the date of transaction. MAAI points will expire on December 31 of the 2nd calendar year. Conditions for redeeming points will be as specified by KTC.
6. Further information please contact MAAI BY KTC at 02 123 5678

## Conditions for exchanging points between Bangchak Point and MAAI Point

### Conditions for exchanging from Bangchak points to MAAI points

**Period of benefit:** 1 February 2025 – 31 December 2026

**Channel for point exchange:** Bangchak application

1. This privilege is provided by Bangchak Corporation Public Company Limited or Bangchak gas station (“ **Company** ”) for Bangchak members who are members of MAAI BY KTC of Krungthai Card Public Company Limited (“ **KTC** ”) under the same ID card number (“ **Member** ”) only.
2. Members can make a transaction to exchange points through the feature. “Point Exchange” on the application Bangchak .Points earned can be checked via application MAAI BY KTC.
3. The rate for point exchange of Bangchak points is the minimum 20 points per time by every 20 Bangchak Points to get 22 MAAI points, with a maximum redemption limit 1,500 Bangchak Points per time and per day and not more than 10,000 points per month.
4. When the point exchange transaction is completed, the system will deduct the accumulated Bangchak points immediately and the member cannot cancel the transaction, change it, or return it to cash in any case .
5. The earned MAAI Points will be valid for 2 years from the date of transaction, whereby the points will expire on December 31 of the 2nd calendar year. Conditions for using the points will be as specified by KTC.
6. In the event that a member fills in the details of member number , phone number or ID number is incorrect, the company reserve the right to be responsible in all cases.
7. The Company will collect, use and disclose personal information of Bangchak members to Krungthai Card Public Company Limited for the purpose of transaction between Bangchak point and MAAI point.
8. Further information about the transaction of point exchange via the Bangchak application, please contact Bangchak Call Center 1651 ( press 4) from 8:00 a.m. - 9:00 p.m.
9. Further information about MAAI Point or MAAI BY KTC application, please contact MAAI BY KTC 02 123 5678.

### Conditions for exchanging MAAI point to Bangchak point

**Period of benefits :** 1 February 2025 – 31 December 2026

**Channel to exchange points:** MAAI BY KTC Application

1. This privilege is provided by Krungthai Card Public Company Limited (“ **KTC** ”). For MAAI BY KTC members who are Bangchak members of Bangchak Corporation Public Company Limited or Bangchak gas stations under the same ID card number (“ **Member** ”) only . ( Passport number cannot be used )
2. Members can exchange MAAI point to Bangchak point through the MAAI BY KTC application only. When the transaction is completed, the transaction cannot be canceled, changed, or returned to cash in any case. Where members can check the number of received Bangchak points through the Bangchak application.
3. Point exchange rate Minimum at 220 MAAI Points per time and every 220 MAAI Point will get 100 Bangchak points. with a
4. maximum redemption limit 3,300 MAAI Points per time and per day and not more than 22,000 points per month. Conditions for redeeming the earned Bangchak Points will be as specified by Bangchak Corporation Public Company Limited.
5. Further information about exchanging MAAI points or MAAI BY KTC application, please contact MAAI BY KTC at 02 123 5678.
6. Further information about Bangchak points or Bangchak application, please contact Bangchak Call Center 1651 ( press 4) from 8:00 a.m. - 9:00 p.m.

