


Sales Sheet

Product information	Product description
Product name	Krungthai Ultra Care Debit Card Or Krungthai Palladium Debit Card
Product type	Debit Card (With personal insurance coverage)
Card Usage limit (Baht) Customers can adjust usage limit. But not exceeding the maximum limit	<ul style="list-style-type: none"> • Cash withdrawal up to 500,000 baht / card / day. • Money Transfer up to 500,000 baht/day • Purchase for goods or services via EDC machine or E-Commerce up to 1,500,000 Baht/card/day
Conditions	<ul style="list-style-type: none"> • Applicants must be at least 15 – 75 years of age. • A maximum of 1 card can be created / 1 person. • Joint account or an account with more than one participant opened, cannot apply for the card. • Debit cards can be linked to 1 primary account with 1 savings account and / or 1 current account and can bind 1 secondary accounts with tax-free fixed deposit accounts to view the balance. • End of coverage upon the bank is unable to deduct the annual service fee and / or the deposit account is closed and / or the card is canceled. • The card is valid for 5 years from the manufacturing month.
Deposit / withdrawal / transfer conditions Benefits and other conditions	<ul style="list-style-type: none"> • 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 Visa symbols for merchants nationwide and worldwide 24 hours a day. <p><u>Use of card service at a local ATM / ADM</u></p> <ul style="list-style-type: none"> • Transactions of cash withdrawal / transfer in the same district at Krung Thai Bank ATM / ADM for free of charge. • Transfers funds across districts at Krungthai Bank's ATM / ADM, first service of the month is free of charge, the second service onwards of the month is 10 baht / transaction. • Withdrawal transactions across district areas at ATM / ADM, Krung Thai Bank 15 baht / transaction. • Cross-provincial money transfer at another bank ATM / ADM. <ul style="list-style-type: none"> - 10 baht per ten thousand, the excess is calculated according to the main number thousand, 1 baht per thousand, fraction of the thousand is not charged. - Bank network usage fee 10 baht / transaction - Minimum service fee 20 baht / transaction - Service fee up to 1,000 baht / transaction • Withdrawal transactions across provinces at other bank ATMs is 20 baht / transaction

	<ul style="list-style-type: none"> • Withdrawal transactions in the same province at another bank's ATM, free of charge. • In case the customer uses the card at another bank ATM / ADM more than 4 times per month, from the 5th times onward in that month, the service fee is 10 baht / transaction
Initial fee (Baht)	100 Baht
Annual Fee (baht)	<p>1,599 bath/ year (consisting of 200 bath card fee, insurance premiums and other protections including other special privileges as specified by the bank 1,399 bath) The annual service fee for the following year will be automatically charged from customer's account after 1 year from the card application date. If there is insufficient funds in the customer's account to pay the full amount of annual fee, the bank has the right, at its sole discretion, to under the sole discretion to gradually collect the annual service fee automatically until the bank receives payment in full amount as specified by the bank.</p> <p>If the payment is due 60 days from the due date and the bank cannot collect the minimum amount specified by the bank. The bank will automatically cancel the card and refund the fee according to the amount collected by the bank from customer (if any)</p> <p>If it reaches 120 days, the bank is unable to collect the full amount of annual service fee, the bank will automatically cancel the card and refund fees in proportion to the period of unused service (if any)</p>
Card Issuance Fee	100 Baht/ time
Reset Pin Issuance Fee	Reset pin is free of charge at the bank.
Service Charges in Foreign Currency	<ul style="list-style-type: none"> • Overseas balance inquiry service fee 15 baht per transaction. • Foreign withdrawal fee 100 baht per transaction. • Exchange rates arising from the payment of goods and services are billed in Thai baht based on Visa card's central exchange rate, which includes a currency conversion risk of not more than 2.5% of the transaction amount. • Excluding transaction fees charged by the bank that owns the ATM in a foreign country. <p>(In case of CROSS BORDER SERVICE list, only successful items will be charged)</p>
Liability of cardholder in case of loss of card	<ul style="list-style-type: none"> • In case the card is lost or been stolen or damaged or unusable or in any case, the cardholder can notify, suspend or request temporary suspension of the card by phone or by other communication tools or other methods, which can be contacted in a similar way at Krungthai Call Center at 02-111-1111 (24 hours a day) or at the head office or at any branch office (during business hours). • If there is any damage that occurs during the period from the loss of the card until the bank has completely freeze or suspended the use of the card. The cardholder is liable for any damage that occurs after the 5-minute period from the time the bank is notified, the cardholder is not liable to reimburse the bank in any way unless the damage or the obligation that occurs, it is the action of the cardholder himself.
Services Channels	<ul style="list-style-type: none"> • Services can be contacted at any branch offices of the Bank • Krungthai Contact Center Ins. 02-111-1111 • e-Mail : Call.CallCenter@krungthai.com <ul style="list-style-type: none"> • Facebook/Twitter/Youtube/LINE/ Instagram : by typing the word "Krungthai Care"

