

THE  
WISDOM

The Symbol of Smart Success

PRIVILEGE BOOK 2024

ธนาคารกสิกรไทย  
开泰银行 KASIKORNBANK



Welcome to the superior privileges enjoyed by THE WISDOM customers of KBank. Aside from wealth advisory service, this full array of privileges has been meticulously designed so that our valued customers can achieve great success in their personal finance while enjoying the superb experience of THE WISDOM anytime. All of these elements are associated with The Symbol of Smart Success – successful people continually enhancing their lives.

For more information, call  
THE WISDOM Contact Center, 02-8888899,  
24 hours a day.

# THE WISDOM

The Symbol of Smart Success



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THE IDENTITY OF  
SMART SUCCESS

K B a n k  
THE WISDOM

Welcome to  
Superior Privileges

Enjoy exclusive credit card privileges  
From KBank and participating partners

# SUMMARY TABLE OF PRIVILEGES

<h2>THE WISDOM Privileges 2024</h2>	Holders of KBank THE WISDOM Card (primary) having maintained a six-month average in deposits and investments with KBank and/or paid insurance premium in accordance with the conditions established by KBank				For supplementary cardholders
	50 million Baht or more	30 - 49.99 million Baht	10 - 29.99 million Baht	Less than the established amount	

## VISION

K Wealth Expert and Wealth Specialist	✓	✓	✓	✓	✓
K-Consolidated Statement	✓	✓	✓	✓	✓
THE WISDOM Priority Service	✓	✓	✓	✓	✓
Seminars by specialists to offer financial and investment insights plus advice tailored to various investment goals	✓	✓	✓	✓	—
THE WISDOM Lounge / Center	✓	✓	✓	✓	✓
Fee exemptions for Safe Deposit Box	✓	✓	✓	—	✓ (Subject to conditions determined by KBank)
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# SUMMARY TABLE OF PRIVILEGES

<h2>THE WISDOM Privileges 2024</h2>	Holders of KBank THE WISDOM Card (primary) having maintained a six-month average in deposits and investments with KBank and/or paid insurance premium in accordance with the conditions established by KBank				For supplementary cardholders
	50 million Baht or more	30 - 49.99 million Baht	10 - 29.99 million Baht	Less than the established amount	

## JOURNEY

<u>NEW</u> Airport Limousine at Suvarnabhumi Airport or Don Mueang International Airport	Twice a year	Once a year	—	—	—
<u>NEW</u> Meet & Assist and Buggy service at Suvarnabhumi Airport	Twice a year	Once a year	—	—	—
<ul style="list-style-type: none"> <li>Priority Pass Airport Lounge</li> </ul>					
Priority Pass Lounge at leading airports worldwide	Unlimited With one accompanying guest per occasion		—*	—	—
<ul style="list-style-type: none"> <li>VIP lounge service at airports in Thailand</li> </ul>					
Miracle Lounge @ Suvarabhumi Airport and Don Mueang International Airport	Four times a year <small>(Travel with any airline, both domestic and international flight) (one accompanying guest which is counted as one privilege offer)</small>	Twice a year* <small>(Travel with any airline, both domestic and international flight) (one accompanying guest which is counted as one privilege offer)</small>	—	—	—
The Coral Lounge at Suvarnabhumi Airport, Don Mueang International Airport and other domestic airports (Chiang Mai, Chiang Rai, Phuket, Udon Thani and Hat Yai)			—	—	—
Miracle Lounge @ Suvarnabhumi Airport (Privileges for KBank Credit Card – Platinum and higher level)	Twice a year <small>(Travel by THAI International Airways, domestic flight only) (Excluding accompanying guest)</small>				—
Relax before your flight at K Point KLUB @ Suvarnabhumi Airport	Unlimited, one accompanying guest per occasion				—
Travel insurance when you pay for your air ticket with your KBank THE WISDOM Card	Maximum coverage: 6,000,000 Baht				

# SUMMARY TABLE OF PRIVILEGES

<h2>THE WISDOM Privileges 2024</h2>	Holders of KBank THE WISDOM Card (primary) having maintained a six-month average in deposits and investments with KBank and/or paid insurance premium in accordance with the conditions established by KBank				For supplementary cardholders
	50 million Baht or more	30 - 49.99 million Baht	10 - 29.99 million Baht	Less than the established amount	

