

# K-Credit Card Application part 1



## Application for Primary Card

Please fill out this application form completely to provide information for credit card approval  
(\*important information)



“ติดสติ๊กเกอร์  
QR code#2”

### Personal Information (applicant must be over 20 years old)\*

First name/Last name in Thai ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Other \_\_\_\_\_

First name/Last name in English ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Other \_\_\_\_\_

(Please write in block capitals only, as in your passport)

First name \_\_\_\_\_

Last name \_\_\_\_\_

Date of Birth (B.E.) DD/MM/YYYY \_\_\_\_/\_\_\_\_/\_\_\_\_ Nationality \_\_\_\_\_ National ID card No. \_\_\_\_\_

Passport No. \_\_\_\_\_

**Education\*** ☐ Less Than High School ☐ High School ☐ Vocational Certificate ☐ Diploma ☐ Bachelor Degrees ☐ Master Degrees ☐ Doctor Degrees

**Marital status\*** ☐ Single ☐ Married (registered) ☐ Married (unregistered) ☐ Divorced ☐ Widowed

**Residence type\*** ☐ Own house (debt-free) ☐ Own house (mortgaged) ☐ Parent's house  
☐ Relative/Other's house ☐ Welfare residence ☐ Rental residence

**Current address\*** Name of housing estate/Condominium \_\_\_\_\_ Unit No. \_\_\_\_\_ Floor \_\_\_\_\_ Address No. \_\_\_\_\_ Mu \_\_\_\_\_

Soi \_\_\_\_\_ Road \_\_\_\_\_ Khwaeng/Sub-district \_\_\_\_\_ Khet/District \_\_\_\_\_ Province \_\_\_\_\_

Postal code \_\_\_\_\_ Tel. No. (Home) \_\_\_\_\_ Mobile phone \_\_\_\_\_

E-mail (Please use uppercase) \_\_\_\_\_

### Receipt of Credit Card Statement (applies to all card types, including supplementary cards)

☐ Yes, via email ☐ Yes, via postal mail

Notice : In case the channel for receipt of credit card account statement was not specified and an email address has been given, the Bank shall deliver the document via email.

### Preferred address for document delivery (in case it is different from current address)\*

\_\_\_\_\_ Province \_\_\_\_\_

### Hometown Address (Foreigner Only)\*

#### Occupation\*

☐ Government official with civil service level \_\_\_\_\_ ☐ Government employee ☐ State enterprise employee ☐ Temporary employee of state enterprise ☐ Private company employee  
☐ Employee of international/non-profit organization ☐ Temporary employee of international/non-profit organization ☐ Owner of registered business/vat  
☐ Owner of unregistered ☐ Support family-owned business ☐ Freelance ☐ Daily wage/Temporary worker ☐ Househusband/housewife ☐ Retired

#### Type of Work\*

☐ Teacher/Instructor ☐ Police/Military ☐ Judge/Attorney ☐ Lawyer ☐ Doctor ☐ Dentist ☐ Veterinarian  
☐ Pharmacist ☐ Nurse ☐ Architect ☐ Engineer ☐ Pilot ☐ Flight Attendant ☐ Salesperson  
☐ Accountant ☐ Online Business ☐ Production Staff ☐ Agriculture (farming, husbandry, shery) ☐ Other (please specify) \_\_\_\_\_

#### Employer/Business address\*

Name of employer/business \_\_\_\_\_ Building \_\_\_\_\_ Floor \_\_\_\_\_ Department/Division \_\_\_\_\_

No. \_\_\_\_\_ Mu \_\_\_\_\_ Soi \_\_\_\_\_ Road \_\_\_\_\_ Khwaeng/Sub-District \_\_\_\_\_ Khet/District \_\_\_\_\_ Province \_\_\_\_\_

Postal code \_\_\_\_\_ Tel. No. \_\_\_\_\_ Position \_\_\_\_\_ Tenure \_\_\_\_\_ years \_\_\_\_\_ months

#### Type of business\*

<input type="checkbox"/> Paper/Printing	<input type="checkbox"/> Chemical products	<input type="checkbox"/> Petrochemical and products	<input type="checkbox"/> Construction materials
<input type="checkbox"/> Education	<input type="checkbox"/> Machine/Metal products	<input type="checkbox"/> Entertainment (karaoke, massage, parlors, pubs, bars)	<input type="checkbox"/> Medical equipment/Hospital/Clinic
<input type="checkbox"/> Communication/Communication equipment	<input type="checkbox"/> Foreign worker/Expat recruitment agency	<input type="checkbox"/> Plastic	<input type="checkbox"/> Utilities/Electricity
<input type="checkbox"/> Agriculture	<input type="checkbox"/> Cryptocurrency and token digital trading	<input type="checkbox"/> Furniture/Sawmill	<input type="checkbox"/> Textiles
<input type="checkbox"/> Agriculture processing business	<input type="checkbox"/> Travel Agent	<input type="checkbox"/> Automobile/Parts	<input type="checkbox"/> Property/Land development
<input type="checkbox"/> Transportation	<input type="checkbox"/> Finance/Pawnshop	<input type="checkbox"/> Money exchange service	<input type="checkbox"/> Food/Beverages
<input type="checkbox"/> Trader of used cars, amulets and antiques	<input type="checkbox"/> Casino or gambling house business	<input type="checkbox"/> Construction	<input type="checkbox"/> Electronic/Electrical appliances
<input type="checkbox"/> Trader of gems/jewelry/gold	<input type="checkbox"/> Service	<input type="checkbox"/> Convenient store	<input type="checkbox"/> Other (please specify) _____
<input type="checkbox"/> Trader of arms and ammunition	<input type="checkbox"/> Money transfer service	<input type="checkbox"/> Hotel/Restaurant	

Details of business \_\_\_\_\_ Business code (for bank use) \_\_\_\_\_

#### Income\*

Monthly Income \_\_\_\_\_ Baht Other Income (if any) \_\_\_\_\_ Baht per month

Source of income ☐ Wage/Salary ☐ Self-employed ☐ Savings Source of Other Income ☐ Bonus ☐ Commission ☐ Other (please specify) \_\_\_\_\_

Country of source of income \_\_\_\_\_ (with supplementary evidences)

# K-Credit Card Application part 2

Where would you like your Credit Card/Card Statement and other documents sent?\*

☐ Home ☐ Office

Note : If no data is provided, KBank will send the documents to the current address.

**Application for Primary Card** (Please specify the preferred card type)\* (An application can be used for up to 3 card types)

## Generic Group Credit Card Name

( ) KBank PLUSTINUM (Extra K Points are valid for 2 years) ( ) MasterCard Platinum (Extra K Points are valid for 2 years) ( ) KBank-MasterCard Titanium (No Point Collection, Cash Rebate ONLY)  
( ) KBank-Visa THE PASSION ( ) KBank UnionPay ( ) KBank JCB

## Co-Brand Group Credit Card Name

( ) **LINE POINTS Credit Card** (LINE POINTS are valid for 1 year) ☐ Silver Brown ☐ Silver Mix **\*If not specified you will get a Silver Mix Card**  
( ) **KBank-Shopee Credit Card** (K Points are valid for 3 years) (Your Shopee Username must not contain characters other than the English alphabet, Arabic numerals, underscore symbol ( \_ ) and/or full stops (periods); there must be no spaces, and the use of only Arabic numerals is prohibited) **\*Important:** Please specify the Shopee Username \_\_\_\_\_  
( ) **OneSiam KBank Credit Card**  
( ) **CGA/SFT - KBank Credit Card**  
( ) **Amway-KBank Credit Card** Please specify Amway Business Owner/Member Number \_\_\_\_\_ Please specify Application Channel Code\*/ Educational Institution Code\* \_\_\_\_\_  
( ) **Thammasat University - KBank Credit Card**  
( ) **BDMS-KBank Credit Card**  
( ) **Other Co-Branded Group Card Name, please specify** \_\_\_\_\_

Suggestion : To avoid being charged a 16% interest rate, credit cardholders should make full payment of their outstanding balance by the due date. To ensure convenience and on-time payment, credit cardholders are recommended to choose automatic account deduction. Cardholders must ensure that there are sufficient funds in the account before the scheduled payment date. Continuously making only the minimum payment on your credit card debt will result in a higher amount of interest charged under the contract, and it will take you longer to pay off the debt compared to making full payments.

## Method of Payment (choose one)\*

☐ **By Cash or Cheque**  
• The minimum payment is 10% of outstanding balance on the monthly statement, but not less than 1,000 Baht/month.<sup>5</sup>  
☐ **Automatic Account Deduction (with your KBank Savings account only, "except Joint Account")**

Automatic deduction from account ☐ Savings  
Account No. \_\_\_\_\_ Name of Account \_\_\_\_\_

## Conditions for Automatic Account Deduction:

☐ Minimum account deduction: Deduct 10% of outstanding balance on the monthly statement, but not less than 1,000 Baht/month.<sup>5</sup>  
☐ Full payment as shown in monthly statement

I hereby acknowledge that the Bank shall collect the amount due from 1:00 a.m. of the due date, and I agree to allow the Bank to treat the balance in the account as the amount due each time, from said period, for account debit for payment of the debt that comes due, until the debt is fully settled.  
I shall withdraw only the amount in excess of that which is collected by the Bank each time wherein KBank will send account debit evidence for the installment payment amount of goods/services (if any). I agree to make payment or give consent to the Bank to debit the account (as the case may be) in full.

