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APPLICATION FORM

KTC VISA/MASTERCARD/JCB/UNIONPAY

Use when necessary and pay back in full and on time to avoid a maximum 16% interest rate

ver.(2026-JUN)

APPLICATION FORM: KTC VISA/MASTERCARD/JCB/UNIONPAY

Sales Representative

Recommender

Type of KTC Credit Card

☐ KTC VISA SIGNATURE ☐ KTC WORLD REWARDS MASTERCARD ☐ KTC JCB ULTIMATE ☐ KTC UNIONPAY DIAMOND

☐ KTC VISA PLATINUM ☐ KTC PLATINUM MASTERCARD ☐ KTC JCB PLATINUM ☐ KTC UNIONPAY PLATINUM

☐ KTC DIGITAL PLATINUM VISA ☐ KTC DIGITAL PLATINUM MASTERCARD

☐ KTC DIGITAL VISA SIGNATURE ☐ KTC DIGITAL WORLD REWARDS MASTERCARD

You can request a Numberless Physical Card via KTC Mobile app after activating the KTC DIGITAL Credit Card

☐ (Please specify) ____________________

☐ If you want to apply KTC – ROYAL ORCHID PLUS Credit Card

Please fill in your Royal Orchid Plus member number

☐ If you want to apply KTC – BANGKOK AIRWAYS Credit Card

Please fill in your Flyer Bonus member number

For more Credit Cards details and privileges

Purpose of applying for the product you selected above *(You may select more than one)*

☐ Pay for goods/services ☐ Daily expenses ☐ Other (please specify)____________________

Personal Information of the Primary Card Applicant

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) (At least 20 years old)

ID Card No. ___ – ________ – ________ – ____ – __

Passport No. ____________________Nationality____________________

Current Address/Contact 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) ____________________

Primary Card Applicant's signature ____________________

(Signature shall be the same as signing in copy of the identification card) Date (D/M/Y) ____________________

Type of Residence (Duration:__________Years__________ Months)

☐ House ☐ Townhouse ☐ Condo/Apartment/Mansion/Dormitory

Education ☐ Less than High School ☐ Diploma ☐ Bachelor's degree ☐ Higher than Bachelor's degree

Marital Status ☐ Single ☐ Divorce ☐ Widowed ☐ Married

Name of Spouse ______________________________

Mobile Phone ______________________________

Employment Status ☐ Government (Government Officer/State Enterprise Employee) ☐ Freelancer

☐ Company/Limited Partnership ☐ Business Owner ☐ Others (Please specify)______________________________

Business Type

☐ Royal Thai Army/Navy/Air Force/Police

☐ Hotel

☐ Retails/Wholesales/Department Store

☐ Consultant

☐ Industrial / Manufacturing Sector

☐ Educational Institute/Tutor

☐ Government Agency

☐ Utilities/Electricity/Water Supply/Energy

☐ Telecommunication

☐ Bank/Financial Institute/ Security Company

☐ Other (please specify)______________

☐ Medical center/Medical Care/Hospital

☐ Airline/Airport Operator

☐ Services/Entertainment/ Tourism/Restaurant

☐ Real Estate and Construction

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 __________

Position__________________ Duration: __________Years__________ Months__________

Income Detail (Minimum Income 15,000 Baht/Month)

Basic Income / Month ______________________________

Card Delivery Address ☐ Current Address ☐ Office Address

Statement Delivery Channel

KTC will deliver your statement via electronic channel based on your information provided to KTC. Should you prefer to receive your statement via post, you can make a request through KTC PHONE 02 123 5000 or KTC Mobile Application.

Notice Delivery Channel Regarding Interest Rate Changes / Contract Termination/ Credit Rejection / or Other Notices as Required under the Credit Information Business Act

I would like to receive the above notices from KTC via email address / electronic channel provided in this application form, applicable to all types of KTC credit cards, including all supplementary cards (if any). If no selection is made or if any technical issue arises, KTC will deliver such notices by post to the current address. The preferred channel may be updated by contacting KTC PHONE 02 123 5000.

