Superior THE WISDOM Privileges

KBank Product Holding
- Minimum Value: 10 million Baht
  - Fixed-term deposit (Six months or longer term)
  - KBank debentures, Mutual funds (Six month or longer term)
  - LTFs/RFs/Other funds as designated by KBank

Exclusive experiences, superior privileges
From THE WISDOM March 7, 2018 – December 31, 2018
Qualify for your KBank THE WISDOM Card

KBank Product Holding
- Product type: Whole Life 60/3 or Whole Life 99/S
  - Minimum Insurance Premium: 1,000,000 Baht
- Whole Life 60/3 or Endowment 615 or Annuity 888/S
- Endowment 615 Guarantee or Endowment 520

Remark: Product may be offered during a limited period and/or in limited quantities set by the Rancassurance Business Management Department.

Card renewal conditions
5. Conditions for KBank THE WISDOM Card renewal
   5.1 Renewed cards are valid for three years.
   5.2 As of a card renewal date, customers must have a combined balance of at least 10 million Baht of:
      - Deposit, and/or
      - Investment (of types designated by KBank), and/or
      - Total insurance premium of valid policies (based on actual amount of premiums already paid)

Calculation
Total premium = Annual premium x the number of years that premiums have been paid.
Note: Existing policies remain in effect and customer is required to continue to pay the premiums.

Disclaimers
6. KBank reserves the right to approve and renew KBank THE WISDOM Cards in accordance with KBank conditions and criteria for loan approval; approval of KBank THE WISDOM Card requires review by the National Credit Bureau, of which financial institutions are members.
7. In case a KBank THE WISDOM Cardholder who qualified via the special life insurance purchase program (types of life insurance designated by KBank) cancels a qualifying policy, KBank reserves the right to terminate customer’s KBank THE WISDOM Card and associated privileges. In such cases, KBank will substitute another type of credit card.

Examples

<table>
<thead>
<tr>
<th>Deposit/investment balance</th>
<th>Substitute card</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 million Baht or more</td>
<td>KBank THE PREMIER Card</td>
</tr>
<tr>
<td>Less than 2 million Baht</td>
<td>KBank PLATINUM Card</td>
</tr>
</tbody>
</table>

8. KBank THE WISDOM Card remains valid only for customers who maintain THE WISDOM status (a combined balance of 10 million Baht of deposits and/or investments and/or total premiums of the valid policies (based on actual amount of premiums already paid).
9. KBank acts as a life insurance broker, License No. Chor 00024/2546 and Muang Thai Life Assurance PCL is the insurer. Life insurance buyers should understand details of coverage and conditions and should read and thoroughly understand the policy before making any decision to purchase. Insurance conditions and criteria are as specified by Muang Thai Life Assurance PCL.
10. KBank reserves the right to change conditions and details of the Program without prior notice. In case of dispute, KBank decisions are final.
11. Total value of prizes given in connection with the use of KSecurities products shall not exceed that allowed by established criteria.

Investors should have a thorough understanding of the nature of products, conditions for returns, and risks before deciding to invest.

To learn more, please call
THE WISDOM Contact Center at 02-8888899

356004015100
The Symbol of your Pleasure

- THE WISDOM Exclusive Experience.
- Exclusive Privileges at Leading Hotels.
- Personal Concierge Service 24 hours a day.
- THE WISDOM Park and Wash.

The Symbol of your Wellness

- Annual health checkup at leading hospitals.
- Special Offers from the BDMS Hospital Group.
- Use of facilities at leading fitness centers.

The Symbol of your Journey

- THE WISDOM Lounge at Suvarnabhumi Airport.
- Priority Pass Lounges at airports worldwide.
- Miracle Lounge at Don Mueang airport (new).
- Meet and Assist Service at Suvarnabhumi Airport.
- Access to Royal Silk Lounges at airports in other provinces.
- THE WISDOM Global Travel Accident Insurance Plan: Personal accident coverage when you charge your airfare to your KBank THE WISDOM Card.
- THE WISDOM Global Customer Assistance Services.

The Symbol of your Visionary

- THE WISDOM Wealth Management Advisory.
- K-Consolidated Statement.
- K-Econ Analysis: In-depth investment analysis and data economic shifts and trends.
- THE WISDOM monthly e-Newsletter.
- Investment Recommendation & Update via SMS alert.
- Priority service at KBank branches.
- THE WISDOM Lounge.
- THE WISDOM Center with Safe Deposit Box.
- THE WISDOM Contact Center 02-8888899.
- Special Credit Line for Securities Trading.
- Fee exemptions and preferential rates for financial services.

Terms and privileges specified by KBank