## Declaration and agreement of the Primary Card Applicant\*

I, the Applicant for a principal card, wish to request KASIKORNBANK PCL. ("KBank") to issue a credit card of the type I have chosen or based on KBank's consideration (the "Card") and certify that the information provided in the application form is complete and true. The Applicant agrees and consents to the Bank to collect and use any of its personal data and/or information for the purpose of (i) providing services, (ii) fulfilling the request of the Applicant before providing the services, (iii) assigning third parties to support the services, such as information technology, communications and collection, (iv) assignment of right and/or obligation and/or (v) solving complaint. The Applicant further agrees and consents to the Bank to disclose its personal data and/or information, whether in or outside the country, to outsourcing service providers, the Bank's agents, the sub-contractors, co-branding alliances, prospective assignees, assignees and cloud computing service providers, and also agrees and consents to the aforementioned parties to collect, use and/or disclose its personal data and/or information for the same purposes. For more information, please see Privacy Policy: [www.kasikornbank.com/en/privacy-policy](http://www.kasikornbank.com/en/privacy-policy). In the event that the Applicant discloses another person's personal data to the Bank for the aforementioned purposes, the Applicant represents and warrants to the Bank that the Applicant has obtained consent from such person or has a legal basis to disclose such person's personal data to the Bank and has informed such person of the details of the collection, use and/or disclosure of personal data pursuant to the aforementioned Privacy Policy. I agree to be bound by the terms and conditions of the card usage sent along with the card in all respects upon the card activation. I agree that it is at KBank's discretion to consider renewing/cancelling/issuing another type of card in place of the existing card, as appropriate, if either my qualifications or the qualifications of the Applicant for a card do not match the criteria of the credit card as determined by KBank.

**Important note : Credit cards are interest-bearing. In case of incomplete or late payment, cardholders may be charged interest and fees. Please have a thorough understanding of the products and conditions before signing the contract.**

**KBANK HAS APPLICATION FORM IN THAI VERSION AND ENGLISH VERSION, I PREFER TO SIGN IN ENGLISH VERSION.**

Signed ☒ \_\_\_\_\_  
( \_\_\_\_\_ ) Capital letters  
Primary Card Applicant/Service Applicant/Actual Beneficiary  
Date \_\_\_\_\_ month \_\_\_\_\_ year \_\_\_\_\_

Please provide identical signature in designated spaces.  
1. Applicant signature  
2. Consent for information disclosure via fax  
3. Copy of identification card

## For KBank officer

Project code **Credit Card** \_\_\_\_\_ DOPA Ref. \_\_\_\_\_  
Recommended by (Name/Last Name) \_\_\_\_\_ Branch/Sales Team code \_\_\_\_\_ Employee code \_\_\_\_\_  
Sales officer's information (Name/Last Name) \_\_\_\_\_ Branch/Sales Team code \_\_\_\_\_ Employee code \_\_\_\_\_  
Mobile phone \_\_\_\_\_

The Merchant certifies the completeness and accuracy of the document as well as the existence and validity of the Credit Card applicant.

Signed ☒ \_\_\_\_\_ Please write name legibly \_\_\_\_\_  
Position \_\_\_\_\_ Date \_\_\_\_\_

For Sales officer's information (Name/Last Name) \_\_\_\_\_ Employee code \_\_\_\_\_ Partner branch code \_\_\_\_\_

For Bank Officer Only

Ref.No.KBank

**Consent for Disclose Information via Facsimile**

Made at ..... Date.....Month.....Year.....

**Instructions for giving consent via facsimile**

1. Consent grantor must fill in the form correctly and completely and sign its signature.
2. Consent grantor must attach following documents with consent via facsimile
  - copy of identification card which consent grantor must sign to certify true copy
3. Consent grantor may send facsimile by itself or may assign any person to send on behalf of consent grantor.

**Conditions for giving consent via facsimile**

Giving consent via facsimile is "electronic data" or is a clause which has been made, sent, received, kept, or processed by electronic method which consent grantor is prohibited to refuse the result, consequence, and enforcement by law of any clause just for the reason that such clause is in form of electronic data.

Giving consent via facsimile, therefore, shall be deemed as giving consent according to the Credit Information Business Act in every respect.

**Individual**

I (MR./MRS./MS.) ..... Last Name .....

Date of Birth (B.E.) (DD/MM/YYYY) ..... Telephone No. ....

☐ Identification Card No.          
**Foreigner**
☐ Passport No. 
☐ Others ..... No. 

This consent has been made by voluntariness of mine and to sent to the National Credit Bureau Co., Ltd. (the company) via facsimile as an evidence that I hereby agree and consent to National Credit Bureau Co., Ltd. to disclose or to provide my information to **KASIKORNBANK Public Company Limited** which is the member or service recipient of the company for the purposes of credit analysis, issuance of credit card according to my application for credit/credit card which was given to the Bank as mention above, including to the purposes of credit review, credit agreement extension/credit card renewal, risk management and prevention pursuant to the Bank of Thailand's stipulations. I further agree that any duplication and any copy, photocopy, electronic data, or facsimile which have been made as a copy from this original consent letter by means of photocopying, image scanning, or recording in whatever forms shall be deemed as evidence of my consent with the same effect as its original.

In addition, before giving consent, I have been informed of instructions and conditions of giving consent via facsimile which is prescribed in the head of this consent letter clearly.

.....Signature  
 (.....)Capital letters  
 (Consent grantor)

**For Bank Officer / Bank Agent Only**

..... Signature ..... (Signature)  
 (.....)Capital letters (.....)Capital letters  
 (Witness) (Witness)

**Remark :** Information which the company discloses to member or service recipient is one of the constituent for credit analysis of financial institutions but disclosure of such information is right of information owner whether he/she will give it or not.

NCB Registration No. : NCB\_KBank 005 - 26042016

Letter of Consent to Allow Members of National Credit Bureau Co., Ltd. to Use  
Credit Information for Development of Credit Scoring Model

I understand and acknowledge the use of information for preparing a credit scoring model, and agree to give consent to KASIKORNBANK PCL (the "Member") which is a member of the National Credit Bureau Co., Ltd. (NCB) to use my information obtained from NCB — only those parts which cannot reveal my identity, (thus excluding my name, surname, national ID card number and any other information which can reveal my identity), as one of the factors for preparation/development of a credit scoring model as required by laws on credit information business operation, and also allow other members of NCB to use said model. I agree that a duplicate and any and all copies, photocopies, electronic data or facsimiles, which have been reproduced from this consent by means of copying, photocopying or recording in whatever form, can be used as an evidence of my consent with the same effect as the original. Nevertheless, I acknowledge that the information owner may or may not provide such consent, and after the consent has been provided, the information owner shall be entitled to give notice of their intention to revoke such consent. If I wish to revoke such consent, I shall give a written notice to the Member.

Signed X .....  
( ..... )  
Consent Grantor/Company's authorized person of consent grantor

Signed X .....  
( ..... )  
Witness

Date ..... Employee Code ..... Branch .....

**Note:**

1. The consent or lack of consent for Information disclosure has no effect on the consideration for provision of service or credit to the customer.

2. The cancellation of the consent will only affect the information that the member has received from the credit information company after the date that the member was notified in writing by the information holder.



# K-Credit Card Application part 5

## Application for Supplementary Card

(Please specify the preferred card type)\*

Primary Cardholder's Name and Last Name \_\_\_\_\_

Primary Card Number \_\_\_\_\_

**Relationship to the Primary Cardholder** ☐ Spouse ☐ Child ☐ Parent ☐ Sibling ☐ Other (please specify) \_\_\_\_\_

**Generic Group Credit Card Name**

(Must be the same type as primary card also an application can be used for up to 3 card types)

- ( ) KBank PLUSTINUM (Extra K Points are valid for 2 years) ( ) MasterCard Platinum (Extra K Points are valid for 2 years) ( ) KBank-MasterCard Titanium (No Point Collection, Cash Rebate ONLY)  
( ) KBank -Visa THE PASSION ( ) KBank UnionPay ( ) KBank JCB  
( ) LINE POINTS Credit Card (LINE POINTS are valid for 1 year) ☐ Silver Brown ☐ Silver Mix **\*If not specified you will get a Silver Mix Card**  
( ) KBank-Shopee Credit Card (K Points are valid for 3 years) please specify Shopee Username \_\_\_\_\_  
( ) Other Co-Branded Group Card Name, please specify \_\_\_\_\_ Please Specify Member No./Apply Channel Code/Institution Code \_\_\_\_\_

### Personal Information of Supplementary Cardholder (must be over 15 years old)\*

First name/Last name in Thai ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Other \_\_\_\_\_

First name/Last name in English ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Other \_\_\_\_\_

(Please write in block capitals only, as in your passport)

First name \_\_\_\_\_

Last name \_\_\_\_\_

Date of Birth (B.E.) DD/MM/YYYY \_\_\_\_/\_\_\_\_/\_\_\_\_ Nationality \_\_\_\_\_ National ID card No. \_\_\_\_\_

Passport No. \_\_\_\_\_ Marital status \_\_\_\_\_

**Current address\*** Name of housing estate/Condominium \_\_\_\_\_ Unit No. \_\_\_\_\_ Floor \_\_\_\_\_ Address No. \_\_\_\_\_ Mu \_\_\_\_\_

Soi \_\_\_\_\_ Road \_\_\_\_\_ Khwaeng/Sub-District \_\_\_\_\_ Khet/District \_\_\_\_\_ Province \_\_\_\_\_