## WELLNESS

Annual health checkup or choose one health checkup privilege (Chivawattana Value Gold Card for service of BDMS hospitals)	✓	✓	Use K Point 25,000 points per occasion **	Use K Point 35,000 points per occasion **	Use K Point 35,000 points per occasion
Fitness service at hotels and leading fitness centers in Bangkok and other provinces	✓	✓	✓	—	—
Online consultation with physician 24 hours from Samitivej Virtual Hospital	✓	✓	✓	✓	—
VIP Service and discount from leading hospitals	✓	✓	✓	✓	—
Mattress cleaning and sanitizing services from De Hygienique	✓	✓	✓	—	—

# SUMMARY TABLE OF PRIVILEGES

THE WISDOM Privileges 2024	Holders of KBank THE WISDOM Card (primary) having maintained a six-month average in deposits and investments with KBank and/or paid insurance premium in accordance with the conditions established by KBank				For supplementary cardholders
	50 million Baht or more	30 - 49.99 million Baht	10 - 29.99 million Baht	Less than the established amount	

## PLEASURE

NEW Club Marriott membership card which offers myriads of privileges such as one-night stay, dining voucher and multiple discounts valued at 20,000 Baht	✓	✓	—	—	—
THE WISDOM Birthday Gift	✓	✓	✓	—	—
THE WISDOM Exclusive Experience	✓	✓	✓	—	—
Hotel and spa privileges	✓	✓	✓	✓	✓
Parking Service at Leading Department Stores	✓	✓	✓	✓	—
Financial Personal Assistant and THE WISDOM Benefits THE WISDOM Contact Center 02-8888899 on hand to serve you 24 hours a day	✓	✓	—	—	—

\*From 2024 onwards, this privilege is available only to holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 10 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank. THE WISDOM customers holding a valid Priority Pass can use the service with no accompanying guest until the Priority Pass expires.

\*\* 1) Holders of KBank THE WISDOM Card (primary) having maintained a six-month average of 10-29.99 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank may redeem K Point 25,000 points for one hospital visit; up to three health check-up privilege offers/card/year

2) Holders of KBank THE WISDOM Card (primary) having maintained a six-month average of less than the established amount of deposit/investment with KBank and/or not paid insurance premium in accordance with the calculation method determined by KBank may redeem K Point 35,000 points for one hospital visit; up to three health check-up privilege offers/card/year

3) Holders of KBank THE WISDOM Card (supplementary) may redeem K Point 35,000 points for one hospital visit; up to three health check-up privilege offers/card/year

# THE SYMBOL OF YOUR VISION



## K Wealth Expert and Wealth Specialist and Centralized Wealth Service

Investment advisory service by a team of wealth specialists, including Relationship Managers and private financial advisors who are always on hand to provide advice together with comprehensive products tailored to your individual goals for smart decision-making and simplified financial management.

- Wealth Management Planning
- Funding & Borrowing Planning
- Protection Planning

You can also contact our Centralized Wealth Service via THE WISDOM Contact Center 02-8888899:

Monday-Friday 8:30 a.m.-5:00 p.m.

Saturday-Sunday and public holidays 10:30 a.m.-5:00 p.m.

## K-Consolidated Statement

Monthly report on your financial products as guidance for management of your assets held with us consolidated in a single statement available via email to make it easier and more convenience for you to track your financial status. Statements include:

- The balance of every deposit and joint account for which the cardholder is the first signatory
- Investment values of all funds purchased via KASIKORNBANK, KASIKORN ASSET MANAGEMENT CO., LTD. and KASIKORN SECURITIES PCL
- Details of valid insurance products purchased via KASIKORNBANK
- Asset values of securities trading accounts held with KASIKORN SECURITIES PCL
- Investment values of bonds and debentures deposited with KASIKORNBANK and KASIKORN SECURITIES PCL
- Investment values of structure notes
- Outstanding balance on KBank Credit Card, Home Loan, personal loan and KLeasing car loans

Channels for service application, change or cancellation

To apply for K-Consolidated Statement, call THE WISDOM Contact Center 02-8888899.

Notes:

- Consolidated statements will begin within two months of application.
- Investment value reported for fund accounts and securities trading accounts may vary from actual value if funds and/or securities were bought/sold, or at the end of the accounting period.

## THE WISDOM Priority Service

Preferred banking service is offered to THE WISDOM Cardholders. To enjoy easy, convenient and rapid service, simply show your KBank THE WISDOM Card to a staff member, or use THE WISDOM Smart Queue. Exclusively for KBank THE WISDOM Cardholders.

