

## Sales Sheet

### Krungthai Travel UnionPay (UPI) Debit Card

Product information	รายละเอียดผลิตภัณฑ์
<b>Product Name</b>	Krungthai Travel UnionPay (UPI) Debit Card
<b>Product Type</b>	Debit Card and Supported top up / exchange rate CNY
<b>Usage Limit (Baht)</b>	<ul style="list-style-type: none"> <li>• Cash withdrawal limit 200,000 Baht/Card/Day</li> <li>• Payments limit 1,500,000 Baht/Card/Day</li> </ul>
<b>Conditions</b>	<ul style="list-style-type: none"> <li>• It is a debit card linked with Thai Baht deposit account, buy and sell currencies, check your balance, activate and deactivate the card by yourself via bank's mobile application.</li> <li>• Use 6-digit PIN / signature as security for transactions.</li> <li>• The maximum amount of all currencies, all types of travel card 5 Million Baht.</li> <li>• Can use the card in Thailand same as general debit card with Thai baht currency by deducted the deposit account link to the card. Both withdrawals at ATMs and payment for goods / services at the Thai Payment Network and UnionPay acceptance.</li> <li>• Use a card to withdraw / make payments oversea under the currencies provided only. In case of make transactions with other currency will be rejected.</li> <li>• Purchase products and services at worldwide UnionPay' s merchant, support magnetic, chip, contactless, QR Code payment and e-commerce.</li> <li>• Withdraw cash at worldwide UnionPay's ATMs.</li> <li>• Use the service through the bank's Mobile Application for card management, money exchange and active-inactive the card etc.</li> <li>• In case of cash withdrawal at foreign ATMs or payments at foreign merchant or websites with currencies other than CNY, transaction will be convert to THB and deduct deposit accounts link with the card by merchant/UnionPay exchange rate and markup 2.5% for exchange rate risk</li> </ul>
<b>Deposit/Withdraw/Transfer Conditions Privilege and Other conditions</b>	<ul style="list-style-type: none"> <li>• The card is non-transferable.</li> <li>• The card is valid for 5 years from the month of production and or the last day of the month and year printed on the card. When the card expires, Cardholders can contact the bank's branch to issue a replacement card or able to sell the remaining funds by yourself through the bank's mobile application.</li> </ul>

	<ul style="list-style-type: none"> <li>The Bank does not support profit making from currency speculation.</li> <li>The Bank reserves the right to cancel or terminate or suspend the Card or relevant services and claim for damages or compensation immediately in case where the Bank considers that the Card may be used for commercial purpose or used for currency speculation or other purposes except for consumption purpose or the use of Card breaches, or is likely to breach any laws, regulation or notification of any authorities.</li> <li>The Bank reserves the rights to change or cancel details, conditions and any privilege in this card without prior notice. In case of having dispute, the Bank decision is final.</li> </ul>
<b>Card Issuance Fee (Baht)</b>	150
<b>Card Annual Fee (Baht/Year)</b>	350
<b>Card Replacement Fee (Baht)</b>	150 Baht
<b>Card Delivery Fee (Baht/Card)</b> when customer choose to pick up the card at home address.	42 Baht / Card
<b>Spending at EDC Machines Fee</b>	No fee
<b>Use the card at domestic ATM / ADM</b> Withdraw/transfer funds within the same clearing zone as the KTB ATM/ADM	No fee
Transfer outside clearing zone at KTB ATM/ADM	
(1.1) first transaction of the month	No fee
(1.2) from second transaction of the month onwards	10.- Baht/Transaction
Withdraw funds outside clearing zone at KTB ATM/ADM	15.- Baht/Transaction
Inter-provincial transfer at another bank's ATM/ADM	<ul style="list-style-type: none"> <li>10.- Baht charge for every 10,000.- Baht; then 1.-Baht for every 1,000.- Baht in excess. Fraction of a thousand is No Fee Charge</li> <li>Network fee 10.-Baht/transaction</li> <li>Minimum service fee 20.-Baht/transaction</li> <li>Maximum service fee 1,000.-Baht/transaction</li> </ul>

Inter-provincial withdraw at another bank's ATM machine	20.- Baht/Transaction
Withdraw within the same province at another bank's ATM machine	No fee
In case the customer performs transaction at another bank's ATM/ADM more than 4 transactions per month.  - The fee will be charged from the 5th transaction of the month onwards.	10.- Baht/Transaction
<b>Withdrawal foreign ATMs Fee</b>	<ul style="list-style-type: none"> <li>• Fees that Krung Thai Bank charges per transaction in currency is 20 CNY</li> <li>• Currencies other than CNY 100.- Baht/transaction</li> <li>• Fees charged by the service provider: depending on the policy of the service provider.</li> </ul>
<b>Foreign currency cash withdrawal at Krungthai branches Fee*</b>  <b>* Available at : Nananua branch, Siam Paragon Branch, Central World Plaza Branch and Central Ladprao Branch</b>  <b>*The INR and MYR currency service is not supported.</b>	<ul style="list-style-type: none"> <li>• 20 CNY</li> <li>• Limit 25,000 Baht/Transaction</li> <li>• Limit 2 Transaction/Day</li> <li>• Monthly limit for waived fees: 25,000 Baht</li> </ul>
<b>Responsibilities of the cardholder in case of lost card</b>	After the customer knows that the card has been lost or stolen, customers should notify the bank immediately to process the card suspended at Krungthai Call Center 02-111-1117 or International Toll Free +800-1111-1117 (Learn how to use international toll-free at the website <a href="http://krungthai.com">krungthai.com</a> )
<b>Contact bank</b>	<ul style="list-style-type: none"> <li>• Bank's branche nationwide</li> <li>• Website <a href="http://krungthai.com">krungthai.com</a></li> <li>• Krungthai Call Center 02-111-1117 or International Toll Free +800-1111-1117 (Learn how to use international toll-free at the website <a href="http://krungthai.com">krungthai.com</a>)</li> <li>• email : <a href="mailto:Call.CallCenter@krungthai.com">Call.CallCenter@krungthai.com</a></li> <li>• Other channel via Facebook/Twitter/Youtube/LINE/ Instagram by typing "Krungthai Care"</li> </ul>

<b>Remark</b>	<ul style="list-style-type: none"><li>• Customers should be careful and maintain the card and PIN as well and should not reveal the PIN or card information to other people.</li><li>• After the customer knows that the card has been lost or stolen, customers should notify the bank immediately to process the card suspended.</li><li>• If the PIN is used incorrectly for 3 consecutive times, the system will automatically suspend the card. Customers should contact the bank's branch to release the suspension or issue a new card in case of unable to remember the PIN.</li><li>• For card cancellation, please contact bank's branch.</li></ul>
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