Postal Code \_\_\_\_\_ Tel. No (home) \_\_\_\_\_ Mobile Phone No. \_\_\_\_\_

E-mail (Please use uppercase) \_\_\_\_\_

**Preferred address for document delivery (in case it is different from current address)\*** \_\_\_\_\_

**Hometown Address (Foreigner Only)\*** \_\_\_\_\_

### Occupation\*

- ☐ Government official with civil service level \_\_\_\_\_ ☐ Government employee ☐ State enterprise employee ☐ Temporary employee of state enterprise ☐ Private company employee  
☐ Employee of international/non-profit organization ☐ Temporary employee of international/non-profit organization ☐ Owner of registered business/vat  
☐ Owner of unregistered ☐ Support family-owned business ☐ Freelance ☐ Daily wage/Temporary worker ☐ Househusband/housewife ☐ Student ☐ Retired

### Type of Work\*

- ☐ Teacher/Instructor ☐ Police/Military ☐ Judge/Attorney ☐ Lawyer ☐ Doctor ☐ Dentist ☐ Veterinarian  
☐ Pharmacist ☐ Nurse ☐ Architect ☐ Engineer ☐ Pilot ☐ Flight Attendant ☐ Salesperson  
☐ Accountant ☐ Online Business ☐ Production Staff ☐ Agriculture (farming, husbandry, shery) ☐ Other (please specify) \_\_\_\_\_

### Employer/Business address\*

Name of employer/business \_\_\_\_\_ Building \_\_\_\_\_ Floor \_\_\_\_\_ Department/Division \_\_\_\_\_

No. \_\_\_\_\_ Mu \_\_\_\_\_ Soi \_\_\_\_\_ Road \_\_\_\_\_ Khwaeng/Sub-District \_\_\_\_\_ Khet/District \_\_\_\_\_ Province \_\_\_\_\_

Postal code \_\_\_\_\_ Tel. No. \_\_\_\_\_

### Type of business\*

- |  |   |  |  |
|--|---|--|--|
| <input type="checkbox"/> Paper/Printing                            | <input type="checkbox"/> Chemical products                            | <input type="checkbox"/> Petrochemical and products                            | <input type="checkbox"/> Construction materials            |
| <input type="checkbox"/> Education                                 | <input type="checkbox"/> Machine/Metal products                       | <input type="checkbox"/> Entertainment (karaoke, massage, parlors, pubs, bars) | <input type="checkbox"/> Medical equipment/Hospital/Clinic |
| <input type="checkbox"/> Communication/Communication equipment     | <input type="checkbox"/> Foreign worker/Expatriate recruitment agency | <input type="checkbox"/> Plastic   | <input type="checkbox"/> Utilities/Electricity             |
| <input type="checkbox"/> Agriculture                               | <input type="checkbox"/> Cryptocurrency and token digital trading     | <input type="checkbox"/> Furniture/Sawmill                                     | <input type="checkbox"/> Textiles                          |
| <input type="checkbox"/> Agriculture processing business           | <input type="checkbox"/> Travel Agent                                 | <input type="checkbox"/> Automobile/Parts                                      | <input type="checkbox"/> Property/Land development         |
| <input type="checkbox"/> Transportation                            | <input type="checkbox"/> Finance/Pawnshop                             | <input type="checkbox"/> Money exchange service                                | <input type="checkbox"/> Food/Beverages                    |
| <input type="checkbox"/> Trader of used cars, amulets and antiques | <input type="checkbox"/> Casino or gambling house business            | <input type="checkbox"/> Construction  | <input type="checkbox"/> Electronic/Electrical appliances  |
| <input type="checkbox"/> Trader of gems/jewelry/gold               | <input type="checkbox"/> Service                                      | <input type="checkbox"/> Convenient store                                      | <input type="checkbox"/> Other (please specify) _____      |
| <input type="checkbox"/> Trader of arms and ammunition             | <input type="checkbox"/> Money transfer service                       | <input type="checkbox"/> Hotel/Restaurant                                      |  |
- Details of business \_\_\_\_\_ Business code (for bank use) \_\_\_\_\_

### Income\*

Monthly Income \_\_\_\_\_ Baht Other Income (if any) \_\_\_\_\_ Baht per month

Source of income ☐ Wage/Salary ☐ Self-employed ☐ Savings Source of Other Income ☐ Bonus ☐ Commission ☐ Other (please specify) \_\_\_\_\_

Country of source of income \_\_\_\_\_

# K-Credit Card Application part 6

Where would you like your Credit Card/Card Statement and other documents sent?\*

☐ Home ☐ Office

Note : If no data is provided, KBank will send to the current address.

Suggestion : To avoid being charged a 16% interest rate, credit cardholders should make full payment of their outstanding balance by the due date. To ensure convenience and on-time payment, credit cardholders are recommended to choose automatic account deduction. Cardholders must ensure that there are sufficient funds in the account before the scheduled payment date. Continuously making only the minimum payment on your credit card debt will result in a higher amount of interest charged under the contract, and it will take you longer to pay off the debt compared to making full payments.

## Method of Payment (choose one)\*

☐ By Cash or Cheque

• The minimum payment is 10% of outstanding balance on the monthly statement, but not less than 1,000 Baht/month.<sup>5</sup>

☐ Automatic Account Deduction (with your KBank Savings account only, "except Joint Account")

Automatic deduction from account

☐ Savings

Account No. \_\_\_\_\_ Name of Account \_\_\_\_\_

## Conditions for Automatic Account Deduction:

☐ Minimum account deduction: Deduct 10% of outstanding balance on the monthly statement, but not less than 1,000 Baht/month.<sup>5</sup>

☐ Full payment as shown in monthly statement

I hereby acknowledge that the Bank shall collect the amount due from 1:00 a.m. of the due date, and I agree to allow the Bank to treat the balance in the account as the amount due each time, from said period, for account debit for payment of the debt that comes due, until the debt is fully settled. I shall withdraw only the amount in excess of that which is collected by the Bank each time wherein KBank will send account debit evidence for the installment payment amount of goods/services (if any). I agree to make payment or give consent to the Bank to debit the account (as the case may be) in full.

## Declaration and agreement of the Supplementary Card Applicant\*

I, the Applicant for a supplementary card, wish to request KASIKORNBANK PCL ("KBank") to issue a credit card of the type I have chosen or based on KBank's consideration (the "Card") and certify that the information provided in the application form is complete and true. The Applicant agrees and consents to the Bank to collect and use any of its personal data and/or information for the purpose of (i) providing services, (ii) fulfilling the request of the Applicant before providing the services, (iii) assigning third parties to support the services, such as information technology, communications and collection, (iv) assignment of right and/or obligation and/or (v) solving complaint. The Applicant further agrees and consents to the Bank to disclose its personal data and/or information, whether in or outside the country, to outsourcing service providers, the Bank's agents, the sub-contractors, co-branding alliances, prospective assignees, assignees and cloud computing service providers, and also agrees and consents to the aforementioned parties to collect, use and/or disclose its personal data and/or information for the same purposes. For more information, please see Privacy Policy: [www.kasikornbank.com/en/privacy-policy](http://www.kasikornbank.com/en/privacy-policy). In the event that the Applicant discloses another person's personal data to the Bank for the aforementioned purposes, the Applicant represents and warrants to the Bank that the Applicant has obtained consent from such person or has a legal basis to disclose such person's personal data to the Bank and has informed such person of the details of the collection, use and/or disclosure of personal data pursuant to the aforementioned Privacy Policy. I agree to be liable for liabilities/expenses incurred from the card usage together with the applicant for a supplementary card, and bound by the terms and conditions of the card usage sent along with the card in all respects upon the card activation. I agree that it is at KBank's discretion to consider renewing/cancelling/issuing another type of card in place of the existing card, as appropriate, if either my qualifications or the qualifications of the Applicant for principal.

**Important note : Credit cards are interest-bearing. In case of incomplete or late payment, cardholders may be charged interest and fees. Please have a thorough understanding of the products and conditions before signing the contract.**

**KBANK HAS APPLICATION FORM IN THAI VERSION AND ENGLISH VERSION, I PREFER TO SIGN IN ENGLISH VERSION.**

Signed ☒ \_\_\_\_\_  
( ..... ) Capital letters  
Supplementary Credit Card Applicant/Service Applicant/Actual Beneficiary  
Date \_\_\_\_\_ Month \_\_\_\_\_ Year \_\_\_\_\_

DOPA Ref.

**The Primary Credit Cardholder consents to share the following proportion of total credit line with the Supplementary Cardholder :**

**\*\* In case it is unspecified, KBank shall approve a credit line equal to the credit line of the principal card.**

☐ The entire credit line of the primary card ☐ 25% of the primary card credit line ☐ 50% of the primary card credit line ☐ Specify credit line \_\_\_\_\_ Baht

**(The combined amount of credit of the primary credit card and all supplementary cards must not exceed the total credit line of the primary credit card.)**

I, the Primary Credit Card Applicant, consent to have the above applicant as a supplementary cardholder, and request KASIKORNBANK PCL (the "Bank") to issue a credit card per the type and level chosen by the Supplementary Credit Card Applicant or per the Bank's consideration (the "Card") to the Supplementary Credit Card Applicant. I also certify that all statements and data provided above are true and complete to the best of my knowledge. Also, I hereby acknowledge and accept all liabilities and/or expenses to be incurred from the use of the supplementary credit card as well as agree not to raise any defense against the Bank to deny payment of any and all liabilities and/or expenses of the Supplementary Credit Card Applicant

Signed ☒ \_\_\_\_\_  
Primary Card Applicant/Consenting Party  
Date \_\_\_\_\_ Month \_\_\_\_\_ Year \_\_\_\_\_

Signed ☒ \_\_\_\_\_  
Consent Signature by Father/Mother/Legal Guardian  
(If the supplementary card applicant is < 20 years of age)  
Date \_\_\_\_\_ Month \_\_\_\_\_ Year \_\_\_\_\_

I accept that I myself hereby grant this consent to the minor to execute this legal action under this Application. If there is any defense against the Bank for any action of the minor, for whatever reasons, I agree to be held responsible for any and all damages to the Bank in all respects.

