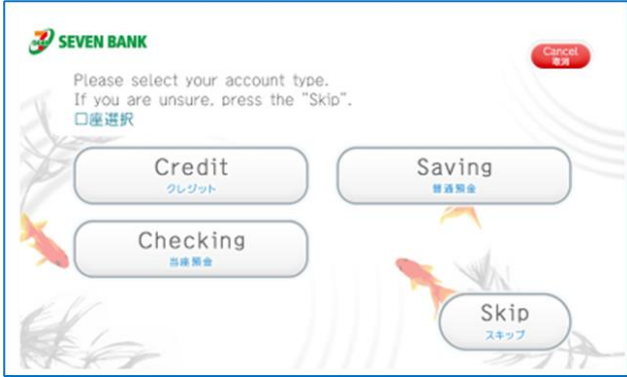


Krungthai Travel Premium Mastercard Debit

ลำดับ	คำถาม	คำตอบ																		
1	What is the Krungthai Travel Premium Mastercard Debit Card?	<p>Krungthai Travel Premium Mastercard Debit is a numberless debit card designed without a printed card number, enhancing security by preventing data copying. It supports transactions linked to both Thai Baht accounts and Global Savings (foreign currency savings accounts).</p> <ul style="list-style-type: none"> - Support for direct spending in 21 currencies: AED, AUD, CAD, CHF, CNY, DKK, EUR, GBP, HKD, INR, JPY, KRW, NOK, NZD, SAR, SEK, SGD, TWD, USD, QAR, and THB. - Payment at merchants and ATM withdrawal worldwide under the Mastercard network. - Immediate online shopping worldwide upon digital card activation, with card details accessible via Krungthai NEXT. 																		
2	How does the KRUNGTHAI TRAVEL PREMIUM MASTERCARD DEBIT Card differ from the previous KRUNGTHAI TRAVEL VISA PLATINUM CARD?	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">TRAVEL PREMIUM MASTERCARD DEBIT</th> <th style="text-align: center;">TRAVEL VISA PLATINUM CARD</th> </tr> </thead> <tbody> <tr> <td>Type of card</td> <td style="text-align: center;">Mastercard Debit</td> <td style="text-align: center;">VISA Prepaid</td> </tr> <tr> <td>Usage Limit</td> <td>Payment Up to 5,000,000 Baht / Day ATM Withdrawal Up to 500,000 Baht / Day</td> <td>Payment Up to 750,000 Baht / Day ATM Withdrawal Up to 100,000 Baht / Day</td> </tr> <tr> <td>Supported Currencies</td> <td>21 currencies AED, AUD, CAD, CHF, CNY, DKK, EUR, GBP, HKD, INR, JPY, KRW, NOK, NZD, SAR, SEK, SGD, TWD, USD, QAR and THB</td> <td>19 currencies AED, AUD, CAD, CHF, DKK, EUR, GBP, HKD, INR, JPY, KRW, MYR, NOK, NZD, RUB, SEK, SGD, TWD, USD, and THB</td> </tr> <tr> <td>Linked Accounts</td> <td>linked to a Thai baht savings account and Global Savings (Foreign Currency Deposit accounts)</td> <td>linked to a Thai baht savings account and e-Money Foreign Currency Deposit accounts (EFCD)</td> </tr> <tr> <td>Currency Exchange</td> <td>Exchange foreign currency and keep it at Global Savings.</td> <td>Exchange foreign currency and keep it at Card or Inter Wallet</td> </tr> </tbody> </table>		TRAVEL PREMIUM MASTERCARD DEBIT	TRAVEL VISA PLATINUM CARD	Type of card	Mastercard Debit	VISA Prepaid	Usage Limit	Payment Up to 5,000,000 Baht / Day ATM Withdrawal Up to 500,000 Baht / Day	Payment Up to 750,000 Baht / Day ATM Withdrawal Up to 100,000 Baht / Day	Supported Currencies	21 currencies AED, AUD, CAD, CHF, CNY, DKK, EUR, GBP, HKD, INR, JPY, KRW, NOK, NZD, SAR, SEK, SGD, TWD, USD, QAR and THB	19 currencies AED, AUD, CAD, CHF, DKK, EUR, GBP, HKD, INR, JPY, KRW, MYR, NOK, NZD, RUB, SEK, SGD, TWD, USD, and THB	Linked Accounts	linked to a Thai baht savings account and Global Savings (Foreign Currency Deposit accounts)	linked to a Thai baht savings account and e-Money Foreign Currency Deposit accounts (EFCD)	Currency Exchange	Exchange foreign currency and keep it at Global Savings.	Exchange foreign currency and keep it at Card or Inter Wallet
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3	Who is the KRUNGTHAI TRAVEL PREMIUM MASTERCARD DEBIT Card suitable for?	<ul style="list-style-type: none"> - Customers who wish to travel, work, or study abroad, as well as those who need a debit card for daily use, such as for mass transit, shopping, or online purchases. - Parents with children studying abroad. 																		