Please select the payment date of every month. (Check only one box)

☐ 1-3 ☐ 4-6 ☐ 7-10 ☐ 11-15 ☐ 16-20 ☐ 21-24

Primary Card Applicant's signature ______________________________

(Signature shall be the same as signing in copy of the identification card) Date (D/M/Y) ______________________________

Personal Information of the Supplementary Card Applicant

Primary Cardholder details

First-Last Name ☐ Mr. ☐ Miss ☐ Mrs.____

Primary Card No. ☐☐☐☐ – ☐☐ x x – x x x x – ☐☐☐☐

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 10,000 Baht)

Please Specify Credit Card type ____

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 / Contact Address

☐ Same as Primary Card Address ☐ Others (Please specify) ________________________________

____

E-mail [________________________] @ [____________________]

Mobile Phone ____________________ Telephone __________________

Registration Address

☐ Same as ID CARD ☐ Same as Current Address ☐ 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 ________

Position____________________ Duration:_____________Years____________ Months _____________

Relationship to Primary Cardholder ☐ Spouse ☐ Parent ☐ Children ☐ Others__________________

Purpose of applying for the product you selected above *(You may select more than one)*

☐ Pay for goods/services ☐ Daily expenses

☐ Other (please specify)____

KTC Officer use only

☐ Approved ☐ Non-approved ☐ Cancel

Credit limit____________________Baht / Cycle________/ Approved by________________________________

Card Number (1)________________________________ Card Number (2)________________________________

Primary Card Applicant's signature ____

(Signature shall be the same as signing in copy of the identification card) Date (D/M/Y) ____________________

General Agreement

By signing below, the primary card applicant and/or supplementary card applicant (hereinafter collectively referred to as the "Applicant") certifies that all information provided in this application (the "Application") is true and correct in all respects, as well as agrees to be bound by and consents to Krungthai Card Public Company Limited ("KTC") the following terms and conditions:

(1) Upon submitting this Application, the Applicant understands and agrees to the terms and conditions for using the KTC credit card (the "Credit Card"), including the terms, provisions, and conditions for services related to the Credit Card, as attached to this Application. The Applicant also consents to receive updates to the terms and conditions for using the Credit Card, which may occur from time to time following the approval of this Application (the "Terms"). These Terms shall form an integral part of this Application. The Applicant agrees to adhere to these Terms, including any other terms communicated via telephone, internet, electronic media, or other designated communication channels by KTC, as well as the applicable interest rates, penalties, service fees, and/or other expenses related to the use of the Credit Card, services, and/or any financial transactions. These will be communicated in the form of documents, letters, electronic data, websites, or any other communication channel used by KTC, whether existing or updated in the future. KTC shall inform the Applicant of such updates through the method prescribed in the Terms. The Applicant also agrees to accept full responsibility for all expenses, product/service fees, cash withdrawal fees, and/or any debts incurred from the use of both primary and supplementary credit cards, services, and/or financial transactions with KTC. (2) In the case of supplementary card application, the supplementary card applicant is permitted by the primary card applicant to apply for the supplementary card. The supplementary card applicant agrees to be jointly liable, as a co-debtor, with the primary card applicant for any debts incurred in connection with the use of the supplementary credit card. (3) The Applicant accepts that the approval of this Application for the Credit Card, as well as the use of services and financial transactions, is solely at KTC's discretion. KTC is not obligated to return the Application form and any supporting documents submitted, except in cases where the Application is rejected. In such instances, the Applicant may request the return of supporting documents within 30 days of being informed of the decision. Furthermore, the Applicant allows KTC to continually retain, use, or disclose their personal data for the purpose of reviewing the Applicant's application history according to KTC's Credit Card membership application policy. (4) The Applicant consents to KTC collecting, using, or disclosing the Applicant's personal data to KTC's co-brand partners, outsourced service providers, business partners in the insurance, travel, and tourism industries. This is to enable KTC and/or such third parties to fulfil contractual obligations, process the Applicant's Application, provide service support, deliver related information and updates, offer privileges and promotions, collect debts, or provide services tailored to the Applicant's needs. (5) The Applicant agrees to receive updates, benefits, promotions, or marketing communications related to KTC's services, in the form of SMS, email, computer data, through internet platforms, the KTC Mobile app, email address, postal mail, or other designated communication channels. (6) The Applicant warrants and certifies that any personal data or other information of third parties provided in this Application and/or in any relevant documents, or that may later be informed to KTC, the Applicant has received consent from such persons to collect, use, or disclose their data to KTC, co-brand partners, or outsourced service providers for the purpose of fulfilling contractual obligations and processing the Applicant's Application. (7) The Applicant acknowledges the Personal Data Protection Notice for Customer pursuant to Personal Data Protection Notice of KTC as published at www. ktc.co.th/pdpa. The Applicant understands that this notice may be amended or updated in the future.

