

Terms and Conditions for the Use of Credit Cards

Issued by KASIKORNBANK PCL

This agreement shall be applied with the person the Bank has approved to be a holder of the Bank's Credit Card, and the terms used in this agreement shall be defined as follows.

“ATM” means Automatic deposit-withdrawal machines of the Bank and/or member banks, which are authorized by Visa International/ MasterCard International/ UnionPay International/JCB International both within the country and other countries worldwide which bear a mark that a credit card is accepted.

“The Bank” KASIKORNBANK Public Company Limited

“Affiliated Banks” means Banks which are members of Visa, MasterCard, UnionPay or JCB.

“Credit Card” means K-Credit Card/ KBank-Visa/ KBank-MasterCard/ KBank-UnionPay/ KBankJCB/ Visa/ MasterCard/ UnionPay/ JCB/ Co-branded KBank/ Co-branded Visa/MasterCard and/or other credit cards issued by the Bank

“Credit Card Statement” means Statement of credit card account which shows credit card transactions and the amount due that the Cardholder must pay to the Bank as a result of the use of the Credit Card.

The “Cardholder” means The person the Bank has approved to be a holder of the Bank's

Credit Card

“Merchant” means A business establishment, service point or seller of goods/service provider accepting payment with Credit Card.

In using the Credit Card, the Cardholder agrees to be bound by and comply with the following terms and conditions.

General terms and conditions

1. The Credit Card remains the property of the Bank. The Cardholder is responsible for keeping his/her Credit Card and its Personal Identification Number (PIN) confidential and safe. The Cardholder shall not transfer or give the Credit Card and/or its PIN to other persons. The Cardholder shall keep the Credit Card secure at all times and the Credit Card information confidential from other persons. If the Cardholder violates this agreement and it is found that the Credit Card has been used, the Cardholder agrees to be wholly responsible for any use of the Credit Card, including its PIN for cash withdrawals.

2. The Cardholder may use the Credit Card to pay for merchandise/services at establishments that accept the Credit Card and/or may use the Credit Card together with its accompanying PIN to withdraw cash from ATMs or KBank branch offices/ affiliated Banks or conduct cardless withdrawal from ATM via mobile phone/application/any other electronic channel. Charges and/or debt incurred from the use of the Credit Card must not exceed the credit limit and conditions set by the Bank/ affiliated Banks/ electronic channels.

In cases where the Cardholder exceeds the credit limit, for whatever reason the Cardholder agrees to deem that it is his/her request for the increased spending limit, and that such transactions are the Cardholder's full responsibility.

If the Cardholder requests or needs a temporarily increased spending limit, which will be authorized by the Bank on a case-by-case basis. The Cardholder agrees to repay the full amount exceeding the credit limit together with interest and/or any fines that may be incurred, based on the amount and within the due date specified in the Statement of Account, together with the minimum payment established by the Bank.

If the Cardholder requests or needs a temporarily increased spending limit, which will be authorized by the Bank on a case-by-case basis, such authorization shall not be regarded as the permanent credit limit.

3. If the Bank collects accrued interest (if any), fees, and/or other expenses, the Bank shall calculate interest, fees and/or related expenses in percentage points at an annual rate.

4. The Cardholder agrees to pay service fees and/or a Credit Card issuance fee and/or an annual fee which the Bank collects in advance, as well as cash advance fees, and/or any other service fees and any penalty fees for violations of the terms and conditions set by the Bank, and/or other penalty fees imposed by Visa International/MasterCard International/ UnionPay international/ JCB international offices, and/or affiliated bank. The Bank will issue a Statement of Account to the Cardholder Itemizing charges fees and the total balance owed to the Bank.

5. Any expenses incurred from spending via credit card (including, but not limited to, cash advance) in any foreign currency shall be charged to the Cardholder in Thai Baht at the exchange rates being charged to the Bank by using the exchange rate of the 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 Dollar currency, such amount shall be converted into US Dollars before converting into Thai Baht.

The Cardholder can check the exchange rate for preliminary reference at:

- For VISA: <https://usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html>
- For MasterCard: <https://www.mastercard.us/en-us/personal/get-support/convert-currency.html>
- For UnionPay:
<https://www.unionpayintl.com/cardholderServ/serviceCenter/rate?language=en>
- For JCB : <http://www.jcb.jp/rate/usd.html>

In addition, the hedging premium at the rate 2.5% of the spending amount shall be charged by the Bank to protect against risk incurred from such currency conversion.

