



Terms and Conditions for PTT Blue Credit Card Reward Points

- For every THB25 in spending, whether in Thailand or a foreign country, using your PTT Blue Credit Card for payments of goods and services, the Cardholder will earn 1 KBank Reward Point, which may be accumulated to redeem for gifts offered with the KBank Reward Point program. Card spending shall not include cash advances from your PTT Blue Credit Card account, cash advance withdrawal fees, card application or annual fees, late payment fees, lost card replacement fees, penalty fees and interest charges, any taxes, payments for investment units, purchases of foreign bonds, or card spending at merchants not participating in this program. At such ineligible merchants, a notification shall be placed at the point of sale that KBank Reward Points cannot be earned there. In case of a refund, changes or cancellations of payments for goods or services, KBank shall deduct the Reward Points gained previously from such spending. KBank Reward Points earned from spending via PTT Blue Credit Card shall expire at the end of three years from the corresponding purchase date.
- Accumulated reward points shall be calculated in accordance with spending via each card through to the end of the corresponding billing cycle. Decimal fractions shall not be included as accumulated reward points. The Cardholder may redeem their points after KBank has completed the calculations and the points have been shown in the credit card statement of the Cardholder.
- PTT Blue Credit Card accumulated reward points cannot be transferred to other K-Credit Cards.
- Other K-Credit Card accumulated reward points cannot be transferred to the PTT Blue Credit Card.
- KBank shall notify you within your credit card statement about any expiring points two months prior to the expiration date. If you believe the point total shown in your statement is incorrect, please contact the K-Contact Center: Tel. 02 888 8889.
- PTT Blue Credit Card accumulated reward points held by a person of the same first and last name cannot be transferred to other K-Credit Cards held by that person. Also, the accumulated points on principal and supplementary cards cannot not be merged.
- Active cardholders are eligible for point redemptions so long as they have complied with card spending conditions as agreed upon with KBank. In case of any dispute, KBank's decision shall be deemed final.
- The terms and conditions for KBank Reward Points earned via PTT Blue Credit Card are established by KBank. More information may be obtained at the Platinum Contact Center: Tel. 02-888 8889.