### Conditions for exchanging points between ONESIAM Coin and MAAI Point

#### Conditions for point redemption ONESIAM Coin to MAAI point

**Period of granting benefits :** 21 April 2026 – 31 December 2026

**redemption channel :** Application MAAI BY KTC

1. This privilege is provided by Velocity City Co.,Ltd. (“ **Company** ”) for ONESIAM members. ONESIAM Member that is a member MAAI BY KTC of Krungthai Card Public Company Limited (“ **KTC** ”) under the same ID card number and phone number (“ **Member** ”) only
2. Members can redeem ONESIAM Coin for MAAI Points via application MAAI BY KTC only
3. exchange rate ONESIAM Coin minimum 800 points per time by every 800 ONESIAM Coins to get 1,000 MAAI points with no limit on the number of times per day
4. Once the point redemption transaction has been completed, the member cannot cancel the transaction, change it, or return it to cash in any case . The member can check the number of points. MAAI received through the application MAAI BY KTC Conditions for using MAAI points are as specified by KTC.
5. Earned MAAI Points will be valid for 2 years from the date of point redemption . Points will expire on December 31 of the 2nd calendar year . Conditions for using points will be as specified by KTC.
6. The company reserves the right to change terms, conditions, criteria, regulations, policies and/or any privileges related to the accumulation, use, exchange and/or transfer of points . ONESIAM Coin (including termination or suspension of various privileges), whether in whole or in part, at any time, in accordance with the law.
7. For more information about ONESIAM Coin, please contact 02-111-6161 Monday - Sunday from 8:00 a.m. - 12:00 p.m. or email [contact@onesiam.com](mailto:contact@onesiam.com).
8. Ask for more information about MAAI Point or MAAI BY KTC application Please contact MAAI BY KTC 02 123 5678

#### Conditions for converting MAAI Point to ONESIAM Coin

**Period of granting benefits :** 21 April 2026 – 31 December 2026

**redemption channel :** Application ONESIAM and Application MAAI BY KTC

1. This benefit is provided by Krungthai Card Public Company Limited (“ **KTC** ”) For MAAI BY KTC members who are ONESIAM Member of Velocity City Co., Ltd. under the same ID card number and phone number only (“ **members** ”)
2. Members can redeem MAAI Points for ONESIAM Coin through the application MAAI BY KTC or application ONESIAM
3. Once the point redemption transaction has been completed, the member cannot cancel the transaction, change it, or return it to cash in any case . The member can check the amount of points. ONESIAM Coin received through the application ONESIAM
4. exchange rate Minimum MAAI 1,000 Points per time by every 1,000 MAAI Points will receive 800 ONESIAM Coins. There is no limit to the number of times per day.
5. Conditions for using ONESIAM Coin received will be in accordance with Velocity Co., Ltd.
6. Ask for more information about MAAI Points redemption or making transactions through the MAAI BY KTC Application, please contact MAAI BY KTC 02 123 5678
7. Ask for more information about ONESIAM Coin or applications One Siam, please contact 02-111-6161 Monday - Sunday from 8:00 a.m. - 12:00 p.m. or email [contact@onesiam.com](mailto:contact@onesiam.com)

## Terms and Conditions for exchanging points between M POINT to MAAI Point

### Conditions for exchanging M POINT points for MAAI points

**Period of benefits :** 1 May 2024 - 31 December 2026

**Channel for point exchange:** "M Card" Application

1. This benefit is provided by The Mall Group Company Limited (" Company ") for members. M Card who is also a member of MAAI BY KTC of Krungthai Card Public Company Limited (" KTC ") under the same ID card number (" Member") only.
2. Members can exchange point through the M Card Application. They can check the MAAI points received through the MAAI BY KTC application.
3. Transfer M POINT minimum 800 points per time, every 800 points M POINT will receive 1,000 MAAI points . However, the maximum transfer limit is not more than 50,000 M POINT / member / month.
4. When completing the points redemption transaction , the system will deduct points M POINT immediately and members cannot cancel the transaction, change it, or return it for cash. In any case
5. Earned MAAI points are valid for 2 years from the date of redemption. The points will expire on December 31 of the second calendar year . Conditions for using points will be as specified by KTC.
6. The Company will collect, use and disclose personal information of M POINT members to Krungthai Card Public Company Limited for the purpose of exchanging accumulated points between M POINT and MAAI points
7. For more information about accumulated M POINT or M Card Application, please contact M Card Call Center 02 789 5555
8. For more information about MAAI points or the MAAI BY KTC application, please contact MAAI BY KTC 02 123 5678.

