

Topic	Details
Product Name	Krungsri Boarding Card
Product Type	Prepaid Card
Product Detail	<u>Card Applying</u> - The card applicant must be a Thai individual or foreign individual who works in Thailand, and must be at least 15 years old. - The card applicant must have Krungsri Saving Account (this card will not be linked to any account) and Krungsri Mobile Application (KMA) - The card applicant may hold only one Krungsri Boarding Card and can apply for the card via KMA. - The card applicant must activate the card and set a PIN for the card within 60 days after the card application date. <u>Card Function/Usage</u> - Krungsri Boarding Card is a prepaid card product which supports multi currencies on one card and can be used for the purpose of both domestic and international payments of goods/services at merchants with Electronic Data Capture Device (EDC) bearing VISA and VISA PayWave brand mark including payments via website and cash withdrawals in foreign countries at ATMs with VISA brand mark. - The available currencies are JPY, KRW, HKD, SGD, USD, EUR, AUD, CAD, CHF, CNY, DKK, GBP, NOK, NZD, SEK, TWD and THB. - The cardholder can buy foreign currencies or top up Thai Baht to the card via KMA with the maximum aggregated amount for such foreign currency buying and card top-up of THB 500,000 or equivalent which shall be calculated based on the exchange rate used for controlling the card limit in accordance with the conditions determined by the Bank. - The cardholder can sell foreign currencies back from the card to Krungsri Saving Account via KMA - The cardholder can set up to 3 preferred currency buying in advance by using the menu called, "Set Preferred Buying Rate" by selecting the preferred currency and exchange rate, then select the option on alert notification or automatic buying transaction when the preferred rate is hit. - In case the preferred rate is not hit within 15 days, the setting order will be automatically canceled. - In case the cardholder has selected the option on alert notification and the rate is hit, the bank will send the notification to the cardholder via KMA (Push Notification). - In case the cardholder has selected the option on automatic buying, the cardholder must specify the buying amount and when the preferred rate is hit, the system will process the buying transaction and send notification of successful transaction to the cardholder via KMA (Push Notification). In addition, the Bank will send notification of unsuccessful transaction to the cardholder and cancel the setting order with no attempt to repeat the transaction. - The cardholder can apply for the card, temporarily on/off the card, adjust card limit, buy and sell foreign currencies, top-up THB, and view card transaction history via KMA.
Product Terms	- The use of card for payments of goods and services to local merchants shall be in THB currency where the use of card for payments to international merchants shall be in the foreign currencies. - The card cannot be used for local ATM cash withdrawal. - 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 for the payment of goods and services or ATM cash withdrawal only. - For the processing of transaction in the country where its currency is not available in the card, the Bank will select THB currency for the payment of goods and services or ATM cash withdrawal and convert such amount in THB to local currency based on VISA exchange rate at the time of such transaction. However, if the amount in THB is not sufficient, the system will reject such transaction. The cardholder can check the VISA exchange rate at https://www.visa.co.th/en_TH/travel-with-visa/exchange-rate-calculator.html. - The card shall be valid for 2 years from the date the cardholder has applied for the card. If the card has expired and there remains balance in the card, the card holder must sell the foreign currencies or apply for a new card. In the latter case, the balance in the card will be automatically transferred to the new card. - 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. If the Bank found that the cardholder has used the card for the purpose of foreign exchange speculation, the Bank shall have the right to cancel or suspend the card immediately without prior notice.