## ONESIAM Membership Application

(ONESIAM Membership will be effective when OneSiam Credit Card is approved)

I wish to, willfully, join ONESIAM membership to become ONESIAM member of Velocity Company Limited (the "Company"), the provider and operator of ONESIAM membership system for loyalty programs and points/coins collection, by agreeing to the following terms and conditions:

1. I agree that the Company will issue a card or any other evidences indicating and confirming ONESIAM membership according to the type of ONESIAM member described below, in any form designated by the Company, e.g., digital membership card (collectively, the "Card") to me, until I or the Company will cancel my ONESIAM membership in accordance with the methods prescribed by the Company. I hereby agree and acknowledge that I have to present the Card or any other information indicating my ONESIAM membership through any channels prescribed by the Company, including, without limitation, ONESIAM Application, any other applications, and any other programs, to the Company or any other persons prescribed by the Company, to obtain any privileges from ONESIAM membership. There are 3 types of ONESIAM member that are ONESIAM Black, ONESIAM Titanium, and ONESIAM White. The requirements for being each type of ONESIAM member are as follows:


- 1) ONESIAM Black: Total spending of Baht 1,500,000 upward (1 receipt upward) per day, or Baht 3,000,000 upward (1 receipt upward) per year, with an invitation from the Company.
  - 2) ONESIAM Titanium: Total spending of Baht 15,000 upward (1 receipt upward) per day, or Baht 200,000 upward (1 receipt upward) per year.
  - 3) ONESIAM White: Being able to join without any accrued spending.
2. When becoming ONESIAM member, I have the right to participate in marketing activities to be conducted for the privileges of ONESIAM member, which shall include but not be limited to communication, marketing communications, offers, public relations, news, sale promotion, giving of marketing privileges, product display, providing or supporting special activities, direct marketing, and/or invitation for me to participate in the activities in various formats for sale of products, services, or fame with the Company, Siam Piwat Group, as well as its affiliates, subsidiaries, companies in the group, tenants and service users of the premises and/or business partners of Siam Piwat Group (hereinafter the Company, Siam Piwat Group, its affiliates, its subsidiaries, and companies in the group will be collectively referred to as "Siam Piwat Group", and the tenants and service users of the premises, and the business partners of Siam Piwat Group will be collectively referred to as "Business Partners").
3. I acknowledge that points/coins I collected from ONESIAM membership according to the conditions prescribed by the Company can be redeemed for gift cards, cash vouchers, or various prizes according to the conditions prescribed by the Company only. Such points/coins cannot be exchanged for cash.
4. I hereby agree to the terms and conditions for use of the Card and ONESIAM membership prescribed by the Company, as well as any changes that may occur in the future, whereby the Company will notify such changes through any contact channels of the Company.
5. I hereby agree that the Company may reject my participation to be ONESIAM member as the Company deems appropriate without notifying me in advance and shall bear no liability to me.
6. I hereby agree that if I return any products purchased from any participating shops, the Company may deduct points/coins obtained from the returned products from my ONESIAM member account, or other rights of mine immediately without notifying me in advance. I also agree to return rewards redeemed from the points/coins collected, or return in cash per a value of the rewards announced by the Company immediately.
7. I hereby agree that I am solely responsible for all taxes arising from redemption of points/coins to gift cards, cash vouchers, discounts or rewards (if applicable).
8. I acknowledge that if I violate these terms and conditions and any applicable policies, the Company and Siam Piwat Group may consider taking any action as it deems appropriate, including suspension or cancellation of my ONESIAM membership, including taking any action as appropriate.
9. I hereby agree that the Company, Siam Piwat Group and Business Partners can change the terms and conditions for the Card usage, ONESIAM membership, and participation in marketing activities, as well as gifts provided for redemption, including special privileges, without notifying me in advance. In case there is a problem or conflict about such terms and conditions, the Company is the arbiter and the Company's decision is final.
10. The Company and Siam Piwat Group are not liable to you or any person in the following cases:
- 10.1 Unauthorized use of the Card or unauthorized exercise of any rights of ONESIAM membership;
  - 10.2 Usage of the Card, or exercise of any rights of ONESIAM membership has been delayed or caused errors due to circumstances beyond the control of the Company or Siam Piwat Group;
  - 10.3 Any loss, defect or damage which is not caused by the fault of the Company or Siam Piwat Group;
  - 10.4 The legality of the transaction occurring between you and the participating stores; and/or
  - 10.5 Any event arising from force majeure (including natural disasters, new strains of coronavirus, or COVID-19, pandemic, mutant pandemic, quarantine, government-directed activities, etc.).
11. You hereby agree to indemnify, protect against damages and release any liability of the Company and Siam Piwat Group from all claims, litigations, actions, orders, liabilities and damages of any kind, including all related liabilities, damages, debt settlements, penalties, fines, expenses and costs arising from or in connection with a breach or violation of these terms and conditions and any other relevant policies.
12. These terms and conditions are prepared in Thai and English. In the event of a conflict between the Thai version and the English version, the Thai version shall apply.
13. These terms and conditions are governed by the laws of the Kingdom of Thailand. Any dispute arising out of or in connection with these terms and conditions shall be prosecuted at a court of competent jurisdiction in Thailand.
14. I represent and warrant that I have read and acknowledged the content of the privacy policy of the Company, which explains the collection, use, disclosure and/or cross-border transfer of my personal data, as prescribed in <https://publish-content.onesiam.com/content/siampiwatcprogram/en/support/policies/privacy-policy.html>, which may be amended from time to time. (Please read the Company's privacy policy every time before conducting a transaction with the Company.)
15. I represent and warrant to the Company that any data that I have given to the Company, including personal data, is correct, complete, and up-to-date. I will notify the Company if there are any changes to the content of the data given to the Company, so that the Company can serve and/or take any action as stated in these terms and conditions to me continuously.
16. In case I have given personal data of another person to the Company, I certify that (a) the data subject of such personal data is informed of the collection, use, disclosure, and/or cross-border transfer under these terms and conditions, (b) I have obtained consent or I can rely on other legal basis for the collection, use, disclosure, and/or cross-border transfer of their personal data in compliance with personal data protection laws, and (c) I am authorized to disclose personal data of such person to the Company, entitling the Company to collect, use, disclose, and/or cross-border transfer personal data for the same purposes prescribed herein. I will indemnify the Company entirely from fines, loss, or damages occurred to the Company as a result of my violation of any of these representations and warranties.
17. I acknowledge and accept the following privileges for ONESIAM member:
- 17.1 The Card can be used for discount and to collect points/coins, in accordance with conditions prescribed by the Company, at Siam Center Shopping Center, Siam Discovery Shopping Center, Siam Paragon Shopping Center, and ICONSIAM Shopping Center, other shopping centers or any other channels designated by the Company.
  - 17.2 Presenting the Card or any information indicating the status of being ONESIAM member, e.g., number of the Card, or mobile phone number of ONESIAM member, is required before payment of products and/service fees at the participating shops in order to receive points/coins, and presenting the Card or such information together with an identification card of ONESIAM member is required for collecting points/coins at Information Counter or any other channels prescribed by the Company.
  - 17.3 When the points/coins collected meet the conditions prescribed by the Company, the points/coins can be redeemed as a gift card, voucher, discount, or reward according to the conditions prescribed by the Company.
  - 17.4 Any collected points/coins in an account of ONESIAM member shall not be transferred to any account of other ONESIAM members, or transferred as the right to others.
  - 17.5 The points/coins redeemed in any time will be processed and deducted from the remaining points immediately.
  - 17.6 The points/coins collected will be valid for 24 months from the date of purchase. (For points/coins collected from special sale promotions, the Company will notify the expiration of such points/coins in public relations media prescribed by the Company.)
  - 17.7 In case of cancellation of ONESIAM membership by ONESIAM member or the Company, or the points/coins expire, I shall lose the right to use the points/coins to redeem any rewards immediately.
18. For more details or information about ONESIAM membership, and complaints or follow-up actions to resolve complaints, you can inquire or proceed by calling 0-2111-6161.

**Consent Form for participating in marketing activities and conducting data analytics business****(The utilization of the products/services does not rely on a provision of your consent.)**

For ONESIAM member to enjoy better privileges, please click the boxes below to consent to Velocity Company Limited (the "Company").

- ☐ To participate in marketing activities and receive communications from the Company, Siam Piwat Group, and/or our business partners.
- ☐ For conducting data analytics business by the Company.

I have read and agreed to the Terms and Conditions for joining ONESIAM membership and acknowledged the Privacy Policy (<https://publish-content.onesiam.com/content/siampiwatcprogram/en/support/policies/privacy-policy.html>) which specifies the scenarios where my consent is required under the above purposes.

