

Krungsri introduces relief measures for customers impacted by COVID-19

Bangkok (27 February 2020) – **Krungsri** (Bank of Ayudhya PCL and its subsidiaries) announced assistance measures for commercial, Business Banking, and retail customers who have been affected by the outbreak of novel coronavirus disease 2019 (COVID-19) with more flexible repayment conditions, including grace periods and reduced installment amounts, to help relieve their burden.

Krungsri President and Chief Executive Officer Mr. Seiichiro Akita said the COVID-19 outbreak has been widespread and caused global impacts on numerous fronts namely public health, society, and economic growth. As Thailand is no exception, Bank of Ayudhya and subsidiaries therefore introduced assistance measures for commercial, Business Banking, and retail customers to help relieve their burden. Standing ready to aid them, Krungsri would consider offering assistance measures in accordance with customers' business conditions and difficulties so that the best solution could be mutually sought for each customer.

The COVID-19 relief measures comprise:

Mortgage and personal loan customers

- A grace period on principal repayment up to six months
- Reduced installment amount

Business Banking customers

- A grace period on principal repayment up to six months
- Reduced installment amount (on a case-by-case basis)

Hire purchase customers

- A grace period on repayment up to six months
- Reduced installment amount

Krungsri Consumer customers (those in COVID-19-hit industries)

- A grace period on repayment up to three months
- After the grace period, the installment amount would be reduced from 10 percent to 5 percent for credit card customers, and from 5 percent to 3 percent for personal loan customers; or the installment amount would be reduced on a case-by-case basis.

For more details, please contact the Bank and business units in Krungsri Group as follows.

- For Commercial banking customers, contact Relationship Manager
- For Mortgage loan customers, Personal loan customers and Business Banking customers, contact Krungsri's branches or Krungsri Call Center 1572
- For Hire purchase customers, contact Krungsri Auto Call Center 02-740-7400
- Krungsri Consumer's Call Center of each company under Krungsri Consumer
 - Krungsri Credit Card Call Center 02-646-3555
 - Central The 1 Credit Card Call Center 02-627-8111
 - Krungsri First Choice Call Center 02-345-6789
 - Tesco Lotus Credit Card Call Center 1712

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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.mufg.jp/english>.

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