Attention!

• For partial or overdue repayment, the interest will be calculated from the posting date, and the debt collection fee may be charged. • Customer should understand the product and conditions before submitting the application. Should you have any query, please contact the agent or KTC PHONE 02 123 5000

Primary Card Applicant's signature	Supplementary Card Applicant's signature
✍ ______________________	✍ ______________________
(Signature shall be the same as signing in copy of the identification card)	(Signature shall be the same as signing in copy of the identification card)
Date (D/M/Y) ______________________	Date (D/M/Y) ______________________

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

(Whether consent or not, shall not affect the consideration for providing the products or services.)

I agree and consent to Krungthai Card Public Company Limited (KTC), a member of the National Credit Bureau Co., Ltd., to use my information , only the part that does not contain my personal identity, for example; name, last name, identification number, including any identified information, as factor for preparing the credit risk model according to Credit Information Business Operation law. I further agree that any duplicate and any copy, photograph, electronic data, or facsimile which have been made as a copy of this original consent 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 agree or disagree. In the event that the consent has already been given, the information subject can later on change to disagree as well.

Consent grantor (Primary Card Applicant's signature)

✍ ____________________

(Signature shall be the same as signing in copy of the identification card)

Date (D/M/Y) ____________________

Letter of Consent for Collection, Use, and Disclosure of the Personal Data

(Whether consent or not, shall not efect the consideration for providing the products or services.)

I agree and consent to Krungthai Card PCL ("KTC") to collect, use, or disclose my personal data to Krung Thai Bank PCL (the "Bank"), Financial Conglomerate of the Bank*, or business alliance which consist of Thai Life Insurance PCL, Prudential Life Assurance (Thailand) PCL, AIA Co., Ltd., Dhipaya Insurance PCL, Chubb Samaggi Insurance PCL, Krungthai Panich Insurance PCL, and Allianz Ayudhya Assurance PCL in order to inform the news/information, offer promotions, give privileges, sell products/services via email, telephone, application or any communication channel.

☐ I agree ☐ I do not agree

I acknowledge that the personal data processing under this consent shall operate within the specific period as state in the Personal Data Protection Notice for Customer in accordance with Personal Data Protection Policy of KTC. I have read and understood the details and activities of the personal data processing, including all rights which I have according to such Notice. Please see more details about the Notice at www.ktc.co.th/pdpa

Primary Card Applicant's

✍ ____________________

(Signature shall be the same as signing in copy of the identification card)

Date (D/M/Y) ____________________

*For more information of Financial Conglomerate of the Bank, please go to www.ktc.co.th/en/about/company-shareholding-structure

Letter of Consent for Disclose Information

Made at____

Individual

I (☐ Mr. ☐ MRS. ☐ MS.)____________________________Last Name____________________________

Date of Birth (DD/MM/YY)

☐ Identification Card No.

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____

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 constituents 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 Rate and Fee (Pay by installments, overdue payment and cash withdrawal)

1 July 2026

Interest	KTC Credit Card
• Interest Rate (all types of credit cards)	16% per annum
• Commencing date for interest calculation	
Spending transactions	starting from the posting date
Cash Withdrawal transactions	starting from transaction date
• Interest free period (paid in full amount)	Up to 45 days from the day after the account summary date (For spending transactions)
• Minimum payment required (KTC VISA INFINITE (all types) /KTC WORLD MASTERCARD (all types) / KTC UNIONPAY ASIA PRESTIGE DIAMOND and KTC VISA CORPORATE credit card cannot make a minimum payment)	10% of the total amount of monthly statement, but not less than THB 500.