6. The Bank shall prepare the Cardholder's statement showing items and details of amounts debited from and credited to the Bank, and shall submit it to the Cardholder in every monthly accounting period for a check of accuracy at least 10 days before the due date.

7. If the Cardholder wants to receive a statement for the use of the Credit Card the bank shall prepare a statement showing Items and details of amounts debited from and credited to the Bank, and submit it to the Cardholder. If any Items are found to be incorrect, the Cardholder shall express their objection to the Bank within 10 business days from the date of the receipt of the statement, based on the normal mailing period.

Nonetheless, the Cardholder shall not be later deprived of the right to lodge their objection to the Bank if the Cardholder is able to prove that the disputed Item shown in the statement is incorrect, and the incorrectness is not the fault of mistake to the Cardholder. However, the objection must be expressed within 60 days from the date of the receipt of the statement from the Bank.

8. If the Cardholder has submitted to the Bank a written request for a credit card statement, either in document or electronic form, the Cardholder may change the request provided that a written notice is given to the Bank not less than 30 days in advance.

9. The Cardholder shall be responsible for checking and verifying their Statement of Account every month. If the Cardholder does not receive the Statement of Account before the normal due date, or debit date the Cardholder shall contact the bank's Credit Card Center, which offers 24-hour, 7-day service, or check the account balance or an ATM or other systems as determined by the Bank, and shall settle the debt per the terms and conditions agreed with the bank.

10. In case of a lost or stolen Credit Card, the Cardholder shall immediately inform the Bank's Credit Card Center, by phone or any other communications device that allows two-way verbal communication with the Bank staff, or by any other means designated by the Bank, so that the Credit Card and PIN can be cancelled and all potentially affected merchants informed.

If the Cardholder requests that the Bank cancel the Credit Card and PIN as mentioned above, he/she shall not be responsible for any liabilities occurring after the notification, except for any transactions that occur in the first five minutes after the notification and/or any other transactions that the Bank can prove are a direct result of the Cardholder's actions or negligence. In such cases, the Cardholder shall accept all responsibility.

11. The Cardholder can cancel the Credit Card ที่ธนาคารออกให้ at any time with written notification to the Bank. In such a case, the Cardholder shall cut the Credit Card into two pieces and return them to the Bank. The Cardholder shall fully pay the Bank any obligation and/or debts incurred from the use of the card immediately in order to be entitled to a refund of the unused portion of the annual fee, being calculated as whole months, where a partial month shall be discarded.

If the Cardholder's Credit Card debts are not fully settled, the Cardholder shall agree that the Bank can use the refunded fee for paying the outstanding debts, without prior approval. The Cardholder agrees that these terms and conditions shall be regarded as a power of attorney for the Bank to act on behalf of the Cardholder.

12. The refund of the fee as mentioned in Item 11 after payment of the outstanding debt incurred from the use of Credit Card will occur within two months from the date the Cardholder informs the Bank of the card cancellation (due to the late arrival of some sales slips). The Bank will proceed as follows:

12.1 Credit the refunded fee to the Credit Card account, or

12.2 Credit the refunded fee to the savings/current account linked to the Credit Card or to another valid Credit Card account (if any), as the Bank deems appropriate.

12.3 If the Cardholder does not have a deposit account or other Credit Card as mentioned above, the Bank will notify the Cardholder to pick up the refunded fee.

13. The Bank reserves its right to terminate, reject and stop the use of the Credit Card or recall the primary and/or supplementary Credit Card under the following conditions:

(13.1) The Cardholder fails to pay his debts as declared in the statement of account

(13.2) The Cardholder fails to repay other types of debts he/she has with the Bank.

(13.3) The Cardholder faces financial problems and is unable to repay debt to other creditors, or the Cardholder has entered into a debt restructuring agreement with any creditor.

(13.4) A civil or bankruptcy lawsuit has been filed against the Cardholder, or the Cardholder has been requested to undergo business rehabilitation or is subject to receivership or has faced a criminal charge, or public agencies or competent authorities have issued an order to confiscate or garnish the Cardholder's property, or the Cardholder's property has been ordered to become state property.