4	Conditions and required documents for the KRUNGTHAI TRAVEL PREMIUM MASTERCARD DEBIT Card application	<p>Primary Card:</p> <ul style="list-style-type: none"> - Thai nationals and individuals who meet the Bank's specified criteria. - Age 15 years and older. <p>Supplementary Card:</p> <ul style="list-style-type: none"> - Thai nationals and individuals who meet the Bank's specified criteria. - Age 10 years and older. <p>Required Documents:</p> <ul style="list-style-type: none"> - National ID card - Savings account passbook 																		
5	Additional benefits of the Krungthai Travel Premium Mastercard Debit Card	<ul style="list-style-type: none"> - Exclusive! For the Krungthai Travel Premium Mastercard Debit Card : Get cash back up to 5,000 THB/year from overseas spending every 30,000 THB with foreign currencies. No cash-back quota and no sign-up required. subject to bank terms and conditions. Learn more about cashback terms and conditions at https://krungthai.com/th/content/terms-and-conditions/krungthai-travel-premium-mastercard. - Special discounts and benefits from participating merchants. Check out the benefits at https://krungthai.com/th/krungthai-update/promotion-detail/1257 - Special discounts, cashback, or exclusive services from Mastercard member merchants worldwide. Discover the benefits at https://mtr.mastercardservices.com/th/i/33718 - Privileges for Wealth status customers of the Bank. More information can be found at https://wealth.krungthai.com 																		

ลำดับ	คำถาม	คำตอบ
6	What services does the Krungthai Travel Premium Mastercard Debit Card provide?"	<p>The Krungthai Travel Premium Mastercard Debit Card offers the following services.</p> <ul style="list-style-type: none"> - Withdraw cash from ATMs worldwide that display the Mastercard logo. - Make purchases or payments for products or services at any merchant worldwide that accepts Mastercard. - Shop online at websites worldwide that accept Mastercard. - Access digital card services through Krungthai NEXT to instantly view card details, expiration dates, and CVC upon card activation. - Enjoy seamless card use with the Auto Exchange service. When spending or withdrawing in a supported currency with an insufficient balance, Auto Exchange will automatically convert the remaining amount at the bank's specified exchange rate. The conversion amount will be deducted from the linked deposit account associated with the card. - When using the card in countries where the local currency is not supported, funds will be deducted from the linked deposit account at Mastercard's exchange rate, with no 2.5% foreign exchange risk fee.
7	Through which channels can the Krungthai Travel Premium Mastercard Debit Card be issued?	<ul style="list-style-type: none"> - At all Krungthai Bank branches - Via Krungthai NEXT
8	How can customers proceed to obtain the card urgently within 1 day?	Customers can request expedited card issuance at the Nana Neu and Siam Paragon, Central Ladprao, Central Bangna Tower, The Mall Ngamwongwan, Central Rama 3 and Fashion Island branches with a card issuance or replacement fee of 100 Baht.