## Seminars by specialists to offer financial and investment insights plus advice tailored to various investment goals

Broaden your financial and investment horizon with special seminars by experts meticulously selected to provide insights covering all aspects of investment, as well as workshop activities that emphasize well-rounded investment knowledge plus personalized advice catered for THE WISDOM customers to ensure efficient financial and investment management, leading to success in both personal and business life.

## THE WISDOM LOUNGE / Center

A specialized service center designed to elevate financial and investment solutions, equipped with numerous amenities

### THE WISDOM LOUNGE @ CENTRAL EMBASSY

Open daily from 11:00 a.m. to 6:00 p.m. Tel. 02-1605600-4

### THE WISDOM LOUNGE @ SIAM PARAGON

Open daily from 11:00 a.m. to 7:00 p.m. Tel. 02-6109751-3

### THE WISDOM LOUNGE @ EMQUARTIER

Open daily from 10:00 a.m. to 6:00 p.m. Tel. 02-0036532-5

### THE WISDOM LOUNGE @ ICONSIAM

Open daily from 10:00 a.m. to 7:00 p.m. Tel. 065-5099459

#### Use of service:

Register with your KBank THE WISDOM Card (primary or supplementary) for each use of service.

#### Terms and conditions for use of services at THE WISDOM Lounge Flagship:

- Cardholder may be accompanied by one person. Additional persons will be admitted in exchange for K Point 2,000 points in THE WISDOM Card each. (Children less than four years of age may accompany Cardholder with no exchange of points.)
- Please reserve meeting room at least three days in advance through THE WISDOM Contact Center, 02-8888899 or the officer at the Lounge where you wish to use the service.
- If advance reservations have not been made, please verify room availability before arrival. You may use the meeting room if it is not already occupied.
- Use of the facility is limited to two hours per occasion and four occasions each month.
- To cancel your reservation, please inform one day in advance.
- Only valid for members maintaining THE WISDOM status in accordance with the criteria as determined by KBank.

## KLOUD by KBank

Open daily from 10:00 a.m. to 8:00 p.m., Tel. 085-4861505

#### Use of privileges:

Present your KBank THE WISDOM Card and passport to verify your identity with staff, and receive a pass to enter service areas.

Terms and conditions for use of services at KLOUD by KBank:

- Cardholder may be accompanied by one person. Additional persons will be admitted in exchange for K Point 2,000 points in THE WISDOM Card each. (Children less than four years of age may accompany Cardholder with no exchange of points.)
- Only valid for members maintaining THE WISDOM status in accordance with the criteria as determined by KBank.
- Terms and conditions for use of other services are subject to terms for use of KLOUD by KBank.

## THE WISDOM Lounge @ Department store

Exclusive lounge equipped with multiple amenities - your private space for relaxation at leading department stores.

For THE WISDOM Lounge location information or for more details, please visit [www.kasikornbank.com/THEWISDOM](http://www.kasikornbank.com/THEWISDOM).

Use of service:

Register with your KBank THE WISDOM Card (principal or supplementary) for each use of service.

Terms and conditions for use of services at THE WISDOM Lounge:

- Cardholder may be accompanied by one person. Additional persons will be admitted in exchange for K Point 2,000 points in THE WISDOM Card each. (Children less than four years of age may accompany Cardholder with no exchange of points.)
- Please reserve a meeting room at least three days in advance through THE WISDOM Contact Center, 02-8888899 or the officer at the Lounge where you wish to use the service.
- If advance reservations have not been made, please verify room availability before arrival.
- Use of the facility is limited to two hours per occasion and four occasions each month.
- To cancel your reservation, please inform one day in advance.
- Only valid for members maintaining THE WISDOM status in accordance with the criteria as determined by KBank.

## THE WISDOM Center

Exceptional VIP lounge with dedicated financial advisors plus special meeting room service located in central business districts.

For THE WISDOM Lounge location information or for more details, please visit [www.kasikornbank.com/THEWISDOM](http://www.kasikornbank.com/THEWISDOM).

User of service:

Register with your KBank THE WISDOM Card (primary or supplementary) for each use of service.