(13.5) The Cardholder dies, or suffers from chronic illness or disability which affect his/her debt servicing ability.

(13.6) The Cardholder faces any other problems which significantly affect his/her debt servicing ability.

(13.7) The Cardholder has made or used fake documents to apply for the Credit Card or other services related to the use of the Credit Card or to circumvent criteria of the Cardholder's qualifications per related laws or regulations announced by related supervisory agencies, or has committed an action that can be interpreted as being fraudulent towards the Bank or the general public, or has engaged in behavior that can be seen as contrary to laws/public order/good morals.

(13.8) The Cardholder is in breach of one of any Terms and Conditions herein.

(13.9) The Cardholder does not activate the Credit Card or has failed to use the Credit Card within the period determined by the Bank.

(13.10) If the primary Credit Card is cancelled or terminated for any reason, the supplementary Credit Card will also be cancelled or terminated automatically.

(13.11) The Cardholder prepares or use fake documents to apply for the Card, or there is reason to believe that he/she committed a fraudulent act.

(13.12) The Bank discovers that information as stated in the application or other documents of the Cardholder is inaccurate, incomplete, or untrue. If the Bank abrogates the use of the Card, the Cardholder shall return the Card to the Bank immediately after he/she is informed of the Bank's action.

14. If the Bank suspects that the Credit Card has been used by an unauthorized person for a dishonest purpose, the Bank shall cancel the Credit Card immediately for the Cardholder's safety. The Bank shall issue a new card and inform the Cardholder accordingly.

15. If the Credit Card is cancelled, for whatever reason, the Cardholder acknowledges that only the use of the Credit Card is terminated, but the Credit Card account or agreement shall remain valid until the Bank is fully repaid. If it appears that the Credit Card account shows an amount the Cardholder owes to the Bank, the Cardholder agrees to fully repay the amount to the Bank together with interest at the rate and method specified in this Terms and Conditions.

16. The Cardholder agrees to pay directly or transfer funds from his/her bank account to settle the debt from his/her Credit Card account, and/or hereby authorizes the Bank to transfer funds from his/her bank account to settle the debt from his/her Credit Card account. This agreement will serve as a Power of Attorney to permit the Bank to transfer money to settle the Credit Card account under the following conditions:

(16.1) When merchandise/services are charged to the Credit Card, and/or if bank fees are charged to the Credit Card, and/or if cash withdrawals are made, the Credit Card account must be settled within the due date/debit date in the amount specified in the Statement of Account.

(16.2) If the Statement of Account shows an amount due to the Bank, the Cardholder agrees to deposit/transfer funds to the Credit Card account so that the amount may be settled by the due date/debit date in the amount specified in the Statement of Account.

(16.3) For debiting of the Credit Card account, the Cardholder agrees to allow the Bank to first debit the Credit Card account for payment of fees and penalty fees.

(16.4) If the Bank has debited the Credit Card account on the due date/debit date, but an outstanding amount remains, the Cardholder agrees to pay interest to the Bank on the sum owed, as specified in the Statement of Account, commencing from the posting date of payments to merchants, and/or cash advances. Interest will be charged according to the Credit Card interest rates announced by the Bank, which may be amended from time to time, which shall be announced by the Bank. Daily interest rates shall be applied until the outstanding debt is cleared. If the amount credited to the Cardholder's Credit Card account is less than the amount agreed to be paid, or a late payment is made, the Cardholder agrees to pay a penalty fee at the rate announced by the Bank.

17. The Cardholder hereby authorizes the Bank to immediately debit the current account and/or other types of deposit account that the Cardholder has opened with the Bank; or the account that is under the possession, care and/or authority of the Bank, regardless of how the Bank obtains that money, possession and authority of the account, for the immediate settlement of debt and/or other liabilities of the Cardholder, without prior notice. Then, the Bank shall inform the Cardholder of the account debiting in writing.

18. The Cardholder agrees to accept that all documents and evidence prepared by the Bank for the transfer of funds through ATMs from his/her account with the Bank, as well as other bank accounts held by the Cardholder, and/or by other systems prepared by the Bank for crediting to the Cardholder's Credit Card account, are an order to debit or demand payment from his/her account. The Cardholder is not required to sign any other documents or evidence for the Bank.

