



Products Update

KBANK Privilege

Following the introduction of “KBANK Privilege” or, formerly, “TFB Privilege,” a type of unsecured revolving personal loans being offered to middle to upscale customers with monthly income of at least Bt 30,000, the bank now lowers the income requirement to Bt 10,000 a month to boost its customer base by 4 times. The following conditions are applied to the “KBANK Privilege”:

- ❑ Monthly income of Bt 10,000+
- ❑ Interest rates:
 - Classic (monthly income of Bt 10,000-29,999) – MRR+7.50%
 - Gold (monthly income of Bt 30,000-99,999) – MRR+6.75%
 - Platinum (monthly income of Bt 100,000) – MRR+6.25%
- ❑ Maximum credit line of 3.5 times monthly income or Bt 1.5 mn
- ❑ Customers can make full payment or minimum payment of at least 5%

The bank’s target for KBANK Privilege is Bt 1 bn in 2003.