Notifications of Change in Service Conditions or Key Reminders	In case of any changes to conditions and Fees related to Card that are disadvantageous to customers, the Bank will notify the Cardholder no less than 30 days in advance.
Caution	<ul style="list-style-type: none"> • The applicant must keep the card number, expiration date and CVC number confidential, without letting others know and / or allowing others to use it. • After the customer acknowledges that the debit card has been lost or stolen, customers should notify the bank immediately to process the card suspension. • If the pin is entered incorrectly for more than 3 times in a row, the card will be automatically suspended. Customers should contact the bank to release the card suspension and can request to reset the pin free of charge. • Any cancellation of the debit card service can be made at a branch. • Transactions across districts, additional fees may apply and conditions are as specified by the bank.
Insurance Type	Personal Accident insurance.
Name of Insurance Company	Dhipaya Insurance Public Company Limited. 
Insurance Coverage Amount	Coverage amount caused by accident is up to 1,000,000 baht.
Insurance Coverage Condition	<p>Coverage start date : As of applying date Coverage end date : Until cancellation of card using (renewal 1 time a year) The Insured : A person of age 15-75 years old or ending as of next card payment due date.</p> <p><u>Details of coverage conditions</u> <u>Section1 Accident Insurance, Benefit (Accident1)</u> 1.1 Death, dismemberment, loss of sight, total permanent disability from general accidents ·In the case of being in the territory of Thailand Coverage limit 500,000 baht. ·In the case of being in the territory of a foreign country Coverage limit 1,000,000 baht. 1.2 Death, dismemberment, loss of sight, total permanent disability from murder or intentional harm ·In the case of being in the territory of Thailand Coverage limit 500,000 baht. · In the case of being in the territory of a foreign country Coverage limit 500,000 baht. 1.3 Death, dismemberment Eyesight from accidents while driving or riding a motorcycle ·In the case of being in the territory of Thailand Coverage limit 150,000 baht. · In the case of being in the territory of a foreign country Coverage limit 300,000 baht. 1.4 Medical expense per an accident (not limited) and medical expense extension caused by riding or being a passenger on a motorcycle including murder or assault coverage amount 20,000 baht.</p> <p><u>Section 2</u> 2.1 Theft of withdrawing from an automated teller machine</p>

	<ul style="list-style-type: none"> · The Company will compensate the Insured for the stolen money within 30 (thirty) minutes after withdrawing money from any Krung Thai Bank Public Company Limited ATM machine throughout Thailand. By using the insured's debit card according to the amount of actual loss but not exceeding the amount of liability limit as specified in the policy schedule, 5,000 baht per time and 10,000 baht throughout the policy contract. (Protected territory only within Thailand). <p>2.2 Damage to products purchased with a debit card.</p> <ul style="list-style-type: none"> · Accidental damage of products purchased with a debit card. The cardholder is responsible for the first 10% of the damage. · Minimum value of claim item 3,000 baht per piece. · Compensation up to 35,000 baht per piece and up to two pieces per year per debit cardholder. · Damage must occur within 30 days of the purchase date. (Protects purchases from the store and from the online shop). <p>3. Roadside Assistance.</p> <ul style="list-style-type: none"> · Unlimited number of roadside assistance services. · Forklift/rickshaw service Unlimited number of times, free for the first 20 km. · In case of accidental locking of the car the staff will coordinate to bring a spare key to the scene for free within a distance of not more than 20 km. · In the event of an emergency gasoline run out, free petrol not more than 10 liters/year, once a year. <p>Note: The service does not cover vehicles that are used for business purposes, such as public vehicles, taxis, motorcycles, vans, trucks, and do not cover floods and natural disasters.</p> <p><u>Exceptions not covered by the policy</u></p> <ul style="list-style-type: none"> -In the event that the Insured loses an arm, legs, or his/her eyesight prior to the effective date of this policy, the Company will only compensate the Insured for losses sustained as of the effective date of coverage. -In the case of cardholders with more than 1 Krungthai Ultra Care debit card, the company will provide maximum protection for only 1 card per person, according to the name, card number that the bank has informed the company. -In the event that 1 Krungthai Ultra Care debit card has more than 1 account opening person, the company reserves the right not to provide protection in that case. <p>Remarks: For more details please see in the card booklet. Coverages and benefits of this Insurance are subject to terms and conditions of the insurance policy of Dhipaya Insurance Public Company Limited.</p>
<p>How to request for compensation</p>	<ul style="list-style-type: none"> • Contact and send the document requesting for compensation to Krungthai Bank.

	<ul style="list-style-type: none"> • or contact the Insurance Company directly at Dhipaya Insurance Plc. Personal Health and Accident Claims Department 1115 Rama 3 Road, Chong Nonsi Subdistrict, Yannawa District, Bangkok 10120 Call 1736. • In case of Medical expense contact Thaire Services Company Limited Head Office 48/16 Soi Rajchadapisek 20,Rajchadapisek Road,Samsennok,Huaykwang, Bangkok 10310 Fax0 2660 1290 Email: TPA_CS@thirdpartyadmin.co.th
Contact Channels	<ul style="list-style-type: none"> • Dhipaya Insurance Plc. Tel. 1736. • Website : www.dhipaya.co.th • Application : TIP Flash Claim.