19. Revision of the conditions for Credit Card usage

19.1 If the revised conditions cause the Cardholder to incur more burden or increased risk, the conditions will only take effect when the Cardholder gives their consent.

19.2 If the revision exists outside of Clause 19.1, or should interest rates, penalty fees, fees, service charges and other expenses need to be revised as a result of increased cost, the Cardholder agrees that KBank has the right to make revisions as deemed necessary. The Cardholder shall be notified in advance, in writing, of significant revisions by KBank (in characters no smaller than 2 mm and not more than 11 characters in 1 inch), within one of the following periods:

(1) Not less than 30 days, or

(2) In case of emergency, not less than 7 days, via

(a) Postal mail, or

(b) Daily advertisements in Thai newspapers which are distributed nationwide, and reissuance as an official notification.

Such revisions that benefit or lessen the burden of the Cardholder will be effective immediately. The Bank will notify the Cardholder of such changes within 30 days after enactment.

19.3 If a law and/or regulation determines that the Bank must specifically carry out revisions of terms and conditions, the Cardholder agrees to allow the Bank to act in accordance with the aforementioned law/regulation.

20. In case of collection of debt incurred from the use of the Card, the Cardholder shall take full responsibility for any expenses—including litigation fees, lawyer fees and other relevant expenses that the Bank has paid.

21. In case any document, letter or notice is delivered by the Bank to the Cardholder per the home or office address, mobile phone or email address, or any other means that were notified to the Bank, the Cardholder shall deem that such an address is correct and the delivery has been accomplished.

22. If the Cardholder changes the home or office address, telephone number or email address or occupation, the Cardholder shall inform the Bank of the change in writing immediately.

23. In the case that the Cardholder provides others with supplementary Credit Cards, the Cardholder agrees to accept responsibility for the use of these Credit Cards by the supplementary cardholders and others as if the Cardholder was using them him/herself, and to abide by all these terms and conditions. Primary and supplementary cardholders will be jointly responsible for debts to the Bank.

24. The Cardholder shall transfer the right and/or benefits and/or duties, either in whole or in part, which exist under this agreement to any person at any time only with written consent from the Bank.

25. The Cardholder hereby agrees and accepts that this agreement shall be binding to all existing cards and the additional cards to be issued by the Bank in the future, without entering into a new agreement.

26. The Cardholder can use other electronic channels or telephone which is made available by the Bank for conducting Card-related transactions such as Card activation and/or spending transaction check and/or Card suspension and/or temporarily blocking/unblocking the Credit Card and/or credit line increase or decrease. The Cardholder agrees to comply with the terms and conditions and the method determined by the relevant electronic channel/the Bank.

27. Upon Credit Card expiration or near expiration, the Cardholder agrees that the Bank will issue a new Credit Card which will be effective as soon as the existing card expires, without requesting further permission from the Cardholder. The Credit Card will not be renewed only if the Cardholder requests that the Bank cancel the Credit Card service at least 30 days before the card expiration date. If the Cardholder does not request the Bank to cancel the card within the specified period, and a new Credit Card is issued, the Cardholder agrees to pay the new card issuance fee per the rate specified by the Bank.

28. Any delays or exemptions in exercising rights under the law or these Terms and Conditions shall not be regarded as the Bank's relinquishing such rights or as the Bank's giving the Cardholder consent to perform any act.

29. If any clause of these Terms and Conditions is contradictory to or does not correspond with the Notification of the Contract Committee Re: Credit Card Business as a Contract-Controlled Business B.E. 2542 (1999) (and its amendments) that is currently in effect and shall be effective in the future, the stipulation of the Contract Committee's notification shall prevail.

Terms and conditions for use of Credit Card in lieu of cash for payment for goods and/or services

1. The Cardholder shall present the Credit Card and allow the merchant to issue, a receipt as proof of payment by the Credit Card. The Cardholder will sign documents in accordance with the Bank procedures. If the Cardholder charges merchandise/services to his/her Credit Card by disclosing to the merchant his/her Credit Card account number or through other means, the Cardholder shall agree to deem that the order form issued by the merchant is a proof of payment by the Credit Card.

The Cardholder agrees that it is at his/her instruction that the Bank pays the merchant and/or Visa/MasterCard-affiliated banks when payment is requested. The Cardholder shall also allow the Bank to prepare a Credit Card account and show spending items and total debt in the Cardholder's Statement of Account.