Signed  \_\_\_\_\_ Signature

( \_\_\_\_\_ ) Capital letters

(Applicant to join ONESIAM membership)

Date \_\_\_\_\_ Month \_\_\_\_\_ Year \_\_\_\_\_

**Use when necessary and pay back full amount on time to avoid 16% interest rate.**

**ONESIAM Membership Application****(ONESIAM Membership will be effective when OneSiam Credit Card is approved)**

I wish to, willfully, join ONESIAM membership to become ONESIAM member of Velocity Company Limited (the "Company"), the provider and operator of ONESIAM membership system for loyalty programs and points/coins collection, by agreeing to the following terms and conditions:

1. I agree that the Company will issue a card or any other evidences indicating and confirming ONESIAM membership according to the type of ONESIAM member described below, in any form designated by the Company, e.g., digital membership card (collectively, the "Card") to me, until I or the Company will cancel my ONESIAM membership in accordance with the methods prescribed by the Company. I hereby agree and acknowledge that I have to present the Card or any other information indicating my ONESIAM membership through any channels prescribed by the Company, including, without limitation, ONESIAM Application, any other applications, and any other programs, to the Company or any other persons prescribed by the Company, to obtain any privileges from ONESIAM membership. There are 3 types of ONESIAM member that are ONESIAM Black, ONESIAM Titanium, and ONESIAM White. The requirements for being each type of ONESIAM member are as follows:


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2. When becoming ONESIAM member, I have the right to participate in marketing activities to be conducted for the privileges of ONESIAM member, which shall include but not be limited to communication, marketing communications, offers, public relations, news, sale promotion, giving of marketing privileges, product display, providing or supporting special activities, direct marketing, and/or invitation for me to participate in the activities in various formats for sale of products, services, or fame with the Company, Siam Piwat Group, as well as its affiliates, subsidiaries, companies in the group, tenants and service users of the premises and/or business partners of Siam Piwat Group (hereinafter the Company, Siam Piwat Group, its affiliates, its subsidiaries, and companies in the group will be collectively referred to as "Siam Piwat Group", and the tenants and service users of the premises, and the business partners of Siam Piwat Group will be collectively referred to as "Business Partners").
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5. I hereby agree that the Company may reject my participation to be ONESIAM member as the Company deems appropriate without notifying me in advance and shall bear no liability to me.
6. I hereby agree that if I return any products purchased from any participating shops, the Company may deduct points/coins obtained from the returned products from my ONESIAM member account, or other rights of mine immediately without notifying me in advance. I also agree to return rewards redeemed from the points/coins collected, or return in cash per a value of the rewards announced by the Company immediately.
7. I hereby agree that I am solely responsible for all taxes arising from redemption of points/coins to gift cards, cash vouchers, discounts or rewards (if applicable).
8. I acknowledge that if I violate these terms and conditions and any applicable policies, the Company and Siam Piwat Group may consider taking any action as it deems appropriate, including suspension or cancellation of my ONESIAM membership, including taking any action as appropriate.
9. I hereby agree that the Company, Siam Piwat Group and Business Partners can change the terms and conditions for the Card usage, ONESIAM membership, and participation in marketing activities, as well as gifts provided for redemption, including special privileges, without notifying me in advance. In case there is a problem or conflict about such terms and conditions, the Company is the arbiter and the Company's decision is final.
10. The Company and Siam Piwat Group are not liable to you or any person in the following cases:
- 10.1 Unauthorized use of the Card or unauthorized exercise of any rights of ONESIAM membership;
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  - 10.3 Any loss, defect or damage which is not caused by the fault of the Company or Siam Piwat Group;
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11. You hereby agree to indemnify, protect against damages and release any liability of the Company and Siam Piwat Group from all claims, litigations, actions, orders, liabilities and damages of any kind, including all related liabilities, damages, debt settlements, penalties, fines, expenses and costs arising from or in connection with a breach or violation of these terms and conditions and any other relevant policies.
12. These terms and conditions are prepared in Thai and English. In the event of a conflict between the Thai version and the English version, the Thai version shall apply.
13. These terms and conditions are governed by the laws of the Kingdom of Thailand. Any dispute arising out of or in connection with these terms and conditions shall be prosecuted at a court of competent jurisdiction in Thailand.
14. I represent and warrant that I have read and acknowledged the content of the privacy policy of the Company, which explains the collection, use, disclosure and/or cross-border transfer of my personal data, as prescribed in <https://publish-content.onesiam.com/content/siampiwatcprogram/en/support/policies/privacy-policy.html>, which may be amended from time to time. (Please read the Company's privacy policy every time before conducting a transaction with the Company.)
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16. In case I have given personal data of another person to the Company, I certify that (a) the data subject of such personal data is informed of the collection, use, disclosure, and/or cross-border transfer under these terms and conditions, (b) I have obtained consent or I can rely on other legal basis for the collection, use, disclosure, and/or cross-border transfer of their personal data in compliance with personal data protection laws, and (c) I am authorized to disclose personal data of such person to the Company, entitling the Company to collect, use, disclose, and/or cross-border transfer personal data for the same purposes prescribed herein. I will indemnify the Company entirely from fines, loss, or damages occurred to the Company as a result of my violation of any of these representations and warranties.
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  - 17.2 Presenting the Card or any information indicating the status of being ONESIAM member, e.g., number of the Card, or mobile phone number of ONESIAM member, is required before payment of products and/service fees at the participating shops in order to receive points/coins, and presenting the Card or such information together with an identification card of ONESIAM member is required for collecting points/coins at Information Counter or any other channels prescribed by the Company.
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  - 17.5 The points/coins redeemed in any time will be processed and deducted from the remaining points immediately.
  - 17.6 The points/coins collected will be valid for 24 months from the date of purchase. (For points/coins collected from special sale promotions, the Company will notify the expiration of such points/coins in public relations media prescribed by the Company.)
  - 17.7 In case of cancellation of ONESIAM membership by ONESIAM member or the Company, or the points/coins expire, I shall lose the right to use the points/coins to redeem any rewards immediately.
18. For more details or information about ONESIAM membership, and complaints or follow-up actions to resolve complaints, you can inquire or proceed by calling 0-2111-6161.

**Consent Form for participating in marketing activities and conducting data analytics business****(The utilization of the products/services does not rely on a provision of your consent.)**

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- ☐ To participate in marketing activities and receive communications from the Company, Siam Piwat Group, and/or our business partners.
- ☐ For conducting data analytics business by the Company.

I have read and agreed to the Terms and Conditions for joining ONESIAM membership and acknowledged the Privacy Policy (<https://publish-content.onesiam.com/content/siampiwatcprogram/en/support/policies/privacy-policy.html>) which specifies the scenarios where my consent is required under the above purposes.

Signed  ..... Signature

( ..... ) Capital letters

(Applicant to join ONESIAM membership)

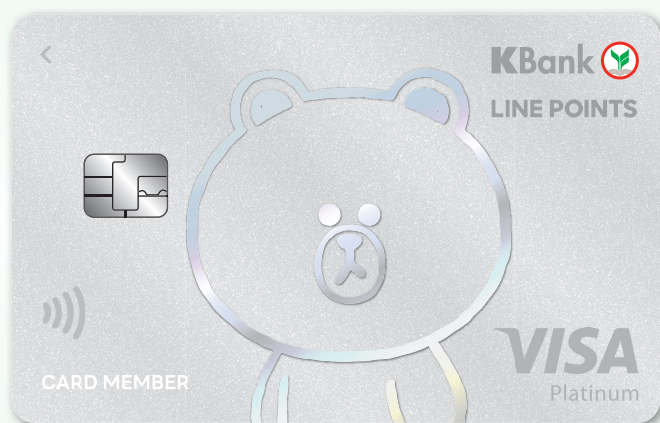
Date ..... Month ..... Year .....

**Use when necessary and pay back full amount on time to avoid 16% interest rate.**

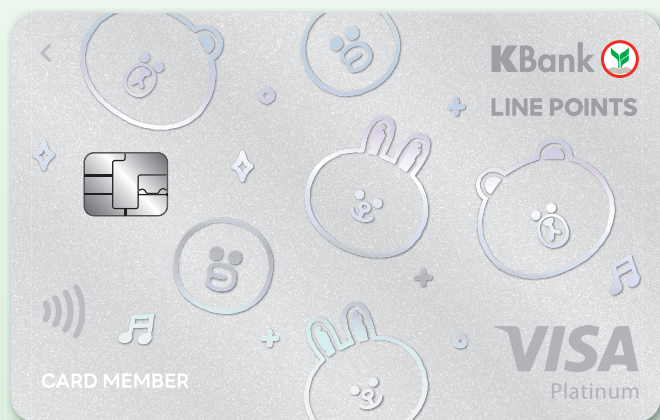


# LINE POINTS Credit Card

## Select the LINE design that you prefer



Silver Brown



Silver Mix

KBank reserves the right to approve credit line of up to 500,000 Baht for LINE POINTS Credit Card, both principal and supplementary card.

These terms and conditions are subject to change at anytime, without prior written notice.

**Use when necessary and pay back full amount on time to avoid 16% interest rate.**

Please read the terms and conditions for credit card use in the Cardholder Handbook as provided by the Bank.