Terms and conditions for use of services at THE WISDOM Center:

- Cardholder may be accompanied by one person. Additional persons will be admitted in exchange for K Point 2,000 points in THE WISDOM Card each. (Children less than four years of age may accompany Cardholder with no exchange of points.)
- Please reserve a meeting room at least three days in advance through THE WISDOM Contact Center, 02-8888899 or the officer at the Lounge where you wish to use the service.
- If advance reservations have not been made, please verify room availability before arrival.
- Use of the facility is limited to two hours per occasion and four occasions each month.
- To cancel your reservation, please inform one day in advance.
- Only valid for members maintaining THE WISDOM status in accordance with the criteria as determined by KBank.

## THE WISDOM Corner

Enhance convenience and privacy for your banking experiences at THE WISDOM Corner, available during business hours of KBank branches.

For THE WISDOM Corner location information or for more details, please visit [www.kasikornbank.com/THEWISDOM](http://www.kasikornbank.com/THEWISDOM).

## THE WISDOM Meet

Meeting rooms are available for your convenience, whether you need financial or investment consultation or prefer a private setting to explore business opportunities.

For THE WISDOM Meet location information or for more details, please visit [www.kasikornbank.com/THEWISDOM](http://www.kasikornbank.com/THEWISDOM).

Use of service:

Register with your KBank THE WISDOM Card (primary or supplementary) for each use of service.

Terms and conditions for use of services at THE WISDOM Meet:

- Please reserve a meeting room at least three days in advance through THE WISDOM Contact Center, 02-8888899 or the officer at the Lounge where you wish to use the service.
- Use of the facility is limited to two hours per occasion and four occasions each month.
- To cancel your reservation, please inform one day in advance.
- Only valid for members maintaining THE WISDOM status in accordance with the criteria as determined by KBank.

## Safe Deposit Box

Safe Deposit Box provide international-standard high-security deposit box systems to THE WISDOM customers. Located in central business districts for your business and personal convenience, these Centers also include dressing rooms, reception areas and private meeting rooms.

THE WISDOM Centers with Safe Deposit Box and business hours

Branch	Telephone Number
<b>Metropolitan Branches</b>	
Central Embassy Branch	02-1605600-4
EmQuatier Branch	02-0036683-4
Paradise Park 2 Branch	02-7460068-9
Siam Paragon Branch	02-6109751-3
Central Bang Na Branch	02-3987240-2
Central West Gate Branch	02-1942916-17
Seacon Square 2 Branch	02-3217432-6
Thanon Chaeng Watthana Branch	02-9829761-5
Bang Bon Branch	02-8998331-7
Phahon Yothin Main Branch	02-2731212
Sukumvit 101 Branch	02-7417662-5
<b>Provincial Branches</b>	
Thanon Sukhumvit Chon Buri 1 Branch	038-273862
Central Rayong Branch	038-884119
Mae Sai Branch	053-640786-90
Thanon Setthakit 1 Samut Sakhon Branch	034-816663-9
Thanon Rojana Ayutthaya Branch	035-335472
Ban Pong Branch	032-344677-80
Phuket Branch	076-211558, 076-212139
Central Chon Buri Branch	038-053616
Thanon Chang Khlan Chiang Mai Branch	053-281850

For the Safe Deposit Box location information or other additional details, please visit [www.kasikornbank.com/THEWISDOM](http://www.kasikornbank.com/THEWISDOM).

**Service application:**

Please contact your Relationship Manager or officer at the branch where you wish to use the service.

**Terms and conditions for use of Safe Deposit Box:**

- New customers may use the service if they hold a combined total of at least 10 million Baht in KBank products for not less than six months, such as deposits, KBank debentures and/or mutual funds determined by KBank. One cardholder is entitled to one privilege offer. (Use of service is subject to your rate of investment in KBank products).

Fees and criteria for waiver of fees for safe deposit box for THE WISDOM customers

Format	Size	Annual Fee (including VAT) (Baht)	Deposit/investment amount/use of service/waiver of annual fee* (Unit: Million Baht)	
THE WISDOM Safe Deposit Box 1. Seacon Square Branch 2. Central Bang Na Branch 3. Central Chon Buri Branch 4. Central Rayong Branch 5. Central West Gate Branch 6. THE WISDOM Center Paradise Park 2 Branch 7. Thanon Chaeng Watthana Branch 8. Bang Bon Branch 9. Sukunmvit 101 Branch 10. Thanon Rojana Ayutthaya Branch 11. Ban Pong Branch 12. Thanon Sukhumvit Chon Buri 13. Thanon Setthakit 1 Samut Sakhon Branch 14. Thanon Chang Khlan Chiang Mai 15. Mae Sai Branch 16. Phuket Branch	M1	3,745	10	
	M2	3,745	30	
	L	5,350	50	
	THE WISDOM Safe Deposit Box Center Phahon Yothin Main Branch	M1	8,560	10
		M2	12,840	30
		L	16,050	50
	THE WISDOM Safe Deposit Box Center @ 1. EmQuartier Branch 2. Central Embassy Branch 3. THE WISDOM Center Siam Paragon	M1	16,050	10
		M2	26,750	30
		L	37,450	50

