



KBANK Introduces New Style of Its Branch Operations

Revolutionizing its branch operations, KASIKORNBANK PCL. has launched “Coffee-Banking” as part of the “New Look & Feel” concept, making it the first bank in Asia to adopt this new style in banking service. Customers enjoy a two-in-one package: the comforting atmosphere of a modern cafe along with modern banking services. KBANK Coffee-banking is being first introduced at the Bangkok Branch (Soi Sukhumvit 33) in cooperation with Starbucks Coffee Co., Ltd.

KBANK coffee-banking services will include the following:

- ***e-Lobby*** will provide 24-hour automated banking services, such as ATM machines, e-Passbook Updates, Cash and Check Deposits, e-Phone Banking, and sales of financial instruments.
- ***Counter Services*** such as deposits and withdrawals, fund transfers, bill payments, check clearance, foreign currency exchange, and sales of financial instruments.
- ***Customer Service Officers*** will provide personalized service to individual customers, such as credit services, the opening of new accounts, as well as the processing of applications for credit cards, debit cards and automated account deductions, etc.
- The ***Coffee Shop Area*** (by Starbucks) is a relaxing corner available to all customers to have coffee, other beverages and snacks.

KBANK has also installed an electronic queuing system, which also differentiates customers by the type of service requested in order to reduce service turnaround times.

Coffee-Banking Services will be available at two more KBANK branches this year. KBANK is now considering other prime locations to reach its target customers. KBANK also plans to launch other modern styles for branch operations in cooperation with various business partners, with the central theme being toward enhancing choice business locations and an emphasis on the modern lifestyles of target customers using KBANK and its business partners.

