



# Krungthai

กรุงไทย

Eligible Participants: Krungthai Travel Mastercard Debit cardholders

## Mechanic

Card Type	Amount of Cash Back
Krungthai Travel Premium Mastercard Debit	From August 21 2024 – April 30, 2025: Receive 1% cash back from overseas spending, accumulated for every 30,000 Baht - Maximum cashback of 5,000 Baht/year From May 1 – December 31, 2025: Receive 0.5% cash back from overseas spending, accumulated for every 30,000 Baht - Maximum cashback of 5,000 Baht/year
Krungthai Travel Platinum Mastercard Debit	From August 21 2024 – April 30, 2025: Receive 0.5% cash back from overseas spending, accumulated for every 30,000 Baht - Maximum cashback of 1,000 Baht/year From May 1 – December 31, 2025: Receive 0.25% cash back from overseas spending, accumulated for every 30,000 Baht - Maximum cashback of 1,000 Baht/year

## Terms and Conditions

- This promotion is provided by Krungthai Bank PCL (“the Bank”) as a privilege for customers who apply for and use the Krungthai Travel Mastercard Debit Card (“Customer”) and use the card to pay for products/services abroad in foreign currencies during the period from August 21, 2024, to December 31, 2025 (“Promotion Period”).

Card Type	Amount of Cash Back
Krungthai Travel Premium Mastercard Debit	From August 21 2024 – April 30, 2025: Receive 1% cash back from overseas spending, accumulated for every 30,000 Baht - Maximum cashback of 5,000 Baht/year From May 1 – December 31, 2025: Receive 0.5% cash back from overseas spending, accumulated for every 30,000 Baht - Maximum cashback of 5,000 Baht/year
Krungthai Travel Platinum Mastercard Debit	From August 21 2024 – April 30, 2025: Receive 0.5% cash back from overseas spending, accumulated for every 30,000 Baht - Maximum cashback of 1,000 Baht/year From May 1 – December 31, 2025: Receive 0.25% cash back from overseas spending, accumulated for every 30,000 Baht - Maximum cashback of 1,000 Baht/year

- For the Krungthai Travel Mastercard Debit card with a supplementary card, the spending amount from the supplementary card will be combined with the primary card, and the cashback will be returned to the account linked to the primary card only. Cashback is limited to both the primary and supplementary cards, with the maximum cashback being in accordance with the conditions of the primary card.
- The Bank reserves the right to grant cashback only for spending on a first-come, first-served basis, based on the date and time of the transaction as recorded in the Bank's system. The calculation of spending made abroad and in foreign currency is done by converting the foreign currency to Thai Baht to determine the accumulated spending amount of 30,000 Baht. This conversion is based on the 'Thai Baht' exchange rate provided by Mastercard on the transaction date, as recorded in the Bank's system.
- The Bank reserves the right to calculate only the spending transactions made for purchasing goods/services abroad that have been successfully completed. Transactions that have been canceled, returned, or refunded will not be counted in any case. If, in any month, the accumulated spending does not reach 30,000 Baht, the customer will not receive cashback for that month. The accumulated spending will carry over to the following months until it reaches 30,000 Baht. Any accumulated spending as of December 31, 2024, that does not reach 30,000 Baht will be discarded, and the accumulation will restart on January 1, 2025.
- The Bank reserves the right to record spending transactions based on the items documented in the Bank's system as the primary reference. The Bank shall credit refunds to the customer's deposit account within 60 business days from each spending record cycle at the end of month.
- In the event of a new card issuance for any reason, the calculation of spending and cashback (whether already received during the year or pending) will be tied to the primary cardholder's national ID card number.
- The promotion period is from August 21, 2024, to December 31, 2025.
- The Bank reserves the right to provide cashback to customers whose accounts are still in normal status or whose deposit accounts are not closed, seized, or frozen, and whose Krungthai Travel Mastercard Debit card has not been canceled until the date on which the Bank provides the cashback.
- The Bank reserves the right not to calculate spending for paying for products/services in the following categories: MCC 6211: Securities — brokers and dealers, MCC 4829: Wire transfers and money orders, MCC 6012: Financial institutions — merchandise and services, MCC 6051: Non-financial institutions — foreign currency, money orders (not wire transfer), scrip and travelers' checks, MCC 6050: Quasi Cash, MCC 6011: Financial institutions — automated cash disbursements, MCC 6540: Non-Financial Institutions – Stored Value Card Purchase/Load, MCC 5960: Direct marketing — insurance services. MCC 6300: Insurance sales, underwriting and premiums, MCC 6513: Real Estate Agents and Managers, MCC 9211: Court costs, including alimony and child support, MCC 9222: Fines, MCC 9223: Bail and bond payments, MCC 9311: Tax payments, MCC 9399: Government services — not elsewhere classified, MCC 9402: Postal Services – Government Only, MCC 9405: U.S. Federal Government Agencies or Departments.

MCC 8398: Charitable and social service organizations, MCC 8651: Political organizations, MCC 8661: Religious Organizations, MCC 6010: Financial Institutions – Manual Cash Disbursements.

- This promotion is non-transferable and cannot be exchanged or converted into other types of prizes.
- The Bank disclaims any responsibility for damage, loss, destruction, defects, or other issues related to the products or services under this promotion, as the Bank is not involved in their production, provision, sale, import, or delivery. The Bank is neither a manufacturer, distributor, importer, nor service provider and has no involvement with the products or services under this promotion. If the customer experiences any damages related to the products or services or needs a receipt or tax invoice, please contact the service provider directly.
- The Bank reserves the right to change the terms, conditions, and/or cancel this promotion, in whole or in part, including changing privileges with similar or equivalent value, by announcing or informing customers 7 days in advance of the effective date via the Bank's website and/or other channels as determined by the Bank. The Bank is not required to notify customers in advance, except in cases where customer benefits are affected. In the event of any disputes regarding this promotion, the Bank's decision will be final.
- Customers who participate in this promotion have read and understood the terms and conditions and procedures for participating in this promotion and agree to comply with the terms and conditions specified above.
- Other conditions are as determined by the Bank.
- The Bank reserves the right to grant privileges under this promotion only to customers who meet the conditions of this promotion. The Bank will use the information in its data system as the primary source of reference.
- The Bank places a high priority on the handling of personal data in accordance with applicable laws. Customers can read and study the Bank's privacy policy at <https://krungthai.com/th/content/privacy-policy> or other channels as specified by the Bank.
- For more information about the Krungthai Travel Mastercard Debit Card, please contact the Krungthai Contact Center at 02-111-1111 or visit the Bank's website at <https://krungthai.com/>.
- In the event that these terms and conditions are written in both Thai and English, and if there is any conflict or contradiction between the Thai and English texts, the Thai text shall prevail.