Note: \*For THE WISDOM customers with deposit and/or investment in the individual's name, including all products of other companies under KASIKORNBANK FINANCIAL CONGLOMERATE in Thailand (deposits, mutual funds that are directly invested via KBank and KAsset only, excluding those invested via other selling agents), KBank's subordinated debentures and K-Private Fund) and/or other conditions determined by KBank.

## THE WISDOM Financial Privilege

KBank THE WISDOM Cardholders enjoy fee exemptions for financial services:

- No fee on up to 12 cashier's cheques a year
- No fee on up to 12 standard gift cheques a year
- No fee on funds transfers between savings and current accounts
- No charge for up to five THE WISDOM chequebooks a year\*
- No maintenance fee on savings
- No fee for bank reference
- No fee for hardcopy savings and/or current account statements\*\*
- No fee for replacement of lost passbook

Terms and conditions for using the service:

- Please present your KBank THE WISDOM Card (primary) to exercise the privileges at a KBank branch.
- These privileges are strictly non-transferable.
- These privileges terminate upon end of THE WISDOM customer status.

\*Present your KBank THE WISDOM card (primary) and THE WISDOM cheque voucher to exercise this privilege at a KBank branch. Customers must give notice of the change in THE WISDOM chequebook by calling THE WISDOM Contact Center at 02-8888899, and new THE WISDOM chequebooks will be issued within three business days of your notice. This privilege is non-transferable. (KBank will send THE WISDOM cheque voucher to customers placing an order for THE WISDOM chequebooks in 2020-2023. Please call THE WISDOM Contact Center at 02-8888899 if you do not receive it.)

\*\*KBank reserves the right to issue financial statement for savings and/or current account not more than one year prior to the request date.

## K-Econ & K-Business Analysis

K-Econ & K-Business Analysis, available to THE WISDOM customers on the KResearch website, is a collection of reports on various aspects of the Thai economy, including macroeconomic and microeconomic analysis, financial market analysis, and analysis of the international economy focusing on important current issues, economic indicators, financial market reports and FOREX reviews as well as business trend analyses and K SME Analysis to broaden your vision in planning and running your business.

## THE WISDOM Onward e-Newsletter Newsletter (monthly)

A monthly investment news and advisory service, together with THE WISDOM privilege and service alerts via [www.kasikornbank.com/THEWISDOM](http://www.kasikornbank.com/THEWISDOM)

## Special Credit Line for Securities Trading

Get 5-million Baht special credit line for securities trading with KASIKORN SECURITIES PCL upon presenting your KBank THE WISDOM Card.

Learn more from the KS Call Center, KASIKORN SECURITIES PCL, Tel. 02-6960011.

## All in One Investment Application

- Get information and analyses of funds, Thai and foreign stock markets
- Keep abreast of news on stocks and other investments via KS BREAKING NEWS from the KS RESEARCH team
- Buy or sell foreign funds and stocks and link to Thai stock trading platform
- Manage your investment portfolio efficiently in a single place
- Deposit, withdraw, convert foreign currencies and make many more transactions with ease, speed and safety

Exclusive privileges for KBank THE WISDOM cardholders holding securities trading accounts with KASIKORN SECURITIES PCL and subscribing to the service. To open a securities trading account, please visit <https://ksecurities.co/open-account>

## THE WISDOM Contact Center 02-8888899

The dedicated THE WISDOM Contact Center staff is on hand 24 hours a day at 02-8888899 to give THE WISDOM customers exclusive access to financial information and transaction details, any time, day or night. The Center coordinates THE WISDOM privileges such as concierge services worldwide, facilitating your affairs with hotel and flight reservations, gift and floral deliveries, roadside assistance, and consultation on home renovations.

# THE SYMBOL OF YOUR JOURNEY



## Global Airport Lounge Access (Priority Pass)

Your Priority Pass gives you access to airport lounges for relaxation and convenience at more than 1,300 leading airports worldwide. Services include complimentary snacks and refreshments and business facilities provided to important customers like you and one accompanying guest with no limit on service use.