Details on Interest Rates, Service Charges, Fees and Other Expenses for Use of Credit Card

1. Interest rate, fine fee, penalty fee, other fees or service charges Interest Credit line fee Late payment fee Other fees or service charges Interest calculation date	Interest (All types of cards) 16% per annum <sup>1</sup> None None None Interest on purchase amount: Starting from posting date / Interest on cash advance: Starting from transaction date											
2. Minimum payment	10% of outstanding balance in monthly credit card statement, which must not be less than 1,000 Baht/accounting period <sup>6</sup>											
3. Cash advance fee	3% of cash withdrawn <sup>2</sup> , and each withdrawal must be a minimum of 2,000 Baht											
4. Grace period for payment due (For full payment only)	Maximum of 15 days from statement date											
Service fee	KBank-VISA, KBank-MasterCard, KBank-UnionPay and KBank-JCB Credit Card											
	THE PASSION Signature		KBank PLUSTINUM/ (Former Visa Platinum)/ MasterCard Platinum		Titanium		Other Platinum/ Gold/Classic		OneSiam SignaturePlatinum			
5. Fee for each type of credit card (Baht/year) Application fee Annual fee	Primary card	Supplementary card	Primary card	Supplementary card	Primary card	Supplementary card	Primary card	Supplementary card	Primary card	Supplementary card	Primary card	Supplementary card
	None	None	None	None	None	None	None	None	None	None	None	None
	4,000	4,000	1,250	1,250	1,600	1,600	1,050	1,050	4,000	4,000	1,050	1,050
	Annual Fee Waiver after having spent with the card at least 200,000 baht/card/year or 12 times in a single year		Annual Fee Waiver after having spent with the card at least 20,000 baht/card/year or 12 times in a single year						Annual Fee Waiver after spent at least 30,000 baht/card/year at Siam Paragon, Siam Center, Siam Discovery, ICONSIAM, Siam Premium Outlets and ICS		Annual Fee Waiver after spent at least 20,000 baht/card/year at Siam Paragon, Siam Center, Siam Discovery, ICONSIAM, Siam Premium Outlets and ICS	
6. Payment fee	Account debit		None				Cheque or money order				None	
	Bank counter		None				ATM				None	
	IVR		None				Internet				None	
	Pay point service		Subject to each provider				Other bank counters <sup>3</sup>				None	
7. New card issuance fee (lost/damaged)	Signature/Platinum 200 Baht/incident					Gold/Titanium 200 Baht/incident				Classic 200 Baht/incident		
8. Statement request fee	50 Baht/issuance											
9. Copy of sales slip request fee	100 Baht/slip for domestic transactions						200 Baht/slip for overseas transactions					
10. PIN issuance fee (to replace the existing PIN)						100 Baht/issuance						
11. Transaction verication fee						None						
12. Tax and fee paid to government agencies						Up to 2%						
13. Collection fee						50 Baht/billing cycle <sup>4</sup> (overdue for one billing cycle) and 100 Baht/billing cycle <sup>4</sup> (overdue for more than one billing cycle)						
14. Hedging premium			Mid-rate plus 2.5% <sup>5</sup>									

Remarks:

Interest rates and fees are subject to change with prior notice from the Bank.

All types of credit cards that are eligible for annual fee waiver must be spending according to the conditions and customers must not have a history of delinquent payments on all types of loans with the bank throughout the card usage period.

In case of payment by cheque or at pay point service, please pay three business days in advance of the due date.

If the Cardholder makes cash advances at ATMs abroad, an ATM fee may be charged by the acquiring bank.

If the Cardholder has an overdue payment, the Bank shall authorize a juristic person to collect said debt. Such collection shall be subject to collection fee as announced by the Bank, and notified to the Cardholder by the Bank or the debt collection agency.

<sup>1</sup> Interest rates: Interest on purchase amount shall be calculated from the posting date until the repayment date. Interest on cash advance amount shall be calculated from the withdrawal date until the repayment date. No interest-free period is allowed for cash advance.

<sup>2</sup> Cash Advance Fee is exclusive of 7% VAT

<sup>3</sup> This service is not currently available.

<sup>4</sup> Debt collection fee

Debt collection fee is exclusive of 7% VAT.

KBank will charge a collection fee for the past-due amount of 1,000 Baht and more.

Collection fee will be effective September 12, 2021, starting from the amount due on October 20, 2021.

K-SME Credit Cardholders who are in default on debt payment shall be liable for any debt collection fee charged by the Bank, in addition to fees of other credit cards held by them.

<sup>5</sup> Any expenses incurred from spending via card (including cash advance) in any foreign currency shall be charged to the Cardholder in Thai Baht at the exchange rate being charged by the relevant credit card company of which the Bank is a member, as of the date on which such amount is charged to the Bank. If the transaction amount is not in US Dollars, such amount may be converted into US Dollars before conversion into Thai Baht. The Cardholder may check the exchange rate for reference as follows:

https://www.kasikornbank.com/k\_CCEXchangeRate

<sup>6</sup> Minimum rate of loan repayment – KBank has adjusted the mimum rate of loan repayment from 10% down to

8% for billing cycle starting from January 2024 to December 2025

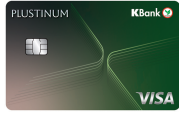
10 percent from the billing cycle of January 2026 onwards

“For billing cycles of January 2024 - December 2025, KBank will charge the minimum payment of 8 percent of the actual amount due without determining a minimum payment of 1,000 Baht.”

Use when necessary and pay back full amount on time to avoid 16% interest rate.



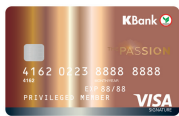
## K-Credit Card



### KBank PLUSTINUM Credit Card

- Earn up to x3 **KPoint** when spending in dining, department stores & fashion categories (min. spend 8,000 THB/month)\*
- Enjoy 2 complimentary visits/year to Miracle Lounge at Suvarnabhumi Airport (International flights) (valued at 3,000 THB)\*
- Redeem **KPoint** for up to 25% cashback during birthday month (max. 5,000 points/year)\*
- Redeem from 500 **KPoint** for personal accident insurance with coverage up to 100,000 THB (valued at 365 THB)\*
- Spend 10,000 THB or more/month and redeem e-Coupon from Starbucks, BBQ Plaza, or SF Cinema E-Ticket via K PLUS (first-come, first-served basis)\*

\*Privileges available from October 7, 2025 to December 31, 2026.  
For more information [www.kasikornbank.com/k\\_CCAllcards](http://www.kasikornbank.com/k_CCAllcards)



### THE PASSION Credit Card

- Earn X2 **KPoint** for all spending in Thai Baht
- Earn X3 **KPoint** for all spending in foreign currency



### MasterCard Platinum Credit Card

- Earn up to x3 **KPoint** when spending in dining, department stores & fashion categories (min. spend 8,000 THB/month)\*
- Enjoy 2 complimentary visits/year to Miracle Lounge at Suvarnabhumi Airport (International flights) (valued at 3,000 THB)\*
- Redeem **KPoint** for up to 25% cashback during birthday month (max. 5,000 points/year)\*
- Redeem from 500 **KPoint** for personal accident insurance with coverage up to 100,000 THB (valued at 365 THB)\*
- Spend 10,000 THB or more/month and redeem e-Coupon from Starbucks, BBQ Plaza, or SF Cinema E-Ticket via K PLUS (first-come, first-served basis)\*

\*Privileges available from October 7, 2025 to December 31, 2026.  
For more information [www.kasikornbank.com/k\\_CCAllcards](http://www.kasikornbank.com/k_CCAllcards)



### Thammasat University-KBank Credit Card

- Pay tuition fee with no service fee
- Take part in donating to the Fund of the Thammasat University Alumni Relations Office



### LINE POINTS Credit Card

- Get LINE POINTS 1%\* from spending (from July 1, 2023)
- Get points fast, within 1 day\*
- 1 LINE POINT = 1 Baht (LINE POINTS are valid for 1 year)



### KBank-Shopee Credit Card

- Earn up to X10 **KPoint** when making a purchase through your Card on Shopee Thailand. (K Points are valid for 3 years)
- Earn X2 **KPoint** for every 25 THB spending on other online shopping platforms (K Points are valid for 3 years)
- Receive a 1% Shopee Coin for every purchase made through your card on Shopee Thailand.
- Receive a 150 THB discount code on Shopee Thailand when you redeem 1,000 **KPoint**



### Blue Credit Card

- Get both **KPoint** and blueplus+ point in a single card upon spending at PTT Stations and OR merchants (both reward points are valid for 3 years after earning date)
- K Point redemptions: **KPoint** Use 500 points to get a 100 THB discount on fuel at PTT Stations, or Use 100 points to get a 20 THB discount on goods at OR merchants
- Entitled to be a blueplus+ member once your credit card is approved and subject to conditions for blueplus+ membership application
- Eligible for Thai citizen only



### Amway-KBank Credit Card

- Installment payment for participating products up to 10 months
- **KPoint** can be used for discounts at Amway shops



### KBank MasterCard Titanium

- Earn cash back for your credit card account
    - 1 % cash back at gas stations
    - 1 % cash back at restaurants
    - 1 % cash back at supermarkets
    - 0.25 % cash back at other participating merchants
- Cash back for your credit card account maximum 500 THB each Category and total categories cash back maximum 2,000 THB per billing cycle



### OneSiam-KBank Credit Card

- Earn up to X2 **KPoint** when spend at Siam Paragon (Including Department store), Siam Center, Siam Discovery, ICONSIAM (Including Siam Takashimaya), Siam Premium Outlets and ICS
- Cash Back up to 20% when shop and redeem **KPoint**
- Reserved Parking and Free Parking up to 6 hrs.
- Lounge Access
- Eligible ONESIAM Member Card - Titanium

\*Terms and Conditions applied.



### KBank JCB Credit Cards

- Earn X2 **KPoint** on all spending in Japan
- Use Miracle Lounge at Suvarnabhumi Airport for Travel abroad twice a year
- Airport Lounges in Japan and Hawaii



### CGA/SFT-KBank Credit Card

- Pay tuition fee by credit card with no service fee
- Installment payment for tuition fee at 0% interest for 3 months or 0.1% per month for 6 months

\*only at participating schools. Please check the condition with each school before making payment.