### Conditions for exchanging MAAI points for M POINT

**Period of benefits :** 1 May 2024 - 31 December 2026

**Channel for point exchange :** MAAI BY KTC application

1. This benefit is provided by Krungthai Card Public Company Limited (" KTC ") for MAAI BY KTC members who are M POINT members. of The Mall Group Company Limited under the same ID card number (" Member ") only.
2. Members can exchange MAAI points to M POINT through the MAAI BY KTC application only and when the points exchange transaction is complete. The transaction cannot be canceled, changed, or refunded for cash. In any case Members can check the number of M POINT received through M Card Application.
3. Minimum redemption rate for MAAI points is 1,000 points per time. Every 1,000 MAAI points will receive 800 M POINT. There is no maximum redemption limit for points and number of times.
4. Earned M POINT will be valid for 3 calendar years from the year in which the accumulated M POINT were received and will expire on December 31 of every year.
5. Conditions for using M POINT will be as determined by The Mall Group Company Limited.
6. For more information about redeeming MAAI points or making transactions through the MAAI BY KTC application, please contact MAAI BY KTC 02 123 5678.
7. For more information about M POINT accumulation or M Card Application, please contact M Card Call Center 02 789 5555

## Conditions for exchanging points between blueplus+ Point to MAAI Point

### Conditions for exchanging blueplus+ Point to MAAI Point

**Period of benefits:** 1 May 2025 - 31 December 2026

**Channel for point exchange:** blueplus+ Application

1. This promotional campaign (the "Promotion") is organized by PTT Oil and Retail Business Public Company Limited ("PTT") to provide benefits to PTT blueplus+ members (the "Member(s)") who have accumulated blueplus+ points, have registered to use the blueplus+ application (the "blueplus+ App"), and are members of MAAI BY KTC of Krungthai Card Public Company Limited ("KTC"), subject to specified conditions only.
2. Member(s) must have a remaining point balance at the time of transaction equal to or greater than the minimum rate per transfer to be eligible for this Promotion.
3. The transfer of blueplus+ points to MAAI points start at every 14 blueplus+ points, receiving 15 MAAI points. This transaction must be executed through the blueplus+ App. The maximum transfer is 3,990 blueplus+ points per person per month.
4. The transfer of points between PTT blueplus+ Member(s) and MAAI BY KTC member(s) must be for the same individual, with matching identification numbers.
5. blueplus+ points will be deducted immediately upon successful completion of the transaction, and Member(s) will receive MAAI points instantaneously.
6. Once blueplus+ points and/or MAAI points have been exchanged, the transaction cannot be cancelled, altered, or converted to cash under any circumstances.
7. Upon transferring blueplus+ points to MAAI points, the MAAI points will have a validity period of 2 years from the calendar year of the transaction. The points will expire on December 31<sup>st</sup> of the second calendar year.
8. For additional information regarding blueplus+ points transfer or the blueplus+ App, please contact 1365 Contact Center.

### Conditions for exchanging MAAI Point to blueplus+ Point

**Period of benefits:** 1 May 2025 - 31 December 2026

**Channel for point exchange:** MAAI BY KTC Application

1. This promotional campaign (the "Promotion") is organized by Krungthai Card Public Company Limited ("KTC") to provide benefits to MAAI BY KTC members (the "Member(s)") who have MAAI points, have registered to use the MAAI BY KTC application (the "MAAI BY KTC App"), and are PTT blueplus+ members of PTT Oil and Retail Business Public Company Limited ("PTT"), subject to specified conditions only.
2. Member(s) must have a remaining point balance at the time of transaction equal to or greater than the minimum rate per transfer to be eligible for this Promotion.
3. The transfer of MAAI points to blueplus+ points start at every 39 MAAI points, receiving 12 blueplus+ points. This transaction must be executed through the MAAI BY KTC App. The maximum transfer is 5,070 MAAI Points per person per month.
4. The transfer of points between MAAI BY KTC member(s) and PTT blueplus+ Member(s) must be for the same individual, with matching identification numbers.
5. MAAI points will be deducted immediately upon successful completion of the transaction, and members will receive blueplus+ points instantaneously.
6. Once MAAI points and/or blueplus+ points have been exchanged, the transaction cannot be cancelled, altered, or converted to cash under any circumstances.
7. Upon transferring MAAI points to blueplus+ points, the conditions for using blueplus+ points and their expiration date are subject to PTT's conditions.
8. For more information, please visit <https://www.ktc.co.th/maai/crm#maai-transfer>. For inquiries regarding MAAI point transfers or the MAAI BY KTC application, please call 02 123 5678.