9	The duration for the card issuance and delivery of the Krungthai Travel Premium Mastercard Debit Card	<ul style="list-style-type: none"> - If collecting the card at a Krungthai Bank branch: 4-6 business days. - If delivered by mail: 1-3 business days.
10	Krungthai Travel Premium Mastercard Debit Card issuance fee	<p>First year:</p> <ul style="list-style-type: none"> - Card issuance fee: 100 Baht - Annual fee: 900 Baht <p>Subsequent years:</p> <ul style="list-style-type: none"> - Annual fee: 900 Baht <p>Card replacement fee: 100 Baht</p>
11	Does the Krungthai Travel Premium Mastercard Debit Card have any fee waiver conditions?	<p>First year:</p> <ul style="list-style-type: none"> - Existing customers holding Ultra / Black / Exclusive Travel Visa Platinum Card are exempted from the first year fee of 1,000 Baht. - New customers with Wealth status: Iconic / Precious Plus / Private Banking are exempted from the first year fee of 1,000 Baht. <p>Subsequent years:</p> <ul style="list-style-type: none"> - Customers with Iconic Wealth status on the annual fee due date receive a 450 Baht fee reduction. - Customers with Precious Plus or Private Banking Wealth status on the annual fee due date receive a 900 Baht fee reduction.
12	If I already have a Krungthai Travel Visa Platinum Card, can I also apply for a Krungthai Travel Premium Mastercard Debit Card ?	Yes, you can. To use the Krungthai Travel Premium Mastercard Debit Card, you are required to transfer funds into the Global Savings account linked to the debit card. The Krungthai Travel Visa Platinum Card will remain active and can be used for currency exchange and other transactions until you transfer the funds out and close the card.
13	If I lose my Krungthai Travel Visa Platinum card, can I apply for a new one?	In case of lost card, a replacement card can be reissued until June 30, 2025, and the Krungthai Travel Visa Platinum card will only be valid until June 30, 2025, or can issue a new card, the Krungthai Travel Premium Mastercard debit card. Once the Krungthai Travel Premium Mastercard debit card has been activated, please transfer the currencies from your Krungthai Travel Visa Platinum card to the Global Savings account linked to the new Mastercard via the "Transfer Currency" menu on the Krungthai Travel Visa Platinum card screen in the Krungthai NEXT application. After

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		the currency transfer is complete, both the primary and supplementary Krungthai Travel Visa Platinum cards will be closed and can no longer be used.
14	Does the Krungthai Travel Premium Mastercard Debit Card support supplementary cards?	The Krungthai Travel Premium Mastercard Debit Card supports supplementary cards. Supplementary cardholders must be customers of the Bank and at least 10 years old.
15	How to apply for a supplementary card for the Krungthai Travel Premium Mastercard Debit Card and collect the card	<p>Krungthai Bank Branches:</p> <ul style="list-style-type: none"> - Application: Both primary and supplementary cardholders must apply for the card at a Krungthai Bank branch. - Card Collection: Cards can be collected at any Krungthai Bank branch or delivered by mail. - Card Activation: Either the primary or supplementary cardholder can activate the card as per the Bank's instructions. <p>Krungthai NEXT:</p> <ul style="list-style-type: none"> - Application: Primary cardholders can apply for supplementary cards through Krungthai NEXT. - Card Collection: Supplementary cardholders can collect the card at any Krungthai Bank branch or have it delivered by mail. - Card Activation: Supplementary cardholders must activate the card following the Bank's specified procedures. "
16	Does the Krungthai Travel Premium Mastercard Debit Card support both domestic and international usage?	The Krungthai Travel Premium Mastercard Debit Card support both domestic and international usage.