Card Limit	- The maximum aggregated amount in all currencies shall not exceed THB 500,000/card or equivalent (Except in the case that the card balance exceeds the said maximum amount as a result of change in exchange rate) - ATM Cash Withdrawal Limit Maximum THB 100,000/day or equivalent - Card Payment Limit Maximum THB 500,000/day or equivalent - The cardholder may adjust the cash withdrawal limit up to 3 times/day and the card payment limit up to 3 times/day via KMA.																																																																										
Card Fees	- Card Issuing Fee / Card Replacement Fee : THB 150 - Card Annual Fee : NONE - ATM Cash Withdrawal Fee in foreign countries are stated in the below table. However, there may be service fee charged by the bank providing such ATM service <table><tr><th>Currency</th><th>Fee</th></tr><tr><td>JPY</td><td>350 JPY</td></tr><tr><td>KRW</td><td>4,320 KRW</td></tr><tr><td>HKD</td><td>27 HKD</td></tr><tr><td>SGD</td><td>5 SGD</td></tr><tr><td>USD</td><td>4 USD</td></tr><tr><td>EUR</td><td>3 EUR</td></tr><tr><td>AUD</td><td>5 AUD</td></tr><tr><td>CAD</td><td>5 CAD</td></tr><tr><td>CHF</td><td>4 CHF</td></tr></table><table><tr><th>Currency</th><th>Fee</th></tr><tr><td>CNY</td><td>26 CNY</td></tr><tr><td>DKK</td><td>24 DKK</td></tr><tr><td>GBP</td><td>3 GBP</td></tr><tr><td>NOK</td><td>32 NOK</td></tr><tr><td>NZD</td><td>6 NZD</td></tr><tr><td>SEK</td><td>34 SEK</td></tr><tr><td>TWD</td><td>128 TWD</td></tr><tr><td>Other Currency</td><td>100 THB</td></tr></table> - The foreign currency selling fee shall be charged for the 4th and the following transactions of respective month. <table><tr><th>Currency</th><th>Fee</th></tr><tr><td>JPY</td><td>350 JPY</td></tr><tr><td>KRW</td><td>4,320 KRW</td></tr><tr><td>HKD</td><td>27 HKD</td></tr><tr><td>SGD</td><td>5 SGD</td></tr><tr><td>USD</td><td>4 USD</td></tr><tr><td>EUR</td><td>3 EUR</td></tr><tr><td>AUD</td><td>5 AUD</td></tr><tr><td>CAD</td><td>5 CAD</td></tr><tr><td>CHF</td><td>4 CHF</td></tr></table><table><tr><th>Currency</th><th>Fee</th></tr><tr><td>CNY</td><td>26 CNY</td></tr><tr><td>DKK</td><td>24 DKK</td></tr><tr><td>GBP</td><td>3 GBP</td></tr><tr><td>NOK</td><td>32 NOK</td></tr><tr><td>NZD</td><td>6 NZD</td></tr><tr><td>SEK</td><td>34 SEK</td></tr><tr><td>TWD</td><td>128 TWD</td></tr></table> Remarks : The fees are subjected to change due to the currency exchange rate at the time	Currency	Fee	JPY	350 JPY	KRW	4,320 KRW	HKD	27 HKD	SGD	5 SGD	USD	4 USD	EUR	3 EUR	AUD	5 AUD	CAD	5 CAD	CHF	4 CHF	Currency	Fee	CNY	26 CNY	DKK	24 DKK	GBP	3 GBP	NOK	32 NOK	NZD	6 NZD	SEK	34 SEK	TWD	128 TWD	Other Currency	100 THB	Currency	Fee	JPY	350 JPY	KRW	4,320 KRW	HKD	27 HKD	SGD	5 SGD	USD	4 USD	EUR	3 EUR	AUD	5 AUD	CAD	5 CAD	CHF	4 CHF	Currency	Fee	CNY	26 CNY	DKK	24 DKK	GBP	3 GBP	NOK	32 NOK	NZD	6 NZD	SEK	34 SEK	TWD	128 TWD
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Cautions	- The cardholder shall keep the card and PIN in secure condition and shall not share card information and PIN to anyone. - In case the card is lost or stolen, the cardholder should turn the card off via KMA and contact Krungsri Call Center 1572 in order to apply for the new card. - In case, the cardholder become aware of suspicious transactions (fraudulent), the cardholder must turn the card off immediately via KMA and contact Krungsri Call Center 1572 to suspend the card and dispute the transactions accordingly.																																																																										
Contact Information	- Should you have any question, please visit www.krungsri.com or contact Krungsri Call Center 1572 for additional information. - Should the cardholder wishes to change your contact information, please contact the bank branch.																																																																										