



Businesses subject to special conditions determine by KBANK

Businesses	Documents	Special conditions
Insurance/life insurance	- Authorized agent license/broker license and/or - Letter of authorization to receive payment on behalf of the insurance company	Juristic person only
Spa (massage)/fitness centers/yoga classes	Package details	1. Be a juristic person having over 2 million Baht in registered capital 2. Having been in business for more than three consecutive years 3. Posting profits for at least two of the past three years 4. Maintaining at least 300,000 Baht** in deposits as collateral or 1 percent of monthly sales turnover and completing collateral registration; the amount of minimum deposit is subject to KBank consideration, as appropriate. The merchant will be responsible for a 0.01-percent fee of the maximum amount of deposits used as collateral (minimum of 100 Baht and maximum of 1,000 Baht), and a 50 Baht fee for document review.
The following businesses are subject to special conditions: • Voucher/Coupon selling • Airlines • Lodging/hotel booking agents • Stores with paid memberships • Training/seminar (except held by government) • Multi-level marketing (MLM) • Lottery tickets • Tailors (for Thais and foreigners) • Jewelry (diamonds) • Payment service providers (PSP) • Educational consultants • Lawyer office • Magazine membership • Golf course/Fitness Club Beauty salons/parlours Tourism		- Business Security Contract: Customer signs (in wet ink) as a security provider; the spouse (if applicable) must also sign to give their consent. - A letter of consent granting permission to register or to make amendment to registered items in the business security contract and a letter giving notice of changes in security: Customer signs (in wet ink) as a security provider; the spouse (if applicable) must also sign to give their consent. - A letter of consent for disclosure of information about business security registration: Customer signs (in wet ink) as the grantor of consent.
Businesses deemed as at-risk per the Anti-Money Laundering Office (AMLO) announcement and high-risk merchants under Card scheme are subject to special conditions in line with the Know Your Merchant (KYM) policy of the Bank of Thailand. The following businesses are subject to special conditions:		- A letter of consent granting permission to register or to make amendment to registered items in the business security contract and a letter giving notice of changes in security: Customer signs (in wet ink) as a security provider; the spouse (if applicable) must also sign to give their consent. - A letter of consent for disclosure of information about business security registration: Customer signs (in wet ink) as the grantor of consent. - Power of Attorney (for cancellation of registration of business security contract): Customer signs (in wet ink) as the grantor of power. - A letter of consent authorizing KBank to debit the account: Customer signs (in wet ink) as the contract provider. Note: *Lifetime membership is not allowed. **Request for collateral reduction or waiver is subject to delegated approval authorities and conditions as determined by KBank. ***If the Merchant does not submit membership document, Commercial Registration and Phor Phor 20 (VAT Registration) are required.
Gold/gold ornament trade	- Certificate of the Gold Traders Association membership*** and - Store image showing store name and products/services	
Gems/jewelry trade	- Certificate of Thai Gem & Jewelry Traders Association membership *** and - Store image showing store name and products/services	
Airline ticket agents	IATA membership certificate or certificate of appointment as authorized airline ticket sales agents	
Travel agencies	- Travel agent license (ThorMor. 1 Form) - Store image showing store name and products/services	