17	How are funds deducted from my account when I use my card?	<p>Domestic transactions:</p> <p>For domestic transactions in Thai Baht, the fund will be deducted from the Thai Baht deposit account linked to the card.</p> <p>International transactions:</p> <ul style="list-style-type: none"> - If the transaction is in one of the 20 supported foreign currencies, the system will deduct funds from the corresponding Foreign Currency Deposit (FCD) account linked to the card. - If the transaction is in one of the 20 supported foreign currencies, but there is not enough money in the corresponding foreign currency deposit account, the system will automatically exchange the necessary amount (Auto Exchange) at the Krungthai Travel Card exchange rate, deducting the difference from the Thai baht deposit account linked to the card. - For transactions in currencies not supported by the card, the merchant's or Mastercard's exchange rate will be used to convert the foreign currency into Thai baht, which will then be deducted from the Thai baht deposit account linked to the card. This will occur without the 2.5% exchange rate risk.

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18	When withdrawing money at an ATM, how do I select the correct card account?	<p>Withdrawing money at ATMs in Thailand: When withdrawing money at ATMs in Thailand, you can choose between the savings account or current account, depending on the main account linked to the card.</p> <p>Withdrawing money at ATMs abroad: When withdrawing money at ATMs abroad, you can choose from any type of savings account, current account, or checking account. The account type may be displayed differently depending on the ATM service provider. However, the deduction from your account when withdrawing money will follow the deduction conditions mentioned above (Section 16). Example of a screen showing account types at an ATM abroad.</p> 
19	What are the card limit and card validity period for the Krungthai Travel Premium Mastercard Debit Card?	<ul style="list-style-type: none"> - ATM withdrawal limit: 500,000 Baht/day - Spending limit at EDC/Online: 5,000,000 Baht/day - Card validity period: 5 years <p>Spending limits can be adjusted through Krungthai NEXT and other channels specified by the Bank.</p>
20	What are the conditions for using the digital card?	It supports online transactions only. Card details can be accessed via Krungthai NEXT.
21	Can digital cards be canceled, and through which channels must this be done?	Digital cards cannot be canceled because the Krungthai Travel Premium Mastercard Debit Card is a numberless card that does not have card information printed on the physical card. This design prevents data copying and ensures secure transactions. This digital card feature allows card information to be accessed via Krungthai NEXT for convenient online transactions.
22	What is the procedure for entering your PIN code when withdrawing cash from an ATM in a foreign country?	It supports both 4-digit and 6-digit PINs. If the 4-digit PIN is required, enter the first 4 digits to proceed with the transaction.
23	When making purchases at a store and the store requests a PIN, what PIN should customers enter?	Customers can enter the same PIN as they use for ATM withdrawals.
24	Where can customers check the exchange rates?	<ol style="list-style-type: none"> 1. For currency exchange into Global Savings linked with Krungthai Travel Premium Mastercard Debit Card, customers can view the rates through Krungthai NEXT under the Travel Card menu and Global Savings menu, or on the krungthai.com website. 2. For Auto Exchange transactions, refer to the rates from Item (1). 3. For transactions in countries not supported by card currencies, refer to the Mastercard exchange rates. <p>Check Mastercard's exchange rates at https://www.mastercard.com/global/en/personal/get-support/convert-currency.html</p>
25	Does the currency exchanged and kept earn interest?	Yes, it earns interest based on the interest rates announced for foreign currency deposit accounts in accordance with the specified currency.
26	Where can customers check the remaining balance on the card?	Customers can check the remaining balance through Krungthai NEXT, under Travel Card and Global Savings menus.
27	How can customers check transaction activities?	Transaction activities can be checked through Krungthai NEXT.

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28	Why are there adjustments to the statement when the card was not used on that day?	Merchants and service providers can retroactively charge for transactions paid with the card, such as restaurant tips, hotel stays, gas station purchases, toll fees, public transport fares, car rentals, and parking fees. This leads to additional entries on the statement, which may include additional charges and refunds from these merchants and service providers.
29	How long does it take to receive a Tax Refund (for tourists)?	Krungthai Bank processes refunds to customers within 3 days from the date the service provider submits the Tax Refund transaction to the Bank.
