



Eligible Participants: Krungthai Travel Mastercard Debit cardholders

Mechanic

Card Type	Amount of Cashback
Krungthai Travel Premium Mastercard Debit	Promotion Period: August 21, 2024 – April 30, 2025 Receive 1% cashback for every accumulated 30,000 THB spent overseas. <ul style="list-style-type: none">- Maximum cashback: 5,000 THB/year/promotional campaign. Promotion Period: May 1 – December 31, 2025: Receive 0.5% cashback for every accumulated 30,000 THB spent overseas. <ul style="list-style-type: none">- Maximum cashback: 5,000 THB/year/promotional campaign.
Krungthai Travel Platinum Mastercard Debit	Promotion Period: August 21, 2024 – April 30, 2025: Receive 0.5% cashback for every accumulated 30,000 THB spent overseas. <ul style="list-style-type: none">- Maximum cashback: 1,000 THB/year/promotional campaign Promotion Period: May 1 – December 31, 2025: Receive 0.25% cashback for every accumulated 30,000 THB spent overseas. <ul style="list-style-type: none">- Maximum cashback: 1,000 THB/year/promotional campaign

Terms and Conditions

- This promotional campaign is organized by Krungthai Bank Public Company Limited (“**the Bank**”) as a special privilege for customers who apply for and use the Krungthai Travel Mastercard Debit Card (“**Customer**”) and make purchases of products/services aboard using the card in foreign currencies during the period from August 21, 2024, to December 31, 2025 (“**Promotion Period**”).

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Krungthai Travel Platinum Mastercard Debit	Promotion Period: August 21, 2024 – April 30, 2025: Receive 0.5% cashback for every accumulated 30,000 THB spent overseas. <ul style="list-style-type: none">- Maximum cashback: 1,000 THB/year/promotional campaign Promotion Period: May 1 – December 31, 2025: Receive 0.25% cashback for every accumulated 30,000 THB spent overseas. <ul style="list-style-type: none">- Maximum cashback: 1,000 THB/year/promotional campaign

- Following the cashback calculation for the April 2025 billing cycle, the Bank reserves the right to calculate the remaining accumulated spending at the standard rates as follows:
 - (a) Premium Card – 0.5% cashback on every accumulated 30,000 THB spent overseas.
 - (b) Platinum Card – 0.25% cashback on every accumulated 30,000 THB spent overseas.
- For the Krungthai Travel Mastercard Debit card with a supplementary card, the total spending from both the primary and supplementary cards will be combined. Cashback will only be credited to the account linked to the primary card. The combined cashback for both the primary and supplementary cards is subject to the terms and conditions of the primary card.
- The Bank reserves the right to process cashback based on the transaction order, using the date and time recorded in the Bank's system. Only overseas transactions in foreign currencies will be eligible for cashback. The foreign currency will be converted into Thai Baht at the exchange rate set by Mastercard on the transaction date, as recorded in the Bank's system, to calculate the accumulated spending for every 30,000 THB.
- The Bank reserves the right to calculate only completed overseas transactions for purchasing goods or services. Transactions that are canceled, returned, or refunded will not be considered. If the total accumulated spending in any month is less than 30,000 THB, no cashback will be provided for that month. The remaining balance will carry over to the following months until it reaches 30,000 THB. Any accumulated spending under 30,000 THB as of December 31, 2024, will be forfeited, and a new accumulation will start from January 1, 2025.
- The Bank reserves the right to record transactions based on the data in the Bank's system. Cashback will be credited to the customer's account within 60 business days following the month-end transaction recording.
- If the primary cardholder changes their card type during the billing cycle, the Bank reserves the right to combine the spending from both card types. The cashback will be calculated according to the card type the primary cardholder holds at the time the cashback is processed.
- If a new card is issued to replace the existing one or if the cardholder cancels their card and later re-applies for a new card within the same year (whether the same card type or a different one), the cashback calculation (including both earned and future cashback) will be based on the primary cardholder's ID number. The maximum cashback for the **Krungthai Travel Premium Mastercard Debit** is 5,000 THB/year/primary card, and for the **Krungthai Travel Platinum Mastercard Debit** is 1,000 THB/year/primary card. The cashback will be calculated according to the current card type. The Bank reserves the right to withhold or not calculate additional cashback if the primary cardholder switches from **Krungthai Travel Premium Mastercard Debit** to **Krungthai Travel Platinum Mastercard Debit** and has already received more than 1,000 THB in cashback during the same year.
- The maximum cashback allowed during the entire promotional period is 5,000 THB per cardholder (ID number) per year.

- The Bank reserves the right to provide cashback only to customers who maintain an active savings account linked to the **Krungthai Travel Mastercard Debit** card, and whose account is not closed, seized, or frozen, at the time the cashback is processed.
- The promotion period is from August 21, 2024, to December 31, 2025.
- The Bank reserves the right to exclude spending in the following categories from cashback calculations; 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 promotional offer is non-transferable and cannot be exchanged or converted into other rewards or benefits.
- The Bank assumes no 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 of such products/services, and is not the manufacturer, distributor, importer, nor service provider and has no involvement with the products or services under this promotion. In the event of any issues or if customers require receipts or tax invoices, they are advised to contact the respective service providers directly.
- The Bank reserves the right to amend the terms, conditions, or cancel this promotion, in whole or in part, including substituting rewards with others of equal or comparable value. Any changes will be announced at least 7 days in advance via the Bank's website and/or other communication channels, unless such changes do not adversely affect the customer. In case of any disputes, the Bank's decision shall be final.
- The Bank reserves the right to reclaim any cashback already granted or pending if the benefit was provided in error, if the cardholder cancels or disputes a transaction, or if there is evidence of dishonest, fraudulent, or unethical participation in the promotion. This includes using the card for commercial purposes, transactions with merchants in which the cardholder has a direct or indirect interest, or any misuse of the Travel Card beyond its intended purpose.
- By participating in this promotional campaign, customers confirm that they have read, understood, and agreed to the stated terms and conditions.
- All other conditions are as determined by the Bank.

- The Bank reserves the right to grant privileges under this promotional campaign only to customers who meet the eligibility criteria, based on the information recorded in the Bank's system.
- The Bank places great importance on the handling of personal data in accordance with applicable laws. Customers can review the Bank's Privacy Policy at <https://krungthai.com/th/content/privacy-policy> or through 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/>.
- These terms and conditions are available in both Thai and English. In the event of any inconsistency or discrepancy between the two versions, the Thai version shall prevail.