

Legal Information and Applicant Consent

I and/or the applicant of the supplementary card ("I", "me", "my") hereby confirm that the information and details provided in this application form are true. I agree to provide documents relating to this credit application. I consent for Krungsriayudhya Card Co., Ltd. (the "Company") to disclose, exchange, send and/or transfer my personal data and any other data relating to me, to companies within the financial group of Bank of Ayudhya Public Company Limited, the names of which are referred to on the website <https://www.krungsri.com/th/about-krungsri/about-us/> subsidiaries, outsourcers, agents, subcontractors, government authorities, business partners, as well as to disclose or exchange my data with the data in the Company's database and business partners which jointly with the Company launched the product under the brand partnership arrangements (co-branding) only to the extent of the product to which I applied for, for example, Home Product Center Public Company Limited, Siam Takashimaya (Thailand) Company Limited, AIA Company Limited (Thailand Branch) or Manchester United Football Club Company Limited, as the case may be, including to the assignees of the rights and/or obligations from such legal entity, financial institutions, companies which are risk management service providers, or data storage or processing companies and the Company's business facilitators, whether to evaluate my personal loan application and assess my credit, to fulfil the contractual obligation between the Company and me, to verify and authenticate my identity digitally and for the purpose of notification, debt collection and compliance with the law.

I acknowledge and agree that the Company may appoint a third party to carry out the debt collection activity on behalf of the Company and consent for the Company and/or the Company's representative to contact, disclose my data and/or debt details to the Company's representative for the benefit of my debt collection. I agree that the Company may accept debts payments from any other person as deemed appropriate.

I consent to be bound to the Company's credit card terms and conditions, which can be verified via the Company's website and/or any other channels that the Company has put in place, except when I terminate the credit by notifying the Company. I accept that the Company has the right to deny my application and I can request the Company to return my documents within 30 days from the date that the Company denied my application.

I hereby confirm that I have read and understood the Company's Privacy Notice, which the Company has posted at <https://www.krungsricard.com/en/pdpa/privacynotice-customer.html> and can be viewed by scanning the QR Code as shown in this application form.

BCC0322

Please read the privacy notice.



CAUTION :

- Interest and fees will be charged in case of partial or delayed payment (Including default payment).
- Please ensure that you have read and understood all terms and conditions of this product before signing the application form.
- Use when necessary and pay back full amount on time to avoid 16% annual interest rate.

Signature of Primary Cardholder

____ / ____ / ____
Date

Consent Letter for Use of Information for Developing Credit Scoring Model

I (Applicant / Information Owner) hereby give consent to Krungsriayudhya Card Co., Ltd. a member of credit information company, to use my information received from credit information company, only unidentified facts, such as name, surname and identification or passport number, and any other information which is identifiable to me, as a factor to develop credit scoring model according to the law relating to credit information business only. I also consent that duplicate and any copy, photocopy, electronic data, or facsimile, which have been made as a copy from this original consent letter by means of photocopying, image scanning, or recording in whatever forms, shall be deemed as evidence of my consent with the same effect as its original. I acknowledge that giving or not giving consent is optional for information owner, and after giving consent, information owner may revoke his/her intention of giving further consent.

0417

Signature of Consent Grantor

____ / ____ / ____
Date

Consent Request Form

To receive news, promotional messages and special offers personalized for you and to receive our services in a secure and efficient manner.

Bank of Ayudhya Public Company Limited and its financial group of companies* (collectively, "Krungsri Group") recognize the importance of security of your data. Krungsri Group is committed to the responsible handling of the collection, use, disclosure, and transfer of your data. To ensure compliance with our commitment, Krungsri Group would like to ask for your consent as follows:

First Name and Last Name Passport No.
ID card No. (For Thai citizen) [] Others

Please read and place a mark in to give your consent

Leaving any of the boxes blank will not be treated as withdrawal of any consent you may have previously given to Krungsri Group. If you would like to withdraw any such consent, you may contact us to exercise your right at the following channels:

- Credit card and loan products via Customer service center or UCHOOSE application.
- Insurance products via Krungsri General Insurance Broker Limited (KGIB), Krungsri Life Assurance Broker Limited (KLAB) Tel. 02-777-1900.

Section 1 : Communications to customers regarding personalized offers, products and services, news, information about benefits

The intention you expressed in this section will not affect your application for products and services.

To communicate offers personalized for customers of Krungsri Group: Customers will not miss an opportunity to receive newsletters, special offers and promotions, information regarding products and services and invitations to exclusive events that are selected for customers of Krungsri Group. You hereby consent to Krungsri Group collecting (either directly from you or from other sources) and using your data for the purposes of analytics and targeting, promotion or marketing of products and services and disclosing your data to the following entities for the aforementioned purposes:

1.1 Companies in Krungsri Group* [2.01.02]

(Companies that form part of Krungsri Group are listed in our privacy notice, which can be found by scanning this QR code.)