Fee	
• Joining fee (one time)	None
• Annual fee (per annum)	
Credit Card for Individual	
Primary card	
• For all type of KTC VISA INFINITE/KTC WORLD MASTERCARD /KTC X VISA SIGNATURE and KTC X WORLD REWARDS MASTERCARD credit cards	THB 5,000/card/year
• For KTC UNIONPAY ASIA PRESTIGE DIAMOND credit card	THB 10,000/card/year
• For other types of credit card with no annual fee	
• For holding 1 card	None
• For holding 2 or more credit cards and of the same brand (Visa/Mastercard/JCB/UnionPay)	THB 500/card/year (only for the subsequent cards of the same brand)
Supplementary Card	
• For all type of KTC VISA INFINITE/KTC WORLD MASTERCARD credit cards (Maximum of 2 cardholders)	None
• For KTC UNIONPAY ASIA PRESTIGE DIAMOND credit card (Maximum of 2 cardholders)	THB 10,000/card/year
• For all type of KTC X VISA SIGNATURE, KTC X WORLD REWARDS MASTERCARD credit cards and other types of credit card with no annual fee	
• For the 1st - 2nd supplementary cardholders	None
• For holding 2 and more supplementary card under the same primary cardholder	THB 500/card/year (only for the 2nd card onwards)
• For the 3rd supplementary cardholder onwards under the same primary cardholder	THB 500/card/year
Credit Card for Organization	
• For KTC VISA CORPORATE and KTC VISA COMMERCIAL credit card	None
• Cash withdrawal fee	2.5% of the total Cash withdrawal amount (Minimum cash withdrawal of THB 500/time)
• Card replacement fee (In case of loss/ damage)	THB 200/card/time
• ATM PIN re-issuing fee	THB 50/time
• Copy of statement fee	THB 50/card/billing cycle/time
• Copy of sales slip fee (KTC VISA and MASTERCARD credit card (all types) cannot request any copy of sales slip)	THB 200/sales slip
• Transaction investigation fee	THB 300/time/transaction via Mastercard THB 100/time/transaction via Visa THB 100/time/transaction via JCB THB 100/time/transaction via UnionPay
• Payment service fee for government entities	1% of total amount/time/card
• Check payment returned fee	None
• Overdue payment fee	None
• Collection expense charge	
• Natural person: Overdue debt 1 billing cycle	THB 50/collection cycle
Overdue debt more than 1 billing cycle	THB 100 /collection cycle
• Juristic person (except KTC GOVERNMENT SERVICES Card)	THB 100 /collection cycle

KTC delegates Win PERFORMANCE Company Limited to operate in the collection of debts.

Payment fees (The payment fee rates are subject to each bank/service provider and shall be directly charged to a customer at the service point)

• Payment at KTC TOUCH	None	• Payment at other counters	Up to THB 20 /transaction
• Payment at Krung Thai Bank counter	None	• Payment via Phone Banking Service	Up to THB 25 /transaction
• Payment by mailing check	None	• Payment via Internet Banking	Up to THB 25 /transaction
• Payment via Cash Deposit Machine	Up to THB 10 /transaction	• Payment via ATM machine	Up to THB 25 /transaction
• Payment via Mobile Application	Up to THB 15 /transaction	• Payment at bank counters	Up to THB 25 /transaction
• Payment by direct debit	Up to THB 20 /transaction		

Remark: For more payment channel & information please visit www.ktc.co.th/en/support/payment-channel/credit-card/ktb

KTC GOVERNMENT SERVICE CARD

Interest, Fees, and other Service Charges according to the above table: None,

Exempt for:

- Repayment: Paid in full amount
- Overdue payment fee: 1.3% of the billing amount, but not less than 100 baht and not exceeding the maximum allowed by relevant laws.
- Payment channels: KTC TOUCH/Krung Thai Bank's counters and/or Direct Debit only.
- Payment fee: None.