### BDMS-KBank Credit Card

- 30 % off patient room
- 10 % off medication (outpatient/ inpatient)
- 10 % off for five items of dental expenses
- Emergency ambulance service is once per year within the same province



### KBank UnionPay Credit Card

- Earn double **KPoint** on every purchase in Hong Kong and Macau
- Private chinese interpreter service

These terms and conditions are subject to change at anytime, without prior written notice.

Use when necessary and pay back full amount on time to avoid 16% interest rate .

0% Interest rate when pay back full amount on time.

Special interest rate is 0.1% per month (As same as Effective Interest Rate (EIR) 2.05% per year, contract period 6 months).

## K-Credit Card Benefits



Make bill payment at any participating merchant with an interest-free grace period of up to 15 days (from statement date)



Get cash advance at full credit limit



Request increase in temporary credit line (subject to spending history)



### K Point

(MasterCard Titanium KBank Credit Card is not eligible for this program.)  
Anytime you spend, earn reward points to be redeemed for a myriad of rewards as you wish!

Our Reward Point program offers you the ultimate in reward freedom – only 25 Baht in spending earns 1 point

Blue Credit Card and KBank-Shopee Credit Card K Points are valid for 3 years



### KBank Smart Bill Pay

Convenient with automatic payment for 18 bill payment items including telephone, electricity, water, Internet, donation and pay TV services



### KBank Smart Pay

Installment payment for goods and services at zero-percent interest or a special low interest rate for up to 10 months at any participating merchant



### KBank Special Services

A variety of extra services to affirm the 'anywhere/any time' quality of our cards

- **Auto Payment** service allows automatic account debiting of your card payments - convenient and simple - no more forgotten installments
- **K PLUS (K+)** - Just add your card to the app to conduct the following on your phone with ease:
  - Activate your credit card
  - Be notified of all your card spending
  - Verify your card payments
  - Check your latest statement
  - Check your reward points
  - Make card payments
  - Request statements for the previous six months (delivery via email)
  - Request for temporary credit line

## K-eMail Statement

(KBank Card account statements sent directly to your email)

Enjoy the convenience and safety of getting your statements sent to you wherever you are!  
Check your statement in detail at any time.

## Special Offer!

Get a Quarterly Spending Summary also sent to you via email when you select K-eMail Statement

Requesting it is easy and free! Call the K-Contact Center at Tel. 02-8888888, or apply on our website: [www.kasikornbank.com](http://www.kasikornbank.com)

## Steps to make your request via our website:

Enter the  
[www.kasikornbank.com](http://www.kasikornbank.com)  
website

Choose the menu  
"Apply for Services", then select  
"Digital Banking"

and choose  
"K-eMail Statement"

### Notes:

- KBank reserves the right to cancel the delivery of account statements via postal mail starting with the billing cycle when your electronic K-eMail Statement service begins.
- If you have more than one KBank credit card, you may apply for this service with any of your cards and the service will be applicable to all your cards, including supplementary cards.

### Terms and Conditions for K Point

- Every 25 Baht spent via K-Credit Card for purchase of goods and services both at Thailand and abroad is entitled to 1 K Point, except
  - 1.1 Transactions made at merchants registered in the countries of the European Economic Area (EEA) and the following specific countries and territories are excluded from earning K Point: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland (including the Islands of Oland), France (including French Guiana, Guadeloupe, Martinique, Reunion, Saint Barthélemy, and Mayotte), Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal (including the Azores and Madeira), Romania, Slovakia, Slovenia, Spain (including the Canary Islands, Ceuta, and Melilla), Sweden, Liechtenstein, and Iceland (including Svalbard and Jan Mayen), the United Kingdom (including Gibraltar), and the People's Republic of China (excluding Special Administrative Regions such as Hong Kong and Macau).
  - 1.2 From 1 October 2024 onwards, payment in Thai Baht via KBank VISA / Mastercard and JCB Credit Card at overseas merchants and online merchants registered outside Thailand shall not receive K Point, LINE POINTS and cashback.
  - 1.3 The following expenditures are not eligible for this promotion: cash advance, utility bill payment, electricity bill (MEA/PEA), water bill, telephone bill (TOT/True/TT&T/CAT), tax, all types of fees, payment of unit-linked insurance premium, purchase of all types of funds, purchase of banknotes via credit card, payment of cash advance fee, application fee, annual fee payment, late payment fee, card replacement fee (in case of lost card), penalty fee and interest.
- Credit cards not eligible for the K Point program include corporate credit cards, business credit cards, MasterCard Titanium Credit Card, LINE POINTS Credit Card, KBank Fleet Card and ThaiBev Credit Cards.
- Accumulated points are calculated separately in accordance with the spending per card. The points are calculated up to the last day of each billing cycle. Decimal value increments are not included in calculation. Point redemptions can be made after calculation has been concluded by KBank and the accumulated points are shown in your credit card statement.  
*Note: In any case of request for refund, change or cancellation of payments for goods and services, or receipt of refunds on payments for goods and services - whatever the case may be - KBank will deduct the accumulated points previously awarded to the cardholder on the original transactions in accordance with the points earned on such payments.*
- Accumulated points earned from differing credit cards bearing the same first and last name may be combined into a single point balance for redemption, except for points accumulated on primary and supplementary cards that have not been allowed the combining of points. Accumulated points of K-Credit Cards cannot be combined with those of Blue Credit Card, The Passion, OneSiam Credit Card, BDMS-KBank Credit Card and KBank-Shopee Credit Card.
- Point redemptions can be undertaken by valid cardholders as of the date of such redemptions, and by those whose card spending has met the agreed upon KBank conditions.
- Redeemed points cannot be reinstated in any case.
- KBank reserves the right to alter these terms and conditions, as well as privileges with prior notice not less than 30 days.
- In case of any dispute, KBank's decisions are final.

**Use when necessary and pay back full amount on time to avoid 16% interest rate.  
0% Interest rate when pay back full amount on time.**



# Which type of **customer**...

## What documents are required?

We have  
Answer !!

### Credit Card

Applicant Qualifications	Employee with Regular Income	Business Owner (Commercial/Vat Registration)	Self-Employed Person	Savers	Guaranteed deposit account
Minimum income (primary card) Thai Applicants	15,000 Baht/Month	15,000 Baht/Month	15,000 Baht/Month	Thai nationals must have a savings deposit and / or a fixed deposit account of at least 1,000,000 Baht for not less than 6 months.	Thai nationals must have a savings deposit and / or a fixed deposit account of at least 15,000 Baht (all of platinum card)
Foreign Applicant	50,000 Baht/Month	50,000 Baht/Month	50,000 Baht/Month	Foreign nationals must have a savings deposit and / or a fixed deposit of at least 2,000,000 Baht for not less than 12 months.	Foreign nationals must have a savings deposit and / or a fixed deposit account of at least 15,000 Baht (all of platinum card)
Age : (primary card)	20-80 years	20-80 years	20-80 years	20-80 years	20-80 years
Age : (supplementary card)	15-80 years	15-80 years	15-80 years	15-80 years	15-80 years
Duration of Employment (primary card)	6 Month	1 years	1 years	-	-

### Proof of identity

#### Thai Applicants

- ✓ A copy of national ID card  
*Note* : 1. All documents must be certified. 2. The ID card must be valid on the application date.  
3. In case of change of name-last name, a copy of certificate of name-last name change is required.

#### Foreign Applicants

- ✓ A copy of passport and visa; or ✓ A copy of passport and work permit  
*Note* : 1. All documents must be certified by signature that appears in the passport.  
2. The passport, visa and work permit must be valid on the application date.

#### For applicant of supplementary card

(Documents for both principal and supplementary cardholders)

- ✓ A copy of national ID card  
*Note* : 1. All documents must be certified. 2. The ID card must be valid on the application date.  
3. In case of change of name-last name, a copy of certificate of name-last name change is required.

- ✓ A copy of passport and visa (for foreigners)  
*Note* : 1. All documents must be certified. 2. The passport, visa must be valid on the application date.

- ✓ Copy of father or mother's ID card or legal guardian

*Note* : All documents must be certified

- ✓ Copy of applicant's house registration or applicant's birth certificate certify by

*Note* : 1. Applicant and 2. Father or mother or legal guardian

#### Additional business identification documents

##### In case of registered as ordinary partnership/as group of persons

- ✓ A copy of application for establishment of ordinary partnership/juristic ordinary partnership or a copy of group of person establishment document

##### In the case of a business owner who is an individual who is not registered for commercial purposes but is registered for VAT

- ✓ A copy of certificate of VAT registration (Phor.Phor.20)

#### Business Owner

(Commercial/Vat Registration)

#### In case of applicants' age under 20 years,

attach additional documents as follows:

### Proof of income

#### Employee with Regular Income

e.g. company employee, state enterprise official or government official

- ✓ A copy of latest month salary slip and salary statement for the past 6 months; or
- ✓ A certificate of salary (issued no more than 30 days) and salary statement for the past 6 months; or
- ✓ A certificate of latest month pension and pension statement for the past 6 months (for retirees);

\*\*\* If applicant holds a KBank account, statement is not required \*\*\*

*Note* : If your salary is over THB 15,000 (including other remuneration, e.g. overtime pay, commission and/ or allowance), additional documents are required, as follows :

- ✓ Salary statement covering the past 6 months (not required for KBank account)
- ✓ A copy of bonus slip (issued not more than 12 months prior)  
*Note* : Submission of documents is not necessary except for the following cases :  
1. Holding an account at KBank for 7 months or more (your salary must be above the minimum income criteria)  
2. Physicians, dentists, pharmacists (by using a copy of Thai ID card for application)  
3. Ordinary civil servants, attorneys, judges (by using a copy of Thai ID card and a copy of government official ID card)  
4. Professional nurse (a copy of Thai ID card is required, along with a copy of nurse ID card or member of Thailand Nursing and Midwifery Council ID card or License of Professional Nursing and Midwifery)