1.2 Krungsri Group's business partners** [2.01.02]



Consent

Remarks: *Companies that form part of Krungsri Group are listed in our privacy notice, which can be found at: <https://www.krungsricard.com/en/pdpa/privacynotice-customer.html>

Krungsri Group's business partners are listed below: **Insurance Business: 1) AIG Insurance (Thailand) Co., Ltd., 2) AIA Co., Ltd., 3) Generali Life Assurance (Thailand) PCL., 4) Chubb Life Assurance PCL., 5) Chubb Samaggi Insurance PCL., 6) CIGNA Insurance PCL., 7) Thai Life Insurance PCL., 8) Allianz Ayudhya Assurance PCL., 9) Allianz Ayudhya General Insurance PCL., 10) MSIG Insurance (Thailand) PCL., 11) Prudential Life Assurance (Thailand) PCL., 12) Generali Insurance (Thailand) PCL., 13) AXA Insurance PCL., 14) Dhipaya Insurance PCL. **Financial Institutions:** Gfn Services (T) Co., Ltd. **Information & Communication Technology:** Advanced Info Service PCL. **Logistics/E-Commerce:** Flash Express Co., Ltd.

If any additional recipient is subsequently added to the same category of recipient, to which you have previously given consent to disclose your data, Krungsri Group will notify you of such recipient and provide you with the opportunity to refuse disclosure of your data via the communications channel designated by Krungsri Group and/or regulatory authorities. If you do not exercise your right to refuse such disclosure within thirty (30) days from the receipt of our notice, it shall be deemed that you consent to disclosure of your data to such recipient.

Section 2 : To receive services in a secure and efficient manner

Your data, as described below, is essential for receiving services from Krungsri Group in a secure and efficient manner. Failure to give consent in this section may result in you not being able to receive our services that require such data.

2.1 To make it convenient and safe for you to use the products or services you have requested for. You hereby consent to Krungsri Group's collection (whether directly from you or from other sources) and use of your biometric data (e.g. facial images or fingerprint data) for identification and verification purposes (i.e. to comply with the Electronic Know Your Customer procedures) and to create electronic signatures to be used in electronic transactions. You consent to Krungsri Group's further disclosure of your biometric data to third party service providers that you have applied for their products or services and to Krungsri Group's assignees.*** [2.01.02]

Consent

2.2 To enable Krungsri Group to provide you with services that are appropriate to your religion and to conduct identity authentication process, you hereby consent to Krungsri Group collecting, using and/or disclosing your religion and blood type contained in a copy or an image of your national identification card. [2.01.02]

2.3 To receive services in an efficient and appropriate manner, you hereby consent to Krungsri Group disclosing, sending, or transferring your data to other countries including (1) to Krungsri Group's assignees*** (2) MUFG Bank, Ltd. and its affiliates**** as well as its ultimate parent company, Mitsubishi UFJ Financial Group (MUFG), for lawful and internal control purposes as set out in Krungsri Group's privacy notice. [2.01.02]

2.4 To make it convenient for you to enter into a contract with Krungsri Group and to use our services, you hereby consent to Krungsri Group collecting, using and/or disclosing your information on disability. [2.01.02]

You have read and understood the information contained in this consent request. You understand that you may withdraw your consent at any time. For further information regarding the collection, use, or disclosure of personal data by Krungsri Group and your rights as data subject, including details of how to withdraw your consent in person, please read Krungsri Ayudhya Card Co., Ltd. (KCC)'s privacy notice, which can be found at <https://www.krungsricard.com/en/pdpa/privacynotice-customer.html>

I hereby consent to the items as indicated above and have been notified of Krungsri Group's privacy notice.

.....
(.....)

Signature of the data subject

Remarks: *** Krungsri Group's assignees are Krungsri Group's outsourcers, Krungsri Group's agents and Krungsri Group's subcontractors. ****MUFG Bank, Ltd. and its affiliates means; 1. MUFG Bank, Ltd. has >20% of the voting right. Or 2. MUFG Bank, Ltd. has 15% ≤ the voting right 20% + has the power of significant influence to subject companies (i.e. dispatched board member, provide the fund, make final decision etc.). Or 3. MUFG Bank, Ltd. has >20% of the voting right and having the power as same as No. 2 above.