30	How long does it take to receive a refund if a transaction is canceled with the merchant?	The refund process is categorized into three scenarios: 1. If the merchant submits cancellation or refund information to the Bank, the Bank will process the refund within approximately 3 days from the date of receiving the refund details. 2. If the merchant does not provide cancellation information and has not yet charged the transaction, the Bank will process the refund within approximately 15 days from the transaction date, or 37 days for transactions involving merchants from Japan. 3. If the merchant does not submit cancellation details and has already charged the transaction (in cases where customers dispute the transaction), the Bank will initiate a dispute with the merchant's bank, taking approximately 30 days at minimum. If there are further disputes and the customer confirms their intent to proceed, additional time may be necessary, up to 90 days for account reconciliation and customer notification, in accordance with banking service standards.
31	Why are the deductions for fuel purchases at gas stations abroad different from the amounts on the actual transaction slips?	The card's status is checked before fuel services are provided in two scenarios: 1. The gas station abroad may send a pre-authorization request for 1 unit of currency. In this case, the Bank temporarily deducts 3,000 Baht or the equivalent amount in the transaction currency, converted using the Bank's exchange rate. 2. The gas station abroad may send a deduction request for a specified amount, which the Bank deducts according to the amount sent by the merchant. If the Bank finds that the deducted amount is greater than the actual amount used, it will refund the difference within 3 days of receiving the billing information from the service provider. If the deducted amount is less than the actual amount used, the Bank will deduct the additional money within 1 day of receiving the billing information. Therefore, it is important to ensure that there is sufficient money on the card. If the card balance is insufficient, additional deductions will be made from other deposit accounts you hold with the Bank, using the Bank's exchange rate.
32	When will the fare for mass transit be deducted?	The payment process for mass transit systems involves two scenarios: 1. During the initial transaction, the service provider verifies card information and charges customers an initial amount. Later, when the service provider sends payment collection data, the Bank adjusts the transaction by deducting any additional amount based on the information received, within 1 day of receiving data. 2. If customers use mass transit multiple times in one day, the service provider sends payment data reflecting the total actual usage to the Bank by the end of the day or subsequent days, depending on the provider. The Bank then deducts the amount within 1 day of receiving this data. Therefore, it is advisable to maintain sufficient funds in the card. If the card balance is insufficient, additional charges will be deducted from other deposit accounts held by the customer with the Bank, using the Bank's specified exchange rate.
33	Why are there additional charges for restaurant payments afterward?	The additional charges billed later typically include tips that customers may have specified on the receipt or agreed upon as additional charges with the service provider. The service provider sends this billing information to the Bank after deducting the meal payment initially. Upon receiving this data, the Bank processes the additional charge within 1 day. Therefore, it is advisable to maintain sufficient funds in the card. If the card balance is insufficient, additional charges will be deducted from other deposit accounts held by the customer with the Bank, using the Bank's specified exchange rate.

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34	Does the Krungthai Travel Premium Mastercard Debit Card use the same funds as the existing Krungthai Travel Visa Platinum Card?	<p>The Krungthai Travel Premium Mastercard Debit Card and the Krungthai Travel Visa Platinum Card do not share the same funds. To use the Krungthai Travel Premium Mastercard Debit Card, you need to exchange currency and deposit it into the Global Savings account linked to the debit card.</p> <p>If you have a balance on your Krungthai Travel Visa Platinum Card but want to spend using the Krungthai Travel Premium Mastercard Debit Card, you must transfer the funds to the Krungthai Travel Premium Mastercard Debit Card.</p>