Calculating of the Currency Conversion Fees

For transactions in foreign currencies, the cardholder acknowledges and agrees that KTC will charge currency conversion fees not exceeding 2.0% of the preliminary reference exchange rate of the card network company of which KTC is a member, to protect against risks arising from such currency conversion. If such foreign currency is not US dollars, transactions in such foreign currency may be converted to US dollars before conversion to Thai baht for KTC billing. For more information about the calculation, the cardholder may visit www.ktc.co.th. The cardholder may check the exchange rates for preliminary reference from the following websites ;

- **For VISA card :**
  https://www.visa.co.th/en_TH/support/consumer/travel-support/exchange-rate-calculator.html
- **For MASTERCARD card:**
  https://www.mastercard.com/content/mastercardcom/global/en/personal/get-support/convert-currency.html
- **For JCB card :**
  http://www.jcb.co.jp/r/globalrate.html
- **For UNIONPAY card:**
  https://www.unionpayintl.com/th/rate/

Note:

- For more details, please visit our website at www.ktc.co.th or contact KTC PHONE 02 123 5000
- All interest, fees, and charges are not included VAT
- No Annual fee, Card replacement fee (In case of loss/damage) and ATM PIN re-issuing fee for all types of KTC VIRTUAL credit cards.
- KTC may allow 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 be redeemed towards charges and fees.
- If you withdraw cash via credit card at ATM overseas, you may be charged an International Access Fee at the rate specified by the bank/financial institute owning the ATM. The fee is deemed part of such cash withdrawal in each time.

Table of KTC Credit Card Disclosures	Krungthai Card Public Company Limited
(Please read this table of product disclosures and study the details and conditions carefully, before making a decision to purchase or use the product.) **1 July 2026**	**Product name:** • All types of KTC VISA INFINITE/WORLD MASTERCARD /UNIONPAY ASIA PRESTIGE DIAMOND credit cards • All types of KRUNGTHAI VISA credit cards • All types of KTC VISA SIGNATURE /WORLD REWARDS MASTERCARD/JCB ULTIMATE /UNIONPAY DIAMOND credits cards • All types of KTC VISA/MASTERCARD/JCB /UNIONPAY PLATINUM credit cards • KTC VISA COMMERCIAL/CORPORATE credit cards

1. What is this product?

KTC credit cards is a credit card for payment of goods, services, or any other expenses instead of using cash at shops or service points nationwide and worldwide that bear the logo of VISA /MASTERCARD/JCB/UNIONPAY (depending on the credit card type). The repayment is required afterwards. If the full payment is made by the due date, within a maximum period of 45 days from the account summary date, no interest will be charged. Additionally, Cash withdrawal is also available, depending on the credit card type.

2. What are the key features of this product?

- **Credit Limit:** Maximum approved credit limit is subject to KTC's credit assessment criteria, with a maximum of 5 times the average monthly income, in accordance with the criteria set by the Bank of Thailand.
- **Minimum repayment:** 10% of the total amount stated in the monthly statement but not less than THB 500 (except for all types of KTC VISA INFINITE/KTC WORLD MASTERCARD
- /KTC UNIONPAY ASIA PRESTIGE DIAMOND and KTC VISA CORPORATE, which do not offer a minimum repayment option).
- **Cash withdrawal amount per transaction**: Up to 100% of the available credit limit at the time of withdrawal, subject to the type of credit card and the cash withdrawal channel used.
- **Interest rate:** Effective Interest Rate of up to 16% per annum applies in the case of minimum payment (partial payment), late payment, or non-payment, calculated from the posting date.
- **Interest on cash withdrawals:** Effective Interest Rate of up to 16% per annum, calculated from the transaction date.

3. What are the service fees for this product?

• Joining fee (one time)	None
• Annual fee (per annum)	
<u>**Credit Card for Individual**</u>	
Primary card	
• For all type of KTC VISA INFINITE/KTC WORLD MASTERCARD /KTC X VISA SIGNATURE and KTC X WORLD REWARDS MASTERCARD credit cards	THB 5,000/card/year
• For KTC UNIONPAY ASIA PRESTIGE DIAMOND credit card	THB 10,000/card/year
• For other types of credit card with no annual fee	
• For holding 1 card	None
• For holding 2 or more credit cards and of the same brand (Visa/Mastercard/JCB/UnionPay)	THB 500/card/year (only for the subsequent cards of the same brand)

Supplementary Card

• For all type of KTC VISA INFINITE/KTC WORLD MASTERCARD credit cards (Maximum of 2 cardholders)	None
• For KTC UNIONPAY ASIA PRESTIGE DIAMOND credit card (Maximum of 2 cardholders)	THB 10,000/card/year
• For all type of KTC X VISA SIGNATURE, KTC X WORLD REWARDS MASTERCARD credit cards and other types of credit card with no annual fee	
• For the 1st - 2nd supplementary cardholders	None
• For holding 2 and more supplementary card under the same primary cardholder	THB 500/card/year (only for the 2nd card onwards)
• For the 3rd supplementary cardholder onwards under the same primary cardholder	THB 500/card/year