Only VIP lounge service is available; other value-added services such as use of shower facilities may be subject to service fees (determined by the Lounge).

The service can be used at Suvarnabhumi Airport, Don Mueang International Airport and other domestic airports (and/or where VIP lounge service (Priority Pass) is available), and may be subject to VIP lounge fees which will be charged to the credit card. (Lounge fees shall in no case be exempted.)

See [www.prioritypass.com](http://www.prioritypass.com) for details

Terms and conditions for use of services:

- Please present Priority Pass to use VIP lounge service at airports in other countries.
- From 2024 onwards, this privilege is available only to holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 10 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank.
- Holders of KBank THE WISDOM Card (primary) with a six-month average of less than 10 million Baht in deposit/investment can use the service with no accompanying guest until the Priority Pass expires.

- The service is available once a year to holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 10 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank, including one accompanying guest.
- We reserve the right to offer the service to holders of KBank THE WISDOM Card (primary) and one accompanying guest provided that they have maintained a six-month average of not less than 10 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank, upon their use of the service and as of the statement date of that particular month.
- Limited to one Priority Pass/cardholder (both primary and supplementary).
- Additional accompanying guests are subject to VIP lounge service fees which will be charged to the credit card.
- KBank reserves the right to charge any other service fees, such as fees for use of shower facilities. Please check service fees when arriving at the lounge.

## **NEW** Limousine and Meet & Assist

Regardless of the airline you travel with, enjoy a comfortable and convenient journey to and from Suvarnabhumi Airport or Don Mueang International Airport with our luxurious limousine service. Enhance your experience with our Meet & Greet service, where attentive staff assist you from the moment you disembark until your smooth return journey back home.

### 1. Limousine service

Conditions	Number of privilege offers/year	Vehicle type	Details
For holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 50 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank	Two	Luxury sedan / Toyota Alphard or other equivalent models	Luxury sedan: Accommodate up to 2 passengers and 2 pieces of 28-inch luggage per trip
For holders of KBank THE WISDOM Card (primary) having maintained a six-month average of 30-49.99 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank	One		Toyota Alphard: Accommodate up to 4 passengers and 4 pieces of 28-inch luggage per trip

## 2. Meet & Assist service

Conditions	Number of privilege offers/year	Details
For holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 50 million Baht in deposit/ investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank	Two	Up to 2 passengers/trip
For holders of KBank THE WISDOM Card (primary) having maintained a six-month average of 30-49.99 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank	One	

### Terms and conditions for use of services:

- Valid only for travel by holders of KBank THE WISDOM Card (primary).
- Each arrival or departure trip is counted as one usage of the limousine service and/or Meet & Assist service.
- Holders of KBank THE WISDOM Card (primary) may use both services on the same journey or opt for either one of the services.
- Limousine service provides airport pick-up and drop-off for both domestic and international flights. The service is available at both Suvarnabhumi Airport and Don Mueang International Airport; specified pick-up and drop-off points are limited to areas within the Bangkok Metropolitan Region, as well as designated areas as determined by KBank.
- Limited to one card/ride/vehicle for making limousine service reservation.
- The electric cart ride service (Buggy) is complimentary with the Meet & Assist service at Suvarnabhumi Airport. It is exclusively offered to arriving customers and cannot be used separately. The service is reserved for specific flights and only within areas authorized by the airport authority.
- Limited to one card/ride/cart for making cart service reservation.
- Unused privileges cannot be carried over to the next year, and the right to use the service is non-transferable, either in whole or in part.
- The use of the limousine service is subject to your deposit/investment amount; limited to twice/year (including all eligible projects).
- Please make your reservation at least five business days in advance through THE WISDOM Contact Center, 02-8888899.
- If you need to change or modify your appointment, please notify us at least 3 business days in advance through THE WISDOM Contact Center, 02-8888899.
- Please present a valid identification document, such as a passport, along with your KBank THE WISDOM Card at the meeting point.
- Valid until December 31, 2024

## Miracle Lounge @ Suvarnabhumi Airport and Don Mueang Airport

### The Coral Lounge @ Suvarnabhumi Airport, Don Mueang Airport and Domestic Airport

You can use Miracle Lounge @ Suvarnabhumi Airport and Don Mueang International Airport, or The Coral Lounge @ Suvarnabhumi Airport, Don Mueang International Airport and other domestic airports (One cardholder per one time; one accompanying guest per one time). Limited to two times per day.