2. The Bank will not be responsible for any case where the merchant does not agree to accept the Credit Card or allow the use of the Credit Card for transaction with it.

3. If the Cardholder uses the Credit Card for the purchase of goods or services and finds that the goods are out of order, defective, damaged or in unsatisfactory condition, the Cardholder has no right to demand that the Bank be responsible for this damage. It is the responsibility of the Cardholder to file a complaint with the merchant.

4. Return and exchange of goods and/or services shall be subject to the terms and conditions specified by the supplier of goods and/or services, without the Bank's involvement.

5. If the Cardholder purchases goods/services by informing the merchant of his/her Credit Card number verbally or in writing, then if the Cardholder finds out that the goods or services are damaged or incomplete, the Cardholder can cancel such a purchase transaction and stop payment to the merchant or ask for a refund if payment has already been made. The Cardholder must inform the

merchant and the Bank of such cancellation in writing within 45 days from the date of purchase, or within 30 days from the specified delivery date if the delivery date of goods or services is agreed upon in writing. The Bank will void collection on the transaction. If payment collection has been made and the transaction is domestic, the bank will return any payment collected on it within 30 days from the date that the Cardholder's written requests received by the Bank. If the transaction is international, the money will be returned to the Cardholder within 60 days after receiving the Cardholder's written request.

In addition, if the Cardholder claims that he/she did not order or purchase the goods/services being charged, the Bank will halt the collection process immediately. If payment collection has already been made, the amount received will be transferred back to the Cardholder's account immediately. However, the Bank reserves the right to take back any amount from the Cardholder if there is later proof that the Cardholder was in fact the purchaser from the merchant.

6. If the Credit Card is used to pay for goods and/or bills by automatic monthly debit (e.g. utility bills, telephone bills, mobile phone bills) with written permission of the Cardholder, if the Credit Card number changes and the Bank issues a new Credit Card, the Bank shall debit the Cardholder's account using the new Credit Card number. The Cardholder shall be responsible for informing the merchant of the new Credit Card number. If the Cardholder wishes to cancel such a service, the Cardholder shall inform the service provider of the cancellation.

7. Terms and Conditions for Purchase of Goods/Services under Installment Plan

These Terms and Conditions are enforced with the Cardholder who wishes to pay for products and/or services in installments, which is a part of Terms and Conditions for the use of Credit Cards issued by KASIKORNBANK PUBLIC COMPANY LIMITED.

1. The Cardholder can use the Credit Card to buy products and/or pay for services at participating establishments and outlets (hereinafter referred to as the 'Merchant') under the specified conditions, The Cardholder hereby agrees to perform in compliance with the following Terms and Conditions:

1.1 The value of the products and/or services must not be less than the minimum set by the Merchant and the Bank.

1.2 The Cardholder agrees to pay for products and/or services in installments according to the period and conditions as agreed with the Merchant and the Bank.

1.3 The Cardholder agrees to pay the installment fee which shall be calculated according to the agreed period and conditions. The fee when combined with the prices of goods/services, will become the total amount due of the Cardholder (if any).

2. When the Cardholder agrees to purchase products and/or services from the Merchant as mentioned in Item 1, the Cardholder shall present the Credit Card to the salesperson offering products and/or services for the Merchant and sign the Sales Slip as an evidence for the purchase of the products and/or services. The Sales Slip shall indicate the price of products/services, payment terms, installment interest (if any), management fee (if any), total amount and monthly amount.

3. The monthly amount will be calculated from the price of products/services plus interest rate (if any) and divided by the number of months for product/service installment payments as selected by the Cardholder. The monthly amount must be paid in full by the Cardholder. The amount shall be included as obligation and/or debt of the Cardholder to be paid monthly, which will also show in the monthly statement of account.

4. The Bank will collect the money from the Cardholder per the amount of the monthly installment, based on the sales slip. Payment collection shall start from the date of the next statement and continue every month until the debt is fully settled. The Cardholder is not allowed to change the chosen installment terms.

5. Return and exchange of goods and/or services shall be subject to the terms and conditions specified by the supplier of goods and/or services, without the Bank's involvement.

