

Terms and Conditions of Krungthai Travel Card Services

Applicant (“**Applicant**” or “**Cardholder**”) agrees to apply for the use of “Krungthai Travel Card” with Krung Thai Bank Public Company Limited (“**Bank**”) and confirms and accepts to comply with these terms and conditions, terms and conditions of Application (as defined below) and other relevant terms and conditions whether existing or any changes in the future according to these following terms and conditions:

1. Definitions and Interpretations

Except as otherwise provided herein, the following terms as used in these terms and conditions have the meanings specified below:

1.1) “**Krungthai Travel Card**” or “**Card**” means prepaid card to be used for the purpose of a multi-currency reloadable and prepaid payment facility that allows the Applicant to choose available currencies and access money loaded onto the Card via Application and proceed any transaction via ATM or EDC and use for e-commerce transactions at any point of sale (POS) that accepting payment services through the Bank’s payment company alliance in accordance with terms, conditions and procedures specified by the Bank . The Card shall be used for consumption purposes only.

1.2) “**Application**” means any application and/or tool as determined by the Bank to use for currency exchange transactions and/or other transactions relating to the Card as specified by the Bank.

2. Applicant Qualification

Individual Applicant (both of Thai and foreigner applicant), juristic person that is registered under Thai laws and any other person specified by the Bank are eligible to apply for Krungthai Travel Card. The qualification may be changed from time to time in accordance with the Bank’s regulations.

3. Applying for Krungthai Travel Card

3.1) The Applicant must apply Application in order to use Krungthai Travel Card and require to turn on Travel Card function in Application prior to use of the Card for the first time. In order for applying, the Applicant may contact a nationwide branches office of the Bank or other channels specified by the Bank. All applications and required documents must be signed and executed by the Applicant. If the Applicant wishes to suspend/revoke the Card, the Applicant may manage through application as specified by the Bank or at Krungthai Bank branches office or other channels specified by the Bank. However, Krungthai Travel Card shall be non-transferable or non-assignable, except for obtaining the approval or permission of the Bank. The Cardholder procures any other person that use the Card to follow and comply with these terms and conditions and the Cardholder shall be responsible and liable for any transaction relating to the Card initiated by such person as if the Cardholder used the Card, whether the use of the Card by other person is permitted by the Bank or not.

3.2) In case of non-use of Krungthai Travel Card for a period of two (2) years (or other period specified by the Bank), the Bank reserves the right to suspend Krungthai Travel Card and exchange the remaining balance in foreign currency

to Thai Baht with the most recent applicable conversion rate as determined by the Bank and transfer such remaining balance to any deposit account of the Cardholder held with the Bank.

3.3) The Cardholder may request the Bank to issue a supplementary card in order that the supplementary cardholder shall use credit limit jointly with the Card in accordance with terms, conditions and procedures specified by the Bank.

The word "supplementary card" shall be deemed to be included in the definition of the "Card" and "supplementary cardholder" shall be deemed to be included in the definition of the "Cardholder" hereunder. The use of supplementary card shall be subject to the terms, conditions and procedures specified by the Bank. Except as otherwise determined by the Bank, the terms and conditions relating to the Card hereunder shall be applied to the use of supplementary card and the Cardholder shall pay fees and/or charges with respect to supplementary card specified by the Bank. Notwithstanding any provision hereof, the Bank may, at any time, cancel or terminate supplementary card without prior notice. In addition, the Cardholder shall procure the supplementary cardholder to use the supplementary card in accordance with the terms and conditions hereof.

4. The use of Krungthai Travel Card/Usage Limits

4.1) The Applicant may reload (exchange) the money in foreign currency, monitor loaded balance, manage usage limits of the Card and other services by himself/herself via Application or other channel as determined by the Bank. The maximum usage limits for use of the Card shall be subject to the Bank's announcement.