User of service:

Please present your KBank THE WISDOM Card (primary) for each use of service.

Terms and conditions for use of privileges: Miracle Lounge @ Suvarnabhumi Airport and Don Mueang International Airport, and The Coral Lounge @ Suvarnabhumi Airport, Don Mueang International Airport and other Domestic Airports

- Valid only for holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 30 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank, for a combined total of four times per year.
- Valid only for holders of KBank THE WISDOM Card (primary) having maintained a six-month average of 10-29.99 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank, for a combined total of two times per year.

Terms and conditions for use of Miracle Lounge

- Only the passenger whose name on the boarding pass corresponds to that on KBank THE WISDOM Card is entitled to Lounge access. This privilege cannot be transferred and can be used for one accompanying guest traveling together with a Cardholder on the same flight only. Limited to two times per day. Additional accompanying guests are subject to fees charged at the rates as determined by the Lounge.
- Each use of the Lounge is limited to 2 hours. Cardholders will be charged fees set by the Miracle Lounge for overstaying the limit.
- Cardholders who have already used the service are not entitled to gain access to the Lounge again if there are technical difficulties with the flight to be taken.
- Children less than three years old are allowed access free of charge.
- Available at 11 Miracle Lounges located in Concourse A, C, D, E, G and SAT-1, Domestic and International Departures @Suvarnabhumi Airport.
- Relax in the Miracle Lounge at International Departures (Passenger Terminal 1, 3rd floor and 4th floor), and Domestic Departures (Passenger Terminal 2, 3rd floor) located along the walkway to Pier 5 @Don Mueang International Airport.

## Terms and conditions for use of The Coral Lounge

- Relax in The Coral Executive Lounge, The Coral Premium Lounge and The Coral Finest Business Class Lounge, as well as Domestic Coral Lounge at Chiang Mai, Chiang Rai, Udon Thani, Phuket and Hat Yai airports.
- Only the passenger whose name on the boarding pass corresponds to that on KBank THE WISDOM Card is entitled to Lounge access. This privilege cannot be transferred and can be used for one accompanying guest traveling together with a Cardholder on the same flight only. Limited to two times per day. Additional accompanying guests are subject to fees charged at the rates as determined by the Lounge.
- Each use of the Lounge is limited to 2.5 hours, excluding use of shower facilities and other value-added services. Cardholders will be charged fees as determined by the Lounge for overstaying the limit or using other value-added services.
- Cardholders who have already used the service are not entitled to gain access to the Lounge again if there are technical difficulties with the flight to be taken.
- Children less than two years old are allowed access free of charge.
- The privileges are determined by KBank and The Executive Lounge (Thailand) Company Limited. KBank reserves the right to change conditions without prior notice.

## Privileges for holders of KBank Credit Cards (Platinum or higher level) traveling abroad with THAI Airways International:

Service use at Miracle Lounge @ Suvarnabhumi Airport two times per year (excluding accompanying guest)

### Terms and conditions for use of privileges:

- Holders of participating KBank credit cards (Platinum or higher level) traveling abroad with THAI Airways are entitled to the privilege twice per year (all types of K-Credit Card included).
- Valid for primary and supplementary cardholders, with a combined total of two times per year (all types of K-Credit Card included).
- Please present your KBank credit card (Platinum or higher level) and THAI Airways boarding pass before using the service.
- Cardholders can access 10 Miracle Lounges located in Concourse A (Level 3), Concourse A1 (Level 3), Concourse C (Level 3), Concourse D (D5) (Level 3), Concourse D (D6) (Level 3), Concourse F (Level 3), Concourse G (Level 3), Concourse G (Level 4), Concourse G3 (Level 3) and SAT-1 @ Suvarnabhumi Airport.
- Cardholders using the service in excess of the specified limit as per conditions of the Miracle Lounge are subject to service charges.
- Children less than three years old are allowed access free of charge.
- Service use is only available at the Miracle Lounge @ Suvarnabhumi Airport, International Departures in accordance with the terms and conditions determined by the lounge.
- Valid until December 31, 2024

## Relax before your flight at K Point KLUB @ Suvarnabhumi Airport

Relax before your flight at K Point KLUB at International Departures, 4th floor, East side near Concourse A, and West side near Concourse G. The self-service area is available 24/7, with no limit on service use per year, including one accompanying guest.