#### Self-Employed

- ✓ A copy of monthly withholding tax certificate (for at least 6 months, but not necessarily in a row, and the latest document must not exceed 1 month prior to submission) and
- ✓ Salary statement for the past 6 months. (not required for KBank account)

#### Business Owner

(Commercial/Vat Registration)

##### In case of registered as ordinary person/as juristic person

- ✓ Statement covering the past 6 months or a copy of VAT certificated (Phor.Phor.30) covering the past 6 months

##### In case of registered as ordinary partnership/as group of persons

- ✓ Statement covering the past 6 months or a copy of VAT certificated (Phor.Phor.30) covering the past 6 months

##### In the case of a business owner who is an individual who is not registered for commercial purposes but is registered for VAT

- ✓ Statement covering the past 6 months or a copy of VAT certificated (Phor.Phor.30) covering the past 6 months  
*Note* : Can submit own account and/or business account (not required for KBank account) all documents must be certified

#### Savers

- ✓ Statement of deposit / investment account for the past 6 months
- ✓ Statement of deposit / investment account for the past 12 months (for foreigners)  
*Note* : Not required for KBank account

#### Guaranteed deposit account

- ✓ A copy of KBank fixed and / or savings deposit book account for credit guarantee
- ✓ A deposit account pledge agreement

Use when necessary and pay back full amount on time to avoid 16% interest rate.

## Application Channel and Educational Institution Codes for CGA/SFT-KBank Credit Card Application



### 100 Years of CGA Pride and 75 Years of Joy for the Salesian Family (Thailand)

On the occasion of the 100th anniversary of St. Gabriel's Foundation of Thailand and 75 years of Joy for the Salesian Family (Thailand), KASIKORNBANK, in cooperation with the Confederation of St. Gabriel's Foundation of Thailand Alumni Association (CGA) and the Salesian Family (Thailand), are proud to introduce the CGA/SFT-KBank Credit Card for the benefit of alumni, parents, teachers, administrators and employees of the 14 CGA educational institutions and the 22 Salesian Family schools, and to others who wish to hold the card as a way of contributing to society.

### More Spending, More Benefits to Society

With every Baht you spend with this Card, you make a contribution to the education and development of Thai youth. KBank sets aside a portion of your expenditures to help fund scholarships and to cover educational expenses at CGA/SFT schools. You may direct your contributions to a specific institution by entering the corresponding code.

#### Application Channel

1	Alumni association
2	School
3	Parent-Teacher Association
4	Other
5	Bangkok office
6	KBank branch/independent sales office

#### CGA Institution Codes

00	No specification	
11	Assumption College (AC)	Bangkok
12	Saint Gabriel's College, Bangkok (SG)	Bangkok
13	Mong Fort College (MC)	Chiang Mai
14	Assumption Commercial College (ACC)	Bangkok
15	Assumption College, Sriracha (ACS)	Chon Buri
16	Saint Louis College (SL)	Chachoengsao
17	Assumption College, Lampang (ACL)	Lampang
18	Assumption College, Thonburi (ACT)	Thonburi
19	Assumption College, Rayong (ACR)	Rayong
20	Assumption College, Ubonratchathani (ACU)	Ubon Ratchathani
21	Assumption College, Nakhonratchasima (ACN)	Nakhon Ratchasima
22	Assumption University (AU)	Bangkok
23	Assumption College Samutprakarn (ACSP)	Samut Prakan
24	Assumption Commercial College, Nakhon Ratchasima (CN)	Nakhon Ratchasima
25	Assumption Technical School, Nakhon Phanom (ATSN)	Nakhon Phanom
26	Assumption College Primary Section (ACP)	Bangkok
27	Assumption College English Program (ACEP)	Samut Sakhon

#### Salesian Family Institution Codes

50	No specification	
51	Sarasit Phithayalai School (SR) Ban Pong	Ratchaburi
52	Don Bosco Technological College (DB)	Bangkok
53	Hua Hin Vitthayalai School (HV)	Prachuap Khiri Khan
54	Saengthong Vitthaya School, Hat Yai (ST)	Songkhla
55	Don Bosco Vitthaya School	Udon Thani
56	Saint Dominic School (SD)	Bangkok
57	Don Bosco Technical School, Banpong (DBTB)	Ratchaburi
58	Narivooth School, Banpong (NV)	Ratchaburi
59	Thidanukhro School (TD), Hat Yai	Songkhla
60	Saint Mary School (SM)	Udon Thani
61	Marie Upatham School (MU), Samphran	Nakhon Pathom
62	Visuthivong School (VT), Phonsung	Udon Thani
63	Nari Witthaya School (NR)	Ratchaburi
64	Thidamaepra School (TM)	Surat Thani
65	Darunsuksa School (DR), Ron Phibun	Nakhon Si Thammarat
66	Thanomsrisuksa School, Betong (TS)	Yala
67	Darasamuth Phuket School (DS)	Phuket
68	Niramon Chumphon School (NM)	Chumphon
69	Phra Mae Maree Sathorn School (PMR)	Bangkok
70	Phra Mae Maree Sathupradit School, Yannawa (PMS)	Bangkok
71	Phra Mae Maree Phrakanong School, Watthana (PMK)	Bangkok
72	Phra Mae Maree Prachuap Khiri Khan School	Prachuap Khiri Khan

#### For more information, please contact:

Salesian Family (Thailand) Alumni Coordinating Committee  
1643/3 New Phetchaburi Road, Makkasan Sub-district,  
Ratchathewi District, Bangkok 10320  
Tel: 0 2652 9022 ext. 0  
Fax: 0 2652 7872

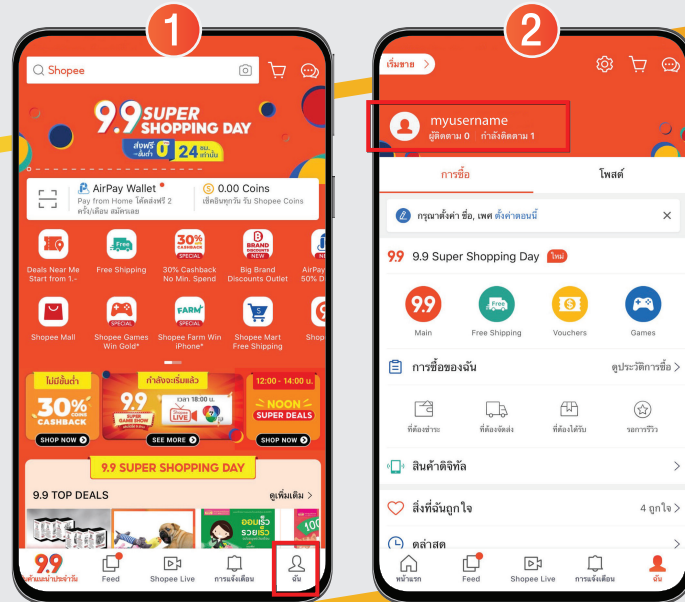
**For more information, please contact:**  
Confederation of St. Gabriel's Foundation of Thailand  
Alumni Association (CGA)  
412/4 Samsen Road, Dusit District, Bangkok 10300  
Tel: 0 2243 9074 ext. 16,17 Fax: 0 2241 0967  
Email: cga2543@hotmail.com

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# Verification of Shopee Username

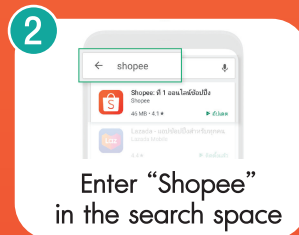
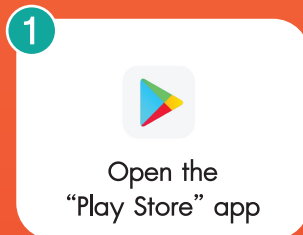
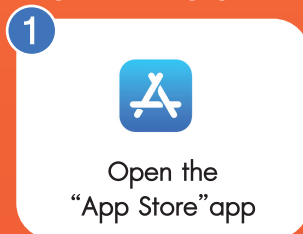
(KBank reserves the right to provide Shopee coins for the Shopee Names given to KBank only)



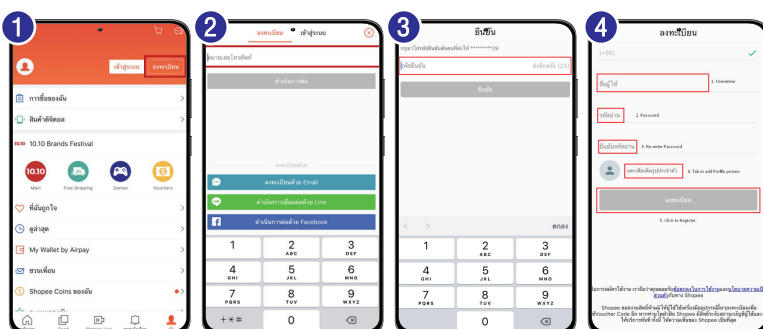
Press the "Me" icon

Check your "Shopee Username"

## Download of Shopee App from App Store and Google Play



## Application for Shopee Account



- Open the **Shopee** app, press **"Me"** and press **"Register"**
- Enter your **"Telephone Number"** and press **"Operate"**
- Enter the **"OTP"** received via SMS
- Enter the information as detailed below and press **"Register"**