


Sales Sheet

Product information	Product details
Product Name	Krungthai Travel Premium Mastercard Debit Card
Product Type	- Debit Cards with the card number and expiration date printed on the card (issued from Mar 17, 2025 onwards) are provided for online transaction security. Customers can view the CVC number of the card through the Krungthai NEXT application. - Debit Cards without a card number (issued from Sep 19, 2024 until Mar 16, 2025, customers can view the card number, expiration date, and CVC through the Krungthai NEXT application.
Usage Limit (Baht) (Customers can adjust usage limit. But not exceeding the maximum limit)	• Cash withdrawal limit 500,000 Baht/Card/Day. • Transfer limit 500,000 Baht/Card/Day. • Payments limit 5,000,000 Baht/Card/Day.
Conditions	• This card is a debit card linked to a Thai baht savings account and Foreign Currency Deposit accounts (FCD). • This card supports foreign currency exchange and spending via card in up to 20 currencies including AED, AUD, CAD, CHF, CNY, DKK, EUR, GBP, HKD, INR, JPY, KRW, NOK, NZD, SAR, SEK, SGD, TWD, USD, QAR. Cardholder can exchange foreign currency into the Foreign Currency Deposit account (FCD) linked to the card through the Krungthai NEXT Application. • Saving account linked the card support automatically currency exchange. (Auto exchange) • Use 6-digit PIN / signature as security for transactions. • This card can be used in Thailand for cash withdrawal at ATMs and purchasing for products/ services through service points that accept Mastercard by using a saving account linked to the card. (Thai Bath currency) • This card can be used for purchasing or cash withdrawal in any currency around the world. When making transactions in foreign currencies that match the 20 currencies supported by the card. The system will deduct money from the Foreign Currency Deposit (FCD) account in that currency linked to the card.

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	• In the case of making transactions in foreign currencies that match the 20 currencies supported by the card, but the balance in the that currency is insufficient, the system will automatically exchange that currency for the difference amount of transaction (Auto Exchange) by deducting money from the card's savings account. According to the Krungthai Travel Card exchange rate. • In the case of making transactions abroad in currencies other than the 20 currencies supported by the card. The store/ Mastercard exchange rate will be used for converting currency into Thai baht to debit a saving account with <u>no exchange rate risk of 2.5%.</u> • Purchase products and services at worldwide Mastercard's merchant, support magnetic, chip, contactless payment and e-commerce. • Withdraw cash at worldwide Mastercard's ATMs. • Use the service through the Krungthai NEXT Application for card management, money exchange and active-inactive the card etc. • Applying for a primary card, applicant must be at least 15 years old. • Card can be linked to 1 saving account and/ or 1 current account. • Joint account or an account with more than one participant opened, cannot apply for the card. • Applying for a supplementary card, applicant must be at least 10 years old. • Maximum of 1 card/1 person for primary card. • Maximum of 1 card/1 person for supplementary card. • Maximum of 3 additional cards to other people.
Deposit/Withdraw/Transfer Conditions and Other conditions	• Withdraw / transfer and other transactions specified by the bank via Krungthai Bank's ATM / ADM and other banks with ATM POOL symbols. • Pay for goods and services on behalf of cash via EDC machines at point of sale locations with Mastercard symbols for merchants nationwide and worldwide 24 hours a day. • The card is non-transferable.

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	- 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 Krungthai NEXT application. - The Bank does not support profit making from currency speculation - 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.
Conditions for opening supplementary cards	- In the case of applying for a supplementary card through Krungthai NEXT, the supplementary cardholder must visit the bank branch to collect and activate the supplementary card by themselves or the supplementary cardholder can activate the supplementary card by themselves through Krungthai NEXT. - In the case of applying for a supplementary card at the bank branch, during the application process, both the main cardholder and the supplementary cardholder must visit the bank branch together to verify their identities. During the activation process, either the main cardholder or the supplementary cardholder can visit the bank branch to collect and activate the supplementary card, or the supplementary cardholder can activate the card by themselves through Krungthai NEXT. Additionally, the conditions for applying to use Krungthai NEXT require the applicant to be at least 15 years old.
Privileges	Get cash back up to 5,000 THB/year from overseas spending with foreign currencies. Spent every 30,000 THB. No cash-back quota and no sign-up required. Terms and conditions

