

## Sales Sheet - KBank TPN UnionPay Debit Card

Item	Details
Product name	KBank TPN UnionPay Debit Card
Product type	Debit Card
Card Limit (Baht) for customers aged 15 years and	Daily limit for withdrawal: 200,000 Baht/card
older	<ul> <li>Daily limit for purchase of goods: 500,000 Baht/card</li> </ul>
Customers may increase or decrease the card limit via the K-Contact Center or K PLUS.	
Main conditions	<ul> <li>Having savings or K-eSavings account or basic deposit account or current account in the name of one natural person, or a joint account under the condition that "either account holder can make withdrawal" to be linked with the card</li> <li>Up to 5 debit cards per 1 account.</li> <li>Applicant must be at least 15 years old.</li> </ul>
Withdrawal conditions	Cash withdrawal fee
	<ul> <li>Withdrawal from KBank locations across different clearing districts: 15 Baht/ transaction, starting from the first transaction of the month (Bangkok, Pathum Thani, Nonthaburi and Samut Prakan are classified as one province)</li> </ul>
	<ul> <li>Withdrawal from other banks, wherein the deposit account and ATM are in the same province: 10 Baht/transaction, starting from the fifth transaction of the same month, (Transactions include balance inquiry.)</li> <li>Withdrawal from other banks, wherein the deposit account and ATM are in different provinces: 20 Baht/ transaction, starting from the first transaction of the month; in case of transactions via ATMs, starting from the fifth transaction of the same month: additional fee of 10 Baht/ transaction, (Transactions include balance inquiry.)</li> </ul>

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Fees and service charges per	Fees
card/transaction/year	<ul> <li>Application/card issuance fee: 100 Baht</li> </ul>
	<ul> <li>First-time annual fee/following years: 200 Baht</li> </ul>
	<ul> <li>Lost/defective card fee: 100 Baht</li> </ul>
Service fees for spending in foreign currencies	
	Withdrawal at foreign ATMs: 100 Baht/transaction and currency
	conversion fee of up to 2.5%, not including transaction fee
	collected by ATM acquiring banks
	• Withdrawal at foreign ATMs: The amount of withdrawal in a
	particular currency shall not exceed the limit set by the ATM
	acquiring bank, and shall be converted into Thai Baht using the selling rate of that currency as of the date of withdrawal as
	specified by the bank and/or the network service provider having
	its logo on the card.
	<ul> <li>Card spending in foreign currencies: Currency conversion fee is</li> </ul>
	not more than 2.5%.
Cardholder's responsibility in case of lost card	• The Cardholder shall freeze/temporarily suspend the card via K
	PLUS, 24 hours a day.
	<ul> <li>The Cardholder shall be responsible for all losses incurred</li> </ul>
	through the use of the card within five minutes after the
	notification to freeze/temporarily suspend or terminate the card
	is given to KBank.
	<ul> <li>In case of lost/frozen/temporarily suspended card or request for</li> </ul>
	new card issuance, cardholders must pay application/annual fee.
Contact channels	KBank branch
	K-Contact Center 02-8888888
Caution and advice	1.Transactions conducted across different clearing districts or with
	different service providers may incur additional fees.
	2. In case of lost card, you may risk losing funds in your account, and
	you are advised to immediately freeze/temporarily suspend the card
	via the K PLUS application. For any service problems, please contact the K-Contact Center, Tel. 02-888-8888.
	3.The card and PIN must be kept in a safe place, treated as
	confidential and must not be lost or taken by any other persons. The
	Cardholder should not write the 6-digit PIN on the card or disclose it
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4. The 6-digit PIN should be changed at least every 3 months.
5. The account balance should be checked regularly.
6. Upon application for Kasikorn Debit Card, KBank will register online
purchases automatically via the telephone numbers that have been
registered on K PLUS.
7. Debit cardholders may terminate their card via the K-Contact
Center, Tel. 02-888-8888, or at a convenient KBank branch with
presentation of their national ID card, a passbook linked to the debit
card, and the debit card to be terminated.