35	How can customers transfer the remaining balance from their Krungthai Travel Visa Platinum Card to their Krungthai Travel Premium Mastercard Debit Card?	<p>If customers have a remaining balance on the Krungthai Travel Visa Platinum Card and have activated your Krungthai Travel Premium Mastercard Debit Card, you can use the "Currency Transfer" menu in Krungthai NEXT. This menu is available on the Krungthai Travel Visa Platinum Card screen. Customers can use this menu to transfer the balance from the Krungthai Travel Visa Platinum Card to the Global Savings account linked to the Krungthai Travel Premium Mastercard Debit Card. Once the transfer is complete, both the primary and supplementary Krungthai Travel Visa Platinum Card will be deactivated and cannot be used.</p>
36	If there is a remaining balance in RUB and MYR on the old Krungthai Travel Visa Platinum Card, will it be transferred to the Global Savings account linked to the Krungthai Travel Premium Mastercard Debit Card?	<p>Since the Bank cannot open a Global Savings account in RUB and MYR currencies, transferring the remaining balances of these currencies to the Global Savings account linked to your Krungthai Travel Premium Mastercard Debit Card is not possible.</p> <p>However, you can transfer other currencies to the Global Savings account linked to your card to use with your Krungthai Travel Premium Mastercard Debit Card. You can opt not to transfer RUB and MYR balances and continue using your old Krungthai Travel Visa card with its remaining balance. Alternatively, you can sell back the RUB and MYR currencies at a favorable exchange rate to close the old card at a later time.</p>
37	Will the remaining balance in CNY at Inter Wallet be transferred to the Global Savings account linked to the Krungthai Travel Premium Mastercard Debit Card?	<p>If a customer has a บัตรเดบิต Krungthai Travel UnionPay Card in CNY currency, the balance will be transferred to this card. If the customer does not have a Krungthai Travel UnionPay Debit Card in CNY currency, the balance will be transferred to the Global Savings account linked to the Krungthai Travel Premium Mastercard Debit Card.</p>
38	If a customer transfers money from their Krungthai Travel Visa Platinum Card and Inter Wallet linked with Krungthai Travel Visa Platinum Card and the primary card is subsequently closed, will the supplementary card also be closed?	<p>If there is a transfer of funds, the supplementary card will be closed along with the primary card. Before initiating any currency transfer, customers should apply for the supplementary Krungthai Travel Premium Mastercard Debit Card to replace each existing supplementary Krungthai Travel Visa Platinum Card. This ensures uninterrupted use of both primary and supplementary cards.</p>
39	If Inter Wallet is deactivated, can the previously linked debit cards such as Pearl Debit, Blue Diamond Debit, and Palladium Debit still be used?	<p>The previous debit cards such as Pearl Debit, Blue Diamond Debit, and Palladium Debit can still be used. Transactions made with these cards will debit funds from the linked Thai Baht deposit account.</p>
40	In the event of a card transaction cancellation, how will the money be refunded?	<p>-In the case of transactions in Thai baht, including domestic card usage and foreign card usage that are not supported by the Global Savings account and deductions from the Thai baht deposit account, when the transaction is canceled, the money will be refunded to the Thai baht deposit account.</p> <p>-In case of transactions in foreign currency and deduct from Global Savings account</p> <ul style="list-style-type: none"> - Same-day cancellation (VOID), the money will be refunded in the same transaction currency into the Global Savings account. - Same-day cancellation due to system failure and transaction cancellation (Reversal), the money will be refunded into the currency of the Global Savings account. In case of Auto Exchange, a refund will be made to the Thai baht deposit account according to the Auto Exchange transaction amount.

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41	How long does the Cash Back promotion last, and in what currency will I receive the cash back?	<ul style="list-style-type: none"> - For Cash Back promotions at participating Mastercard merchants, the refund will be in the currency received from the merchant. The refund period is subject to the terms and conditions of each merchant. - For the Cash Back promotion on the Krungthai Travel Premium Mastercard debit card, the refund will be in Thai Baht (THB). The Bank will cut off the spending record at the end of each month and credit the refund to the customer's deposit account linked to the card within 60 business days from the spending record date.
42	Channels for canceling Krungthai Travel Premium Mastercard Debit Card	<ul style="list-style-type: none"> - Krungthai Bank Branch - Call Center
43	The Bank's Contact channels	<ul style="list-style-type: none"> - Krungthai Contact Center: 02-111-1111 * Charges may apply based on the package conditions of the customer's telephone network provider. - Email of Krungthai Contact Center: Call.CallCenter@krungthai.com