6. If the Cardholder pays the outstanding balance incurred from the Credit Card spending in full within the due month, the Cardholder shall not be liable for any interest and/or fees. However, if the Cardholder's payment amount is less than the monthly amount specified in

the statement (partial payment), the Cardholder shall pay interest for the unpaid amount at the Credit Card interest rate as announced by the Bank at that time.

7. The Credit Card must be valid throughout the installment period. If the Credit Card is terminated before the settlement of installment payment, for whatever reason, the Cardholder shall be fully responsible for the outstanding amount.

8. The Cardholder may conduct transactions via mobile phone/application/electronic channels to request payment of their Credit Card spending in installments, under the following agreement:

(1) The installment amount shall not be less than 1,000 Baht/sales slip with interest and/or fees in accordance with the conditions and rates established by the Bank.

(2) The items of cash withdrawal, payment installment, Credit Card payment to buy investment units of all types of funds, interest, penalties and fees shall not be applicable with this service.

(3) In case of Card cancellation, the Bank has the right to immediately collect all outstanding amounts, interest and fees.

Terms and conditions for use of Credit Card for cash withdrawal with ATMs

1. The Cardholder may use the Credit Card for services that are allowed by the conditions governing the Credit Card with ATM machines of the Bank, or other member banks worldwide, in accordance with features of each card as specified by the Bank. When withdrawing cash from ATMs, the number of transactions and amount of money withdrawn are subject to set limits, the Cardholder may not withdraw cash exceeding the limit set by the Bank/ affiliated bank, nor more frequently than the number of withdrawals set by the Bank/ affiliated bank. The Cardholder must abide by regulations and procedures established by the Bank/affiliated bank offices and/or office of Visa International/MasterCard International/UnionPay International/JCB International.

2. The Cardholder shall use his/her PIN to access his/her account through an ATM machine. The PIN may be changed at the discretion of the Cardholder per the conditions of use of the Credit Card and the process specified by the Bank.

3. In the interest of the Cardholder's safety at ATM machines, there is a limit of three incorrect inputs of the PIN, after which the Cardholder will not be able to use the Credit Card to operate ATM machines, and must contact the issuing Bank.

4. The Cardholder may request the use of the Cardholder's deposit account held with the Bank with the Credit Card service. In this case, the Credit Card shall be treated as an ATM card. The Cardholder agrees to comply with the "Terms and Conditions of ATM Card Usage" and the methods of ATM service usage and other regulations related to the service, whether existing or to be established in the future, which the Cardholder may check at www.kasikornbank.com or via the K-Contact Center, Tel. 02-8888888.

5. The Cardholder may use the PIN to access normal ATM services, such as balance inquiries on the Credit Card account and/or a deposit account as mentioned in Item 4, or for cash withdrawals, money transfers, utility payments, payments for goods and services, or for other services to be provided by the Bank.

6. For funds transfers to another person's account, the Cardholder shall input the amount of money to transfer, the account number of the recipient, and the code of the destination bank, and confirm the transaction after verifying that everything is correct. The Cardholder is responsible for any mistakes, and may not claim compensation from the Bank for such errors. The Bank shall, however, provide data on transaction mistakes as requested by the Cardholder.

7. For payment of insurance premiums, the Cardholder agrees to be bound by the conditions stated in the insurance policy as issued by the life insurance or general insurance company. Such services will be available only where the ATM can issue a written transaction record, as this would be a necessary document, which may be required as evidence for future claims, according to the conditions stated in the Cardholder's insurance policy.

8. The Cardholder agrees to pay related fees, and other expenses related to the use of the Credit Card such as for money transfers, withdrawals, inter-provincial cash withdrawals, and/or fees or other expenses, by allowing the Bank to debit their Credit Card account, and/or their linked deposit account, at the rate and within the timeframe specified by the Bank.

9. The Bank reserves the right to increase or cancel ATM machine access, or limit any particular service per this agreement as it deems appropriate.

If any new services are offered, the Bank shall notify the Cardholder of the conditions, criteria and procedures for use of those services for the Cardholder to examine before using such services. If the Cardholder agrees to use those services (by means of their PIN), it will be considered that the Cardholder shall abide by the Terms and Conditions attached to those services, without providing any additional documents to the Bank.

