



Retail Business: New Product and Service

The "Kurve Card"

- KASIKORNBANK, in cooperation with MasterCard International, has launched the "**Kurve Card**": a new design of credit card with a curve at the lower right-hand corner and partly transparency (see picture).
- The "Kurve Card" is available for use with KBANK's ATMs in Bangkok and its vicinity area from January 1, 2004 and in other provincial area from April 1, 2004.
- The potential target group: 20-35 year-old customers.
- The bank has targeted the issuance of 50,000 Kurve Card in 2004.

Features and benefits:

- Card type: KBANK-MasterCard Classic
- Credit limit: Bt30,000 Bt500,000
- For every application from December 11, 2003 till March 31, 2004
 - Admission fee and annual fee: waived for the first three years
 - **Promotion:** Kurve bag with the value of Bt750 after the application is approved
 - Special KBANK Value Choice Points given: with spending of Bt2,000 and over through the Kurve Card in the first two accounting periods (excluding cash advance and fees), cardholders will receive 2,000 KBANK Value Choice Points that can be used to redeem KBANK gift vouchers.
- Other privileges: cardholders will receive similar rights and benefits as KBANK's other type of credit cards.

