Krungsri Boarding Card Terms and Conditions

1. Krungsri Boarding Card ("Card") is a prepaid card product which supports multi currencies on one card, namely JPY, KRW, HKD, SGD, USD, EUR, AUD, CAD, CHF, CNY, DKK, GBP, NOK, NZD, SEK, TWD and THB, and other foreign currencies to be thereafter offered by the Bank. The cardholder may top up such currencies prescribed by the Bank via Krungsri Mobile Application (KMA) or other channels to be determined by the Bank. The cardholder may use the Card for payment of goods/services at merchants or service points which accept payment with Visa cards using an electronic data capture device (EDC) and Visa payWave, or for online payment of goods/services via the providers' websites, both domestic and international, or for ATM cash withdrawals in foreign countries in which the Card is accepted.

2. The cardholder is required to apply for the Card in accordance with the procedures and methods determined by the Bank via Krungsri Mobile Application (KMA) or any other channels determined by the Bank, and upon completion of the application thereof, the Bank will issue and deliver the Card to the cardholder at the address provided by the cardholder.

3. One cardholder may hold only 1 (one) card or for a number of cards to be further determined by the Bank. The Card shall be purposely use for payment of traveling or payment of good/services both domestic and international, or for ATM cash withdrawals in foreign countries. The aggregated balance of the Card in all such currencies at a time shall not exceed THB 500,000 (five hundred thousand baht) or equivalent at the maximum (Except in the case that the card balance exceeds the said maximum amount as a result of change in exchange rate). The Bank reserves the right to reject any top up which results in the Card's balance being higher than the amount fixed by the Bank.

4. The cardholder must activate the Card within 60 (sixty) days from the date on which the cardholder completes the application process for the Card and sets a PIN for using the Card for goods/service payment or cash withdrawal in foreign currency. The cardholder may change the PIN at any time by himself in accordance with the procedures and methods prescribed by the Bank. The cardholder acknowledges that the PIN is confidential information that must be retained and strictly kept from any other person. If any damage occurs due to the cardholder's disclosure or any act done to the extent that another person knows or receives the PIN, the cardholder shall be responsible for such damage, and shall keep the Card in a safe location to prevent loss and shall not do any act causing the Card to be in another person's possession. If the cardholder fails to comply with this provision and such failure results in any corrupt act, or allow any person to use the Card or PIN, or the Card is counterfeited, the cardholder agrees to be responsible for such damage as if the cardholder had used the Card and/or PIN himself.

5. In the case that the cardholder fails to activate the Card within the prescribed period, or the Bank receives notice from the cardholder to cancel the Card prior to its activation, or that the cardholder has not received the Card from the Bank, the cardholder agrees and consents that the Bank may have the right to cancel or destroy such Card without refunding the Card issuance fee to the cardholder, except the case that the cardholder has notified the Bank on not receiving the Card and upon verification the Bank found it to be true, then the Bank shall re-issue the new Card to the cardholder accordingly.

6. The cardholder may top up THB amount by selecting to deduct from the saving account (THB account) registered in Krungsri Mobile Application (KMA). In part of foreign currencies top up, the cardholder must select the saving account (THB account) registered in Krungsri Mobile Application (KMA) and convert from THB to such currencies. Thereafter to transfer out those foreign currencies from the Card, the cardholder must convert them to THB and select the saving account (THB account) registered in Krungsri Mobile Application (KMA) as receiving account in accordance with the procedure and methods prescribed by the Bank.

7. The cardholder agrees and acknowledges that for the processing of transactions in the country where its currency is available in the Card, the Bank will select the main currency of such country, on the other hand, the processing of transactions in the country where its currency is not available in the card, the Bank will select THB currency and convert to local currency based on VISA exchange rate at the time of such transactions. The Bank will use Thailand's date and time for the record of transactions. The cardholder may check the VISA exchange rate at https://www.visa.co.th/en_TH/travel-with-visa/exchange-rate-calculator.html. Additionally, if the amount in THB is still insufficient for the exchange, the Bank reserves the right to reject such transaction in full.