Consent for Disclose Information via Facsimile

Made at _____ Date _____ Month _____ Year 20____

Instructions for giving consent via facsimile

1. Consent grantor must fill in the form correctly and completely and sign its signature.
2. Consent grantor must attach following documents with consent via facsimile
Individual - copy of identification card which consent grantor must sign to certify true copy.
3. Consent grantor may send facsimile by itself or may assign any person to send on behalf of consent grantor.

Conditions for giving consent via facsimile

1. Giving consent via facsimile is "electronic data" or is a clause which has been made, send, received, kept, or processed by electronic method which consent grantor is prohibited to refuse the result, consequence, and enforcement by law of any clause just for the reason that such clause is in form of electronic data.
2. Giving consent via facsimile, therefore, shall be deemed as giving consent according to the Credit information Business Act in every respect.

Individual

I (Mr./MRS./MS.) _____ Last Name _____

Date of Birth (DD/MM/YYYY) / / Telephone No _____

Identification Card No.

Foreigner

Passport No.

Others _____ No.

The consent has been made by voluntariness of mine and to sent to the National Credit Bureau Co., Ltd. (the company) via facsimile as an evidence that I hereby agree and consent to National Credit Bureau Co., Ltd to disclose or to provide my information to **Krungsriayudhya Card Company Limited** which is member or service recipient of the company for the purposes of credit analysis, issuance of credit card according to my application for credit/credit card which was given to the Company as mention above, including to the purposes of credit review, credit agreement extension/credit card renewal, risk management and prevention pursuant to the Bank of Thailand's stipulations. I further agree that any duplication and any copy, photocopy, electronic data, or facsimile which have been made as a copy from this original consent letter by means of photocopying, image scanning, or recording in whatever forms shall be deemed as evidence of my consent with the same effect as its original.

In addition, before giving consent, I have been informed of instructions and conditions of giving consent via facsimile which is prescribed in the head of this consent letter clearly.

Consent grantor (Signature should be the same as application form and copy of ID card/passport)

Witness (Credit Officer / Marketing Officer)
(Please specify name & surname in capital letters)

Remark : Information which the company discloses to member or service recipient is one of the constituent for credit analysis of financial institutions but disclosure of such information is right of information owner whether he/she will give it or not.

Foreigner Applicant's Qualifications

- Foreigner residing in Thailand.
- Age 20 - 65 years old.
- Home or office telephone number must be provided.

For Employee

- Job longevity of more than 1 year of tenure with the current employer.
- Minimum monthly income.

THB 50,000	Krungsri Visa Platinum Krungsri JCB Platinum Krungsri NOW Platinum Krungsri Lady Titanium HomePro Visa Platinum AIA Visa Platinum Krungsri Manchester United Visa Platinum Siam Takashimaya Credit Card Visa Siam Takashimaya Credit Card JCB
THB 70,000	Krungsri Signature Siam Takashimaya Credit Card Finest

Required Documents For Primary card Applicant

- A copy of passport.
- A copy of work permit.
- An original copy of salary slip or original employment letter.
- A copy of 6 months bank statement showing salary payment.

For Self-Employed

- Business longevity of more than 1 year.
- Bank statement showing during the previous 6 months.

As least THB 1,000,000	Krungsri Visa Platinum Krungsri JCB Platinum Krungsri NOW Platinum Krungsri Lady Titanium HomePro Visa Platinum AIA Visa Platinum Krungsri Manchester United Visa Platinum Siam Takashimaya Credit Card Visa Siam Takashimaya Credit Card JCB
As least THB 1,400,000	Krungsri Signature Siam Takashimaya Credit Card Finest

Required Documents For Primary card Applicant

- A copy of passport.
- A copy of work permit.
- A copy of business registration / trade registration, showing the applicant's name.
- A copy of bank statement for the previous 6 months.

In case the applicant does not qualify for the applied credit card according to conditions set by the company, the company will reserve the rights to consider approving other types of credit cards offered by the company under the assumption that the applicant wishes to apply for credit cards that the company issues without having to sign a new application. The approval is in accordance with the conditions off the company.

Fees & Charges on Your Krungsri Credit Card (Effective on 1 January 2024)