## Conditions for exchanging points between AirAsia points to MAAI Point

### Conditions for redeeming AirAsia points to MAAI points

Benefits period: 24 September 2024 – 31 December 2026

Redemption channel: "AirAsia MOVE" application

1. This promotion ("**Promotion**") is organized by Big Life (Thailand) Co., Ltd. ("**Company**") to provide benefits to AirAsia member ("**Member**") who have accumulated AirAsia points which is registered to use the AirAsia MOVE application ("**AirAsia MOVE App**") and who is a member of MAAI BY KTC members of Krungthai Card Public Company Limited ("**KTC**") according to the specified conditions only.
2. The Member shall have points remaining at the time of the transaction more than or equal to the minimum rate per redemption to be eligible to redeem points under this program.
3. The conversion of AirAsia points to MAAI points starts at every 200 AirAsia points, receiving 80 MAAI points, by making a transaction via the AirAsia MOVE application.  
Remarks : The total transfer of AirAsia points for all members is limited to no more than 100,000 AirAsia points per month (in order of transferring points first-last).
4. The transfer of AirAsia points and MAAI BY KTC member shall be by the same person with the same ID card number.
5. AirAsia points will be deducted immediately after the transaction is completed and the member will receive MAAI points immediately.
6. When AirAsia points and/or MAAI points are exchanged, the exchanged points cannot be cancelled, changed or cashed out under any circumstances.
7. When AirAsia points are converted to MAAI points, the MAAI points will be valid for 2 years from the calendar year in which the transaction was made, and will expire on 31 December of the second calendar year.
8. For more information on redeeming AirAsia points or the AirAsia MOVE app, please contact [askrewards.th@airasia.com](mailto:askrewards.th@airasia.com)

### Conditions for redeeming MAAI points to AirAsia points

Benefits period: 24 September 2024 – 31 December 2026

Redemption channel: MAAI BY KTC application

1. This promotion ("**Promotion**") is organized by Krungthai Card Public Company Limited ("**KTC**") to provide privileges to MAAI BY KTC members ("**Members**") who have MAAI points, who register to use the MAAI BY KTC application ("**MAAI BY KTC application**") and are AirAsia members of Big Life (Thailand) Company Limited ("**Company**") according to the specified conditions only.
2. Members must have points remaining at the time of the transaction more than or equal to the minimum rate per redemption to be eligible to redeem points under this program.
3. The conversion of MAAI points to AirAsia points starts at every 250 MAAI points, earning 100 AirAsia points, by making transactions via the MAAI BY KTC application.  
Remarks : There is no limit on the maximum points redemption. and the number of times throughout the program.
4. The transfer of MAAI BY KTC members' points and AirAsia members must be the same person with the same member number.
5. MAAI points will be deducted immediately after the transaction is completed and members will receive AirAsia points immediate.
6. When MAAI points and/or AirAsia points are exchanged, the exchanged points cannot be cancelled, changed or cashed out under any circumstances.
7. When MAAI points are transferred to AirAsia points, the terms and conditions for using AirAsia points and the expiration date are as determined by the company.
8. For more information about MAAI points redemption or making transactions via the MAAI BY KTC app, please contact MAAI BY KTC at 02 123 5678.