Except as otherwise provided hereof, any reload (exchange) the money in foreign currency (e.g. buy or sell currency), monitor loaded balance, manage usage limits of the Card and other services via Application must be used in accordance with terms and conditions of Application which the Cardholder must identify himself/herself by using user name and password or PIN or biometric identification as determined by the Bank for such Application prior to proceeding with such transaction. In doing so, it shall be deemed that such transaction has been proceeded by himself/herself.

4.2) Card usage limit per day and card limit shall be subject to the Bank's announcement.

4.3) The Applicant can specify his / her deposit account to link with Krungthai Travel Card and allowing the Bank to withdraw money from the account linkage to automatically top-up to Krungthai Travel Card in case of using a Krungthai Travel Card and not having sufficient funds to complete the transaction, including making a payment of annual fees and/or any other service fees incurred from the Krungthai Travel Card.

4.4) The Applicant shall monitor his/her own transaction regularly. In case of occurrence of any error of any transaction proceeding with any merchant, the Applicant may require to claim directly with the merchant or point of sale (POS) of goods or services until those transaction are satisfied. If the Applicant become aware of the unusual or suspicious transaction, the Applicant must notify the Bank to resolve that case as soon as possible in order to comply with the Bank's regulations.

5. An alteration of information concerning the Card and services

In case of any alteration concerning signature, address or any personal data of the Applicant, the Applicant must notify in writing to the Bank by using a specific form provided by the Bank together with other supporting documents as determined by the Bank.

6. Card Expiry/Replacement/Lost/Stolen/Cancellation

6.1) Krungthai Travel Card is effective until cancellation or expiration date of the Card. In case of such cancellation or expiration, the Bank may exchange the remaining balance in foreign currency to Thai Baht with the most recent applicable conversion rate as determined by the Bank and transfer the balance of such Card to any deposit account of the Cardholder held with the Bank or instruct the Cardholder to proceed with any procedure as determined by the Bank. The expiration date of the Card shall be specified by the Bank.

6.2) The Applicant must inform the Bank immediately, or as soon as possible for suspension whenever the Applicant aware that the Krungthai Travel Card get lost/stolen through our customer care helpline +662 111 1117 or other channel as specified by the Bank.

7. Cancellation or revocation of Krungthai Travel Card and Services

7.1) The Applicant acknowledge that the Card issued by the Bank is the property of the Bank and the Bank shall have the right to revoke, cancel or recall the Card immediately if the Applicant breaches any of the terms and conditions hereof or other relevant terms and conditions.

7.2) The Bank is entitled to cancel or suspend the Card or relevant services at any time by notifying the Applicant at least 30 days in advance.

7.3) 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.

8. Fees and Charges

The Bank reserves the right to change fee and service charges concerning the Card subject to the Bank's announcement, the Applicant will agree and accept that the Bank may forthwith debit monies from any account opened with the Bank in order to making a payment of such fee and service charges under method as specified by the Bank.

9. Set-off and Return of Monies

9.1 In case that there is any outstanding debt that the Cardholder owed to the Bank arising from use of the Card including (but not limited to) spending more than credit limit, or any other debt, the Bank may, at any time, set off monies under any deposit account of the Cardholder against such debt and If such debt is dominated in foreign currency, the Bank may convert it into Thai Baht with the most recent applicable conversion rate as determined by the

Bank and set off monies under any deposit account of the Cardholder against such debt, without prior consent from or notification to the Cardholder.

9.2 In case where monies being transferred into the Card, the Bank may, without prior consent from or notification to the Cardholder, proceed as follows:

(a) If the Card is still valid and transferred currency is an available currency under the Card, such monies may be transferred to the Card in the same currency that was transferred (regardless of currency which the Cardholder has requested for such transfer); and

(b) In case that the required monies are unable to transfer into the Card due to expiration or termination of the Card or whatsoever reasons, such monies may be transferred into any deposit account of the Cardholder held with the Bank (if the transferred money is dominated in foreign currency, such money may be converted into Thai Baht with the most recent applicable conversion rate as determined by the Bank and transferred into any deposit account of the Cardholder held with the Bank).