<u>**Credit Card for Organization**</u>

• For KTC VISA CORPORATE and KTC VISA COMMERCIAL credit card	None
• Cash withdrawal fee	2.5% of the total cash advance amount (Minimum cash withdrawal of THB 500/time)
• Card replacement fee (In case of loss/ damage)	THB 200/card/time
• ATM PIN re-issuing fee	THB 50/card/time
• Copy of statement fee	THB 50/card/billing cycle/time
• Copy of sales slip fee (KTC VISA and MASTERCARD credit card (all types) cannot request any copy of sales slip)	THB 200/sales slip
• Transaction investigation fee	THB 300/time/transaction via Mastercard THB 100/time/transaction via Visa THB 100/time/transaction via JCB THB 100/time/transaction via Unionpay
• Payment service fee for government entities	1% of total amount/time/card
• Check payment returned fee	None
• Overdue payment fee	None
• Collection expense charge	
• Natural person — Overdue debt 1 billing cycle	THB 50/collection cycle
Overdue debt more than 1 billing cycle	THB 100 /collection cycle
• Juristic person (except KTC Government Services Card)	THB 100 /collection cycle

KTC delegates Win PERFORMANCE Company Limited to operate in the collection of debts.

- **Payment fees** (The payment fee rates are subject to each bank / 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 mailing check	None
- Payment via Cash Deposit Machine	Up to THB 10/transaction
- Payment via Mobile Application	Up to THB 15/transaction
- Payment by direct debit	Up to THB 20/transaction
- Payment at other counters	Up to THB 20/transaction
- Payment via Phone Banking Service	Up to THB 25/transaction
- Payment via Internet Banking	Up to THB 25/transaction
- Payment via ATM machine	Up to THB 25/transaction
- Payment at bank counters	Up to THB 25/transaction

Note: All above interest rate, fees and charges are not included VAT.
For more payment channel & information please visit www.ktc.co.th/en/support/payment-channel /credit-card/ktb

4. What are the Currency Conversion Fees for this product?

For transactions in foreign currencies, the cardholder acknowledges and agrees that KTC will charge currency conversion fees not exceeding 2.0% of the preliminary reference exchange rate of the card network company of which KTC is a member, to protect against risks arising from such currency conversion. If such foreign currency is not US dollars, transactions in such foreign currency may be converted to US dollars before conversion to Thai baht for KTC billing. For more information about the calculation, the cardholder may visit www.ktc.co.th. The cardholder may check the exchange rates for preliminary reference from the following websites :

- 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
- Unionpay: http://www.unionpayintl.com/cardholderServ/serviceCenter/rate?language=en

5. How will you be notified to make payment of your credit card bill or other fees?

- KTC will send a monthly billing statement to you, in either paper or electronic format (depending on your selected format), at least 10 days prior to your payment due date, to allow you to review and verify its integrity.
- KTC provides a payment reminder service via SMS and/or the KTC Mobile app prior to your due date.
- You may use the Direct Debit service for your convenience and timely debt payment. It is advisable to deposit funds into your bank account before the scheduled payment date.

6. What are the conditions of this product and your obligation?

- You must pay either the full amount as stated in the credit card statement, or a minimum of 10% of the billed amount, but not less than THB 500 (except for all types of KTC VISA INFINITE/KTC WORLD MASTERCARD /KTC UNIONPAY ASIA PRESTIGE DIAMOND and KTC VISA CORPORATE, which do not offer a minimum repayment option) no later than the payment due date specified in the credit card statement. If payment is not made in full, or is made after the due date, you will incur additional charges. KTC or the payment service provider will issue a receipt or proof of payment to you for the amount received.
- 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 KTC PHONE 02 123 5000/ KTC VIP SERVICE 02 123 5555/ KTC EXCLUSIVE SERVICE 02 123 5333 or at KTC TOUCH

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

- In the event you make a minimum repayment/partial payment or late payment, KTC reserves the right to charge interest at a rate not exceeding the prescribed, calculated from the posting date and/or the transaction date.
- KTC will charge debt collection fees in respect of overdue amounts at the prescribed rate. KTC has appointed Win PERFORMANCE Company Limited to carry out debt collection on its behalf.
- **KTC may terminate the agreement and proceed with legal action.**

8. 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 of the outstanding amount, you should inform KTC immediately to consider providing other installment payment schemes.
- Continuously making only the minimum repayment will result in higher accumulated interest charges and will take a longer time to fully repay the debt over the term of the agreement.
- Choosing a longer repayment period will result in higher interest charges.