8. The cardholder agrees and acknowledges that the use of the Card to withdraw cash in foreign currency from an ATM situated in a foreign country in which the Card is supported may be subject to cash withdrawal fees or additional service fees as charged by the provider at the destination. However, this Card may not be used to withdraw cash from an ATM or any other channel within the country, unless otherwise prescribed by the Bank.

9. The cardholder agrees and acknowledges that, with respect to the use of the Card for payment of certain types of goods/services, in some cases, the amount actually paid by the cardholder may not match the transaction amount shown in the sales slip, settlement report or any other document sent by the merchant to the Bank for collection, and the amount may be more or less than the amount deducted from the Card on the transaction date, e.g. payment of goods/services to hotels or restaurants or petrol fill-up from an automatic petrol filling machine. If the amount deducted from the Card is less than the amount

charged to the Bank, the cardholder consents that the Bank may fully deduct an amount equivalent to the shortfall or incomplete portion from the Card in the currency charged. If the amount deducted from the Card is more than the amount charged to the Bank, the Bank shall refund the cardholder by transferring the amount in the currency of the transaction to the Card.

10. The cardholder may check their card statement or transactions history e.g. foreign currencies exchange, goods/service payment and cash withdrawal, and the remaining balance of all currencies in the Card, as well as set/adjust the cash withdrawal/spending limit, change the PIN, Card On/Off, or use other services via Krungsri Mobile Application (KMA) or any other channels to be determined by the Bank in accordance with the procedure and methods prescribed by the Bank.

11. The cardholder may process any transaction via the Card in the maximum amount or for a number of times as follows:

(a) The maximum aggregated amount in all currencies shall not exceed THB 500,000 or equivalent (Except in the case that the card balance exceeds the said maximum amount as a result of change in exchange rate).

(b) Maximum ATM cash withdrawal limit of THB 100,000/day or equivalent

(c) Maximum card payment limit of THB 500,000/day or equivalent

(d) ATM cash withdrawal limit adjustment up to 3 times/day (THB 0 - THB 100,000)

(e) Card Payment limit adjustment up to 3 times/day (THB 0 - THB 500,000)

12. In the case of loss of the Card or the cardholder become aware of suspicious transactions (fraudulent), the cardholder must turn the Card off via Krungsri Mobile Application (KMA), and shall contact Krungsri Call Center 1572 to suspend the Card.

13. If the cardholder raises any objection that the cardholder did not purchase the goods/service from the merchant and the Bank has verified that objection that the cardholder had no involvement in such purchase of goods/service, the Bank shall make a refund to the cardholder by transferring the amount to the Card in the currency in which the cardholder transacted. In this regard, the cardholder agrees that even though the cardholder has received refund from the Bank as described above, if the Bank later has evidence proving that the cardholder actually purchased the said goods/service, the cardholder consents that the Bank may debit from the Card the equivalent amount together with damages incurred (if any).

14. The cardholder has the right to void the purchase of goods/or service within 45 (forty-five) days from the date of such transaction or 30 (thirty) days prior to the scheduled delivery date in the case that the delivery time has been set forth in writing. If the cardholder can prove that the cardholder fails to

receive the goods/service or receives the goods/service in a timely manner, or receives the goods/service that is incomplete, defective or does not serve the intended purpose, the Bank shall refund the cardholder by way of transfer to the Card in the currency in which the cardholder transacted within 30 (thirty) days (for domestic transaction) or within 60 (sixty) days (for international transaction) from the date on which the Bank is notified by the cardholder.

15. The cardholder agrees and acknowledges that in case the Card has expired (card valid 2 years from the application date) but its balance remains and the cardholder no longer wishes to use the Card, the cardholder must sell back all foreign currencies via Krungsri Mobile Application (KMA) in accordance with the procedure and methods prescribed by the Bank. However, if the cardholder applies for issuance of a new Card, the balance in the expired Card will be automatically transferred to the new Card upon activation by the cardholder.