1. Credit Usage Charges and fees	Primary Card				Supplementary Card				
<ul style="list-style-type: none"> Interest Rate Credit Usage Charge Interest and Credit Usage Charge Calculation <ul style="list-style-type: none"> Purchase Cash Advance 	15% per annum				1% per annum				
	Be calculated from posting date				Be calculated from transaction date				
2. Minimum payment	10% of outstanding balance but not less than THB 300								
3. Cash Advance Fee ¹	3% of cash withdrawal amount								
4. Interest Free Period for full payment	Krungsri Signature/All Krungsri Platinum Cards /Krungsri Manchester United Visa Platinum / Krungsri Lady Titanium/HomePro Visa Platinum/Siam Takashimaya Credit Card				AIA Visa Platinum				
	up to 50 days from the first date of billing cycle to payment due date				up to 45 days from the first date of billing cycle to payment due date				
5. Annual Membership Fee (THB per year) ¹	Krungsri Signature		Siam Takashimaya Finest		Krungsri Visa Platinum, Krungsri JCB Platinum, AIA Visa Platinum, Siam Takashimaya Visa/JCB		Krungsri NOW Platinum	Krungsri Manchester United Visa Platinum HomePro Visa Platinum, Krungsri Lady Titanium	
	Primary Card	Supplementary Card	Primary Card	Supplementary Card	Primary Card	Supplementary Card	Primary Card	Primary Card	Supplementary Card
Entrance Fee : No Charge	4,000	0	4,000	0	1,500	0	1,500	500	0
Annual Fee : Subject to the condition of company. Please see the remark below. ¹	4,000	0	4,000	0	4,000	2,000	4,000	750	375
6. Payment service fee ²	Service Fee ² (THB)					Payment Channel Fee		No. of days required for payment settlement	
Payment Channels	Bank Counter	Via ATM	Mobile Banking/ Internet Banking	via Direct Debit ³	On Spot	Reflected on next Billing Statement			
6.1 Bank Counters	Bangkok/ Vicinity Upcountry	Free	Free	Free	Free	-	-	1-2	
• Bank of Ayudhya	Bangkok/ Vicinity Upcountry	30	No Service	No Service	25	✓	-	2	
• Bangkok Bank	Bangkok/ Vicinity Upcountry	50			45				
• Krungthai Bank	Bangkok/ Vicinity Upcountry	15	10	15 ⁶	15	✓	-	2	
• Siam Commercial Bank	Bangkok/ Vicinity Upcountry	15	20	15 ⁶	15	✓	-	2	
• Siam Commercial Bank	Bangkok/ Vicinity Upcountry	No Service	20	20 ⁶	15	✓	-	2	
• Kasikorn Bank	Bangkok/ Vicinity Upcountry	20	10	10	20	✓	-	2	
• Kasikorn Bank	Bangkok/ Vicinity Upcountry	35	20	20	30	✓	-	2	
6.2 Pay at HomePro's Counter Services or HomePro Plus Counter Services	Bangkok/ Vicinity Upcountry	Free				-	-	1	
6.3 Pay through the service / Mobile application / Internet	Bangkok/ Vicinity Upcountry	10				✓	-	1-2	
• CenPay Powered By บัญชีเงิน Service Counter									
• Pay at Lotus Customer Service Counters									
• Pay at Postal Office displaying the PAY AT POST	Bangkok/ Vicinity Upcountry	10				✓	-	2	
• TrueMoney, mPay									
• Pay via mPay station									
6.4 Pay at Counter Service	Bangkok/ Vicinity Upcountry	15				✓	-	1-2	
7. Cheque Returned Charge	THB 200 /cheque/request								
8. Card Replacement Fee ¹	THB 200 /request								
9. Statement Reprint Fee ¹	THB 50 /request								
10. Sale Slip Researching Fee / Transaction investigation fee ^{1,5}	THB 200 /request (per transaction)								
11. Replacement credit card PIN Fee ¹	THB 200 /request								
12. Collection Expense ¹	THB 50 per billing cycle when customer has 1 cycle overdue and THB 100 per billing cycle for 2 cycles overdue and 3 cycles overdue.								
13. Hedging Premium ⁴	Up to 2.5% of spending amount in foreign currency								

Remark: The Company reserves the right to change, amend or cancel fees, interest rate and other service fees whereby the Company will give advance notification.

Conditions :

- The aforementioned rate does not include 7% VAT • For all credit card annual fees, the Company reserves the right to charge the annual fee mentioned above if there is no account movement for consecutive 12 months or more. For Krungsri Signature Credit Card, The Company reserves the right to charge the annual fee in case the accumulated spending of the preceding year is less than THB 300,000.-
- Fee/Charges or amount of the maximum payment or number of transaction per day can be changed upon the service provider. Please recheck at the service point.
- In the case of auto debit payment, please deposit cash into account 1 working day before the due date.
- Any transactions made under the card including cash withdrawal in any foreign currency shall be charged to the cardholder in Thai Baht at the exchange rate being charged to the Company by Visa, Mastercard or JCB (as specified in the application form or credit card contract). Exchange rate risk will be calculated based on the currency rate as specified in the fee table.
- Sale Slip Researching Fee only applies for JCB.
- For mobile banking only

Please scan QR code for more details.