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	are specified by the bank.* See details on the conditions for receiving cashback at https://krungthai.com/th/content/terms-and-conditions/krungthai-travel-premium-mastercard - Special discounts, benefits from participating stores. See details and conditions at https://krungthai.com/th/krungthai-update/promotion-detail/1257 - Special discounts, cash back credits or special service from participating Mastercard member stores around the world See details and conditions at https://mtr.mastercardservices.com/en/i/33718 - Exclusive privileges for Wealth status customers. See details at https://wealth.krungthai.com * Remarks: Conditions for cash back are reserved the right not to calculate store spending items in the category 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 travellers' 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
Card Issuance Fee (Baht)	100 Baht New card issuance fee waived for Krungthai Travel Visa Card cardholder, invitation card type (Ultra or Black or Exclusive card only) and customers who maintain the bank's Wealth status (Private Banking or Precious Plus or Iconic)
Card Annual Fee First Year (Baht/Year)	900 Baht Annual fee first year waived for Krungthai Travel Visa Card cardholder, invitation card type (Ultra or Black or Exclusive card only) and customers who maintain the bank's Wealth status (Private Banking or Precious Plus or Iconic)
Card Annual Fee Following Year (Baht/Year)	900 Baht Annual fee for the followings year shall be charged on the anniversary month. If there is insufficient funds in the client's

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	account to pay the entire annual fee, the system will charge the remaining annual fee every month until it is completed. If after 24 months the system is still unable to collect the annual service fee in full amount the bank will automatically cancel the card. • For customers who maintain the Wealth status "Private Banking" or "Precious Plus" on the due date of annual fee payment. : Fee waived. • For customers who maintain the Wealth status "Iconic" on the due date of annual fee payment. : 450 baht fee reduction.
Card Replacement Fee (Baht)	100 Baht
Delivery Fee (Baht)	No fee
Reset Pin Issuance Fee	Reset pin is free of charge at the Krungthai branch / NEXT Application / Krungthai Contact Center
Use the card at domestic ATM / ADM	No fee
Withdrawal foreign ATMs Fee	• No fee charged by Krungthai Bank. • Fees charged by the service provider: depending on the policy of the service provider.
Services Charges in Foreign Currency	• No fee for Spending at EDC Machines. • No mark up fee for currency conversion risk.
Foreign currency cash withdrawal at Krungthai branches Fee with a foreign currency deposit account linked to the card	• In accordance with the announcement of transaction fee rates for deposits and withdrawals of Foreign Currency Deposit accounts (FCD).(Table 5)
Responsibilities of the cardholder in case of lost card	• After the customer knows that the card has been lost or stolen, the customers should notify the Krungthai bank immediately to process the card suspended at Krungthai Contact Center 02-111-1111 lock card by yourself via Krungthai NEXT • The cardholder shall be responsible for all losses incurred through the use of the card within 5 minutes after the notification to suspend or terminate the card is given to the Krungthai bank.
Channel to contact Krungthai bank	• Krungthai Bank's branches nationwide. • Website krungthai.com • Krungthai Contact Center 02-111-1111 • email : Call.CallCenter@krungthai.com • Other channel via Facebook/ Twitter/ Youtube/ LINE/ Instagram by typing "Krungthai Care"

Notification of changes in service conditions	• In case of any changes to conditions and Fees related to Card that are disadvantageous to customers, the Krungthai bank will notify the Cardholder no less than 30 days in advance.
Caution	• The card is linked to a Foreign Currency Deposit (FCD) account, so there may be exchange rate risk when buying or selling foreign currencies. • Customers should be careful and maintain the card and PIN as well and should not reveal the PIN or card information to other people. • After the customer knows that the card has been lost or stolen, the customers should notify the Krungthai bank immediately to process the card suspended. • 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. • Transactions across service provider, additional fees may apply and conditions are as specified by the bank. • For card cancellation, please contact bank's branch.