

Krungsri steps up its relief measures to assist customers impacted by COVID-19

Bangkok (2 April 2020) – **Krungsri** (Bank of Ayudhya PCL and subsidiaries) introduced additional customer assistance measures for retail, Business Banking, and Commercial Banking customers impacted by the ever-increasing severity of the novel coronavirus (COVID-19) outbreak. The measures are aimed to help reduce customer burden and support them through this difficult time.

For customers of mortgage, personal, and Business Banking loans

The Bank's COVID-19 assistance measures for customers impacted by the COVID-19 outbreak who must not have a debt that is more than 90 days overdue, or must not have been through the debt restructuring process, or must not have a debt being in the legal proceeding before 1 January 2020 are as follows:

- A grace period on principal repayment up to 12 months
- Installment amount reduction up to 12 months
- A grace period on installment payment up to six months

For Commercial Banking customers

The Bank will offer assistance measures in accordance with impacts on a case-by-case basis.

For more information:

- Krungsri customers of mortgage, personal, and Business Banking loans can visit the Bank's website at www.krungsri.com, or call 1572, or visit Krungsri branches nationwide.
- Krungsri's Commercial Banking customers can contact their relationship managers.

For Krungsri Auto customers

The Bank will offer assistance measures in accordance with impacts on a case-by-case basis.

- A grace period on installment repayment for up to five months for motorcycles and up to six months for cars
- Installment amount reduction

For more information, please contact Krungsri Auto Call Center by calling 02-740-7400, press 3 or press 5. Visit <https://service.krungsriauto.com:8443/eform/kapakpon-cv19/> for DIY installment repayment request.

For Krungsri Consumer's credit card and personal loan customers

Assistance measures include:

- Reduction of Minimum Payment Rate
 - For personal loan products, the minimum payment rate for all customers will be automatically reduced from 5% to 3% for the billing cycle starting from 18 March 2020 to 31 December 2021, without the need for the customers to register.
 - For credit card products, the minimum payment rate for all customers will be automatically reduced from 10% to 5% for the billing cycle starting from 1 April 2020 to 31 December 2021, without the need for the customers to register.

For more information, customers can visit Krungsri Consumer's website and Facebook of each product:

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| - Krungsri Credit Card | www.krungsrcard.com | facebook: krungsrcard |
| - Krungsri First Choice | www.firstchoice.co.th | facebook: Krungsri.first.choice |
| - Central The 1 Credit Card | www.centralthe1card.com | facebook: centralthe1creditcard |
| - Tesco Lotus Credit Card | www.tescolotusmoney.com | facebook: tescolotusmoney |

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About Krungsri

Krungsri (Bank of Ayudhya PCL and its group companies) is the fifth largest financial group in Thailand in terms of assets, loans, and deposits, and one of Thailand's five Domestic Systemically Important Banks (D-SIBs) with 75 years of history in the country. Krungsri is a strategic member of the Mitsubishi UFJ Financial Group (MUFG), Japan's largest financial group and one of the world's largest financial organizations. Krungsri provides a comprehensive range of banking, consumer finance, investment, asset management, and other financial products and services to individual consumers, SMEs, and large corporations through 690 branches (650 Banking Branches and 40 Auto Business Branches) and over 34,902 service outlets nationwide. The Krungsri Group is the largest card issuer in Thailand with 9.1 million credit cards, sales finance, and personal loan accounts in its portfolio; a major automobile financing service provider (Krungsri Auto); one of the fastest growing asset management companies (Krungsri Asset Management); and a pioneer in microfinance (Ngern Tid Lor).

Krungsri is strongly committed to the highest level of integrity in conducting its business. All Krungsri Group companies have been awarded accreditation from the Private Sector Collective Action Coalition Against Corruption (CAC) in collaboration with industry peers and stakeholders on a zero tolerance approach to corruption.

About MUFG (Mitsubishi UFJ Financial Group, Inc.)

Mitsubishi UFJ Financial Group, Inc. (MUFG) is one of the world's leading financial groups. Headquartered in Tokyo with over 360 years of history, MUFG is a global network with over 3,000 offices in more than 50 markets. The Group has over 180,000 employees, and offers services including commercial banking, trust banking,

securities, credit cards, consumer finance, asset management, and leasing. The Group aims to “be the world’s most trusted financial group” through close collaboration among our operating companies and flexibly respond to all of the financial needs of our customers, serving society, and fostering shared and sustainable growth for a better world. MUFG’s shares trade on the Tokyo, Nagoya, and New York stock exchanges. For more information, visit <https://www.mufig.jp/english>.

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