9. How will you be informed when the terms and conditions for the use of credit card including interest or any other fees are amended?

KTC will notify the cardholder in writing of any amendment of terms and conditions for the use of credit card including interest and any other fees at least 30 days in advance. In an urgent case where such notice shall be given to the cardholder by letter or published in a Thai language widely distributed daily newspaper at least 7 days in advance. If the notification of such amendment is made through a daily newspaper, KTC shall notify the cardholder in writing afterward as well, and the cardholder shall immediately comply with the amended terms and conditions upon the receipt of notification. If the change (e.g. increase in credit limit, change the method of notifying or sending information and documents which the former methods are printed matter, letter, registered letter form to electronic form) causes the burden or risk on the Cardholder, the Cardholder has the right to accept or deny such change. For the cardholder who desires to accept such change, he/she shall give a consent to the KTC according to the method and within the period as specified by KTC. Nevertheless, any amendment, which is beneficial to or relieve the obligations of the cardholder, can be in effect immediately, provided that KTC shall notify the cardholder within 30 days after the effective date of such amendment.

10. What should you do if your credit card is lost/damaged/or your contact information has been changed?

You should contact KTC immediately to mitigate risks and ensure accurate and prompt communication with you. You can contact KTC PHONE via KTC PHONE 02 123 5000 /KTC VIP SERVICE 02 123 5555 /KTC EXCLUSIVE SERVICE 02 123 5333, 02 123 5444 or at KTC TOUCH to notify your changed contact information or suspend your card through KTC Mobile app.

11. Conditions for the return of annual fee

For the cancellation of KTC VISA INFINITE credit cards (all types), KTC WORLD MASTERCARD credit cards (all types), or KTC UNIONPAY ASIA PRESTIGE DIAMOND credit cards by the cardholders:

- KTC will return the annual fee on pro-rata basis for unused portion of the service by transferring to your credit card account. In this regard, you can also request to KTC for the return of annual fee either by transferring to your Krungthai bank account or by issuing a cashier cheque.
- You still receive the credit card privileges during the period that the annual fee has been paid
- e.g. KTC extra points X2 or X3 from credit card spending on the specified categories.

For the cancellation of KTC X VISA SIGNATURE credit cards (all types), or KTC X WORLD REWARDS MASTERCARD credit cards (all types) by the cardholders:

- KTC will return the annual fee on pro-rata basis for unused portion of the service by transferring to your credit card account. In this regard, you can also request to KTC for the return of annual fee either by transferring to your Krungthai bank account or by issuing a cashier cheque.
- KTC will reclaim all your 25,000 KTC extra points, which you have earned from the payment of annual fee during such financial year.
- In case that you have used/redeemed some portion of your 25,000 KTC extra points, KTC will collect the used portion of your KTC extra point calculated at the rate of THB 0.25/point.
- You still receive the credit card privileges during the period that the annual fee has been paid e.g. KTC extra points X2 or X3 from credit card spending on the specified categories.

12. Where 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 or KTC TOUCH

13. Debt Repayment Order

Service Fees, Fees and other expenses ▶ Interest ▶ Principal from cash withdrawals ▶ Principal for goods /services purchase

In cases where a payment made is equal to or exceeds the minimum amount due, KTC will apply the payment to the outstanding balances in the following order: fees, interest, principal from cash withdrawals, and principal for goods/services.

14. Examples of Credit Card Repayment Methods and the Cost of Cash Withdrawals for Credit Card

Credit Card

Do you know ?

“Pay a litter extra to significantly reduce the interest expenses

Outstanding balance: 15,000 Baht Interest rate: 16% (per year)
(The minimum payment is 10% of the outstanding balance, with a floor of 500 Baht, and no further credit line withdrawals are allowed.)