16. The Bank has the right to suspend the use of the Card without prior notice to the cardholder and the Bank will not refund any fees to the cardholder, for example, in the following case:

(a) The cardholder breaches any one of the terms and conditions;

(b) The cardholder fails to pay any fee or charge in relation to the use of the Card with the Bank;

(c) There is a reason for the Bank to believe that the Card has been counterfeited;

(d) It is necessary for the Bank to comply with the laws, rules or orders of government agencies, court orders or orders of any other agency in authority;

(e) There is a reason for the Bank to believe that the Card has been used in bad faith or unlawfully, whether by the cardholder or other person;

(f) The Bank has reliable information which indicates that the person possessing the Card is not the cardholder;

(g) In case the Bank suspects or considers that the application for the Card or the Card statement indicates engagement in foreign exchange speculation or affairs contrary to the law or public order or morality, or transactions in the nature that may be illegal or in breach of any rules and regulations applicable thereto;

(h) There are suspicious circumstances indicating that the Card is used for commitment of offenses under the law on the prevention of money laundering and terrorist financing or is noncompliant with relevant laws or rules;

(i) The Bank is required to cancel the Card service in compliance with relevant laws or rules, and court judgments or orders.

17. The cardholder agrees and acknowledges that the Bank has the right to amend, change or repeal any terms or conditions of the Card service, fee rates, service charges, rules on the Card use or any provisions relating to the Card, and the Bank shall give the cardholder notice of no less than 30 (thirty) days before such change becomes effective, by way of posting at its office/branch or on its website. If such amendment or change causes additional costs or obligations on the cardholder, the cardholder has the right to give notice of Card cancellation.

18. The cardholder agrees and acknowledges that the Bank shall not be responsible for any damage occurred if the cardholder is unable to use the Card to carry out any financial transactions derived from the following causes:

(a) The Card balance is insufficient for carrying out such transaction;
(b) The cardholder breaches any one of the terms and conditions;
(c) The cardholder is being subject to legal action;
(d) The Bank has notified the cardholder of transactional failure before or during the transaction;
(e) There occur any other force majeure events beyond the Bank's control, including non-functioning devices, communication systems or signal connection, interference from viruses or unlawful acts, or the Bank's necessity to suspend this service for maintenance.

19. The cardholder agrees to be bound by and comply with these terms and conditions for use of the Card service, as well as other practices for the Card use to be further prescribed by the Bank which shall form an integral part hereof. The cardholder agrees to comply with the provisions under relevant laws and execute and submit any other documents to the Bank as prescribed by the government agencies and/or the Bank.

20. The cardholder agrees and consents that the Bank may collect, use, disclose or exchange the cardholder's personal, financial or transactional information and/or any information provided by the cardholder to the Bank, or received by the Bank due to the cardholder's use of service or from other sources for the purposes of communication, provision of services and its business operation, or in favor of data processing, data analysis, service improvement or offers of any of its services or products. Furthermore, the cardholder consents that the Bank may transmit, transfer or disclose such information to its affiliates, trading partners, business alliances, government agencies, other juristic or natural persons with which the Bank is contractual party, and other service providers and persons for the purposes of communication, provision of services and business operations, or in favor of data processing, data analysis, service improvement or offers of any of the services or products of the Bank or the said entities and persons.

21. Any and all documents, letters and/or notices sent by the Bank to the cardholder shall be deemed to have been duly served to and acknowledged by the cardholder if delivered to the address provided by the cardholder, whether by registered post or ordinary post, by hand or to the email address provided by the cardholder, even though the cardholder's email address has been changed without notice from the cardholder to the Bank in accordance with methods prescribed by the Bank.

22. The cardholder agrees and acknowledges that the Card is the Bank's property. The cardholder may not, or assign another person to, destroy, duplicate, alter or amend the Card in any part thereof whatsoever.

23. For questions or additional information, the cardholder may contact Krungsri Call Center Staff at 1572 or via other channels to be determined by the Bank.