Terms and Conditions for Cash Withdrawal from Credit Cards and Funds Transfer to Deposit Accounts (K-Smart Cash)

1. The Cardholder may request cash withdrawal via mobile phone/application/electronic channels and funds transfer to the Cardholder's deposit account (The account name shall be identical to the name specified on the Credit Card).
2. Cash withdrawal from Credit Card via mobile phone/application/electronic channels shall be applicable for the Cardholders who are the Bank's Credit Card members having the normal Credit Card status as of the transaction date and not being in the process of requesting a temporary credit line increase or having a default record in the past three accounting cycles.
3. Some types of Credit Cards may not be eligible for the service (for example, THAIBEV Card, Corporate Credit Card, Fleet Card, Cash Card).
4. After the Bank has transferred the funds to the Cardholder's deposit account, the Cardholder agrees to accept that the Cardholder has received that amount from the Bank, which shall be deemed as Credit Card spending amount of the Cardholder. The Cardholder agrees to repay the amount to the Bank in installments with interest and/or fee in accordance with the conditions and rates established by the Bank. The Bank shall collect the amount in monthly installments as specified in the Credit Card statements.
5. For payment of total outstanding amount of cash withdrawal before the due date, the Cardholder shall notify the Bank in advance via the K-Contact Center, Tel. 02-8888888, and the Bank shall collect the total outstanding amount, interest and/or fee in the next Credit Card statement.

Terms and conditions for use of Credit Card for cash withdrawal from the Bank/Affiliated Banks

1. The Cardholder shall agree that each PIN given to the Cardholder, or changed by the Cardholder, can be used in place of a signature. The Cardholder shall be liable for all cash advances withdrawn from ATMs or at bank counters under the terms and conditions governing such use, and for the total amount withdrawn. In addition, the Cardholder attests to cash advances made through ATM machines or at bank counters, either by their own doing, or by other persons using the PIN divulged to them by the Cardholder.

2. In order to withdraw cash from a Bank branch and/or affiliated bank, the Cardholder must present his/her Credit Card to the responsible Bank/ affiliated bank employee and sign documents in accordance with the Bank's/ affiliated bank's procedures (if any). When withdrawing cash from ATMs, the Cardholder may not withdraw cash exceeding the limit set by the Bank/ affiliated bank, nor more frequently than the number of withdrawals set by the Bank/ affiliated banks. The Cardholder must abide by regulations and procedures established by the Bank and/or affiliated banks.

Terms and Conditions of K-Contact Center

1.The User is able to use the PIN applicable to the Credit Card, and is able to use any other PIN to be changed from time to time to access the K-Contact Center provided by the Bank. The User hereby acknowledges and agrees to keep the PIN strictly confidential. The PIN may be changed at any time by the User himself/herself, without any notification to the Bank.

2.The User shall take sole responsibility for any transaction made via the K-Contact Center as accessed through the User's PIN code.

3.The User hereby acknowledges and accepts that all manuals for K-Contact Center and all documents related to such service, whether existing at present or to exist in the future, which the Bank shall deliver to the User, including any instruments, instructions or any responses via telephone device which the User applies as the method to accomplish a transaction, shall be deemed an integral part of these Terms and Conditions.

4. The User agrees to pay a service fee to the K-Contact Center, in accordance with time used, as well as any designated service fees. The User shall allow the Bank to debit accrued fees from his/her account held with the Bank immediately, without having to notify the User.

Terms and Conditions for KBank Reward Points

1. The Bank may conduct reward point campaigns from time to time, which shall be notified to the Cardholder. The Cardholder shall agree to be bound by all related terms and conditions.
2. Point redemption for rewards shall be applicable for the Cardholders who are the Bank's Credit Card members having the normal Credit Card status as of the redemption dates, and who have met the terms and conditions for Credit Card repayments as agreed upon with the Bank.
3. The Bank has the right to recall KBank Reward Points if the Cardholder has been found to have used his/her Credit Card with his/her own merchant, or if the Cardholder has used the Credit Card to repay debt that has not been incurred from payment of goods or services from merchants, or if there has been no actual payment of goods or services, or if the Cardholder's Credit Card has been fraudulently used for payment of goods or services.
4. If the Credit Card has been canceled, whatever the case may be, the Bank has the right to cancel all outstanding reward points in the Credit Card from the system.
5. The Cardholder may check the conditions for KBank Reward Points and other related details at www.kasikornbank.com or via the K-Contact Center, Tel. 02-8888888.

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