Example of options	Option 1 **Pay all debts**	Option 2 **Pay more than the minimum payment**	Option 3 ** **Pay the minimum** payment consistently throughout the contract
Amount to be paid per installment (Baht)	15,200	1,990	1,520 (First month)
Payback period (Month)	1	8	23 (~2 years)
All interest burdens (Baht) *	200	914 Additional interest 714 Baht compared to option 1	1,917 Additional interest 1,717 Baht compared to option 1
All payments throughout the contract = principle+all interest burdens (Baht)	15,200 = 15,000 + 200	15,914 = 15,000 + 914	16,917 = 15,000 + 1,917

Remarks: * Interest is charged from the Cash withdrawal transaction date and excludes the Cash withdrawal
** Paying only the minimum amount result in high interest expenses and leading to long-term debt. By paying more than minimum, you can reduce interest costs and pay off all debts faster.

Attention:

- A credit card is deemed as a request of loan from KTC. You must make repayment in full; otherwise, you will incur interest charge and any other fees including any expenses.
- For partial or overdue repayment, the interest will be calculated from the posting date, and the debt collection fee may be charged.
- If your credit card is lost, please immediately suspend the credit card. You will be responsible for any charges incurred prior to credit card suspension.

***The information contained in this document shall be effective until there is any future change.**

Note: The above-mentioned information presents the details of each type of credit card products to facilitate the decision-making of the customer on applying for the services/or purchasing the financial products. In the event that the customer agrees to use the service or to purchase such financial product, the customer shall be bound by the application form for such service and the terms and conditions of such credit agreement for the said service or financial product. Should there is any contradiction or conflict between any information provided and the application form, and the terms and conditions of the credit agreement, the relevant information in the application form and the terms and conditions of the credit agreement 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

Required Documents for Application

For Regular Income Earners

- Copy of National ID card
- Proof of income (one of the following): Salary certificate, or latest salary slip (original), or withholding tax certificate (Form Bis. 50)
- Copy of bank statements for the past 6 months and the first page of passbook, stating account holder's name and account number.

For Foreigner (working/having business in Thailand), please attach additional documents as follows:

Identification documents

- Copy of Passport
- Copy of Work Permit in Thailand showing employment in Thailand for at least 2 years.
- Identification document or evidence (at least one of the following):
    - Copy of Non-Immigrant Visa or Smart Visa or
    - Copy of Yellow House Registration Book (T.M.13) with the 13-digit ID number or
    - Copy of Identification document issued by a Thai government agency or the government of the applicant's nationality.

Proof of income

- Copy of one of the following income documents: a salary certificate, the latest original payslip, or a withholding tax certificate (Form 50 bis).
- Copy of personal bank statements for the past 6 months and the first page of passbook, stating account holder's name and account number.

For Business Owners

- Copy of National ID card
- Copy of personal bank statements for the past 6 months and the first page of passbook, stating account holder's name and account number; OR Copy of the corporate bank account statement for the past 6 months and the first page of passbook, stating company's name and account number with a copy of the shareholder list (the applicant must hold at least 50% of shares)
- Copy of the company registration certificate, including the last page stating the business objectives, or a commercial registration (if applicable)

For Foreigner (owned and operated a business established and registered in Thailand for at least 2 years), please attach additional documents as follows:

Identification documents

- Copy of Passport
- Identification documents or evidence (at least two of the following):
    - Copy of Non-Immigrant Visa Entry Stamp or Smart Visa or
    - Copy of Yellow House Registration Book (T.M.13) with the 13-digit ID number or
    - Copy of Identification document issued by a Thai government agency or the government of the applicant's nationality.

Proof of income

- Copy of personal bank statements for the past 6 months and the first page of passbook, stating account holder's name and account number; OR Copy of the corporate bank account statement for the past 6 months and the first page of passbook, stating company's name and account number with a copy of the shareholder list (the applicant must hold at least 50% of shares)
- Copy of the Company Registration Certificate, including the final page specifying business objectives; OR Commercial Registration (registered for at least 2 years).

For Self- Employed Professional

Identification documents

- Copy of National ID card

Proof of income

- Copy of personal bank statements for the past 6 months and the first page of passbook, stating account holder's name and account number.
- Withholding tax certificate (Form Bis.50)