9.3) In case where the Cardholder requests the Bank to issue a supplementary card, the Cardholder shall be responsible to the Bank for all outstanding incurred from the use of supplementary card by the Cardholder and/or supplementary cardholder and/or any other person including (but not limited to) spending more than credit limit, or any other debt. The Bank may, at any time, set off monies under any deposit account of the Cardholder against such debt and if such debt is dominated in foreign currency, the Bank may convert it into Thai Baht with the most recent applicable conversion rate as determined by the Bank and set off monies under any deposit account of the Cardholder against such debt, without prior consent from or notification to the Cardholder and/or supplementary cardholder.

10. Consent to Collect, Use and Disclose Information

The Cardholder agrees to consent the Bank to collect and use its personal information, financial information and/or other information provided to or kept with the Bank or received or obtained by the Bank from any other sources or any other information determined by relevant organizations or committees who have authorities under the relevant laws (hereinafter referred to as "Information"), and the Bank may also send, transfer and/or disclose Information to any, domestic or overseas, company under financial business group of the Bank or any juristic person which is not a company under financial business group of the Bank, alliance, service provider, data processor, transferee, unit/organization/person who is binding by an agreement with the Bank or any governmental unit and/or any juristic person being a party to any agreement or having any relationships with the Bank for the purpose of management of business of the Bank such as data analysis, offering and/or improvement in any services or banking products of the Bank, engagement any persons in order to provide the Bank with services, in whole or in part, relating to information technology, communication, debt collection, including compliance with laws or regulations of any jurisdiction applicable to the Bank. The Cardholder acknowledges that the Cardholder may contact the Bank via Call Center, Tel. 02-111-1111 or any branches of the Banks which such communication channels may be changed from time to time in the future by the Bank and the Bank will notify the Cardholder of such changes via the Bank's website.

11. Variation of Agreement

The Bank may change, amend, alter any terms and conditions, fees and charges and details of Krungthai Travel Card including other relevant terms and conditions without prior notice to the Applicant. In case where any changes impact on the Applicant's benefit, the Bank shall notify in writing (or via electronic notification or other method specified by the Bank) the Applicant of such changes at least 30 days prior to the effectiveness of such changes.

12. Governing Law

These terms and conditions and the use of Krungthai Travel Card shall be governed by, and construed in accordance with the laws of Thailand, including any legal questions and/or dispute and will be decided on those laws.

13. Buying/Selling a bank account/ an e-money

Hired to open a bank account/an e-money, buying/selling a bank account/an e-money or allowing any person to use a bank account/an e-money to commit crime would result in legal punishment.

14. Miscellaneous

14.1) In case where any laws, announcements or any regulations of incumbent government authorities require the Bank to disclose any information or any financial transactions of the Applicant when receiving request, the Applicant agrees that the Bank is entitled to disclose information to them in all respects.

14.2) Any notification sent or delivered to the Applicant and/or supplementary cardholder (if any) shall be delivered or notified in writing to latest email address provided by the Applicant to the Bank or by post (whether registered mail or not) to latest address provided by the Applicant to the Bank or via Application or other communication channel specified by the Bank. If the Bank proceeds with the foregoing procedure, it shall be deemed that the delivery of notification to the Applicant and/or supplementary cardholder (if any) shall be valid and effective.

14.3) The Bank may assign and transfer any rights and obligations in connection with the Card and/or use of services under these terms and conditions to other person without prior consent from or notification to the Cardholder.

14.4) Terms and Conditions for the use of Krungthai Travel Card including any amendment will be subject to the Bank's announcement. In case of any dispute, any decision made by the Bank is considered as a final statement.

14.5) In case where these terms and conditions are made in Thai and English language versions and there is any conflict and inconsistency between that versions, the Thai language version shall prevail.

14.6) If there is any inconsistency between these terms and conditions and other relevant terms and conditions, these terms and conditions shall prevail.