Facilities at K Point KLUB include:

- Relax in the rest areas with free Wi-Fi, battery charging service and automated currency exchange machines.
- Refresh with premium beverages and snacks. Get snack and/or drink: Limited to two items per person at a vending machine and coffee machine.
- Recharge with the interactive wall where you can indulge in a virtual world before setting off on your journey, while enjoying your photo shoot to showcase on social media.

Use of service:

Please present your KBank THE WISDOM Card along with your passport to the officer for identity verification. Scan the QR code at the entrance in order to use K Point KLUB. Get snack and/or drink: Limited to two items per person at a vending machine and coffee machine.

Terms and conditions for use of privileges:

- Valid only for holders of KBank THE WISDOM Card (primary)
- The privilege is reserved for THE WISDOM primary cardholder and one accompanying guest per time (One cardholder per one time; one accompanying guest per one time). Limited to two times per day. Additional accompanying guests may gain access with K Point redemption at the rates as determined by K Point KLUB via K+ market.
- This privilege is non-transferable.
- Each use of the service is limited to 2 hours.
- Two children less than 110 cm. in height are allowed access free of charge (In case of free access, no snack or drink is offered. To get snack and/or drink, K Points must be redeemed for e-Coupon at the rates as determined by K Point KLUB via K+ market).
- KBank reserves the right to change or cancel e-coupon for using K Point KLUB; conditions are determined by KBank.

## Global Customer Assistance Services

If you lose your card while traveling abroad, the VSCC (VISA Signature Customer Center) is available 24 hours a day to cancel the lost card and issue an emergency replacement and cash advance.

Global Customer Assistance Services (Toll-Free):

Hong Kong	800 900 782
Macau	0800 454
China	10800 7440027 (north) 10800 4400027 (south)
Taiwan	0080 1 444 123
Japan	00531 440 022
South Korea	00 308 44 0050
Malaysia	1800 80 2997
Singapore	800 4481 250
The Philippines	1 800 1441 0015
Indonesia	001 803 441 600
India	000 117, followed by 866 765 9644
New Zealand	0508 600 300
Australia	1 800 450 346
UK	0800 169 5189
USA	1 866 765 9644

From other countries, call +1 303 967 1090 (collect call).

## Travel Insurance for KBank Credit Card Customers

Coverage for overseas trips, at no additional cost, is offered to KBank THE WISDOM Cardholders. To receive up to 6 million Baht coverage under a travel insurance plan, simply pay for your air ticket with your KBank THE WISDOM Visa Signature Card.

(Coverage period: Until December 31, 2024)

Coverage	Cardholder
1. Loss of life, dismemberment, loss of sight or total permanent disability due to accident	6,000,000 Baht
2. Medical expenses while living abroad	-

Coverage	Cardholder
3. Loss or damage of baggage and/or personal belongings	20,000 Baht
4. Delay of baggage (Conditions as per the attached document)	20,000 Baht
5. Compensation in case of flight delay by at least 6 consecutive hours from the time specified in the Insured's travel itinerary	5,000 Baht for every 6 hours Maximum 20,000 Baht
6. Trip cancellation or postponement	20,000 Baht

\*For more details, please contact the Muang Thai Insurance Call Center, Tel. 1484.

\*\*Subject to conditions determined by KBank and Muang Thai Insurance PCL.

# THE SYMBOL OF YOUR WELLNESS



An annual health checkup or specialized health checkup, free of charge, available at leading hospitals

## THE WISDOM Annual Health Check-Up

Enjoy the privileges of annual health check-up and the Chivawattana Value Gold Card at participating BDMS hospitals\*\*

Benefits that you can choose

1. Annual health checkup details are as follows:

- Physical examination
- Complete blood count (CBC)
- Fasting blood sugar (FBS)
- Liver function test (SGPT, SGOT, Alkaline phosphatase)
- Kidney function test (Creatinine, BUN)
- Uric Acid
- Blood lipids count (Cholesterol, Triglyceride, HDL, LDL)
- Complete urine exam
- Chest X-ray
- Electrocardiogram (EKG)
- Results report

Details of specialized health checkup\*:

2. Quadrivalent influenza vaccine\* 2 doses\* (including physician fees)
3. Pap smear by obstetrician (including physician fees) – Liquid – Based Cytology
4. Prostate-specific antigen (PSA) test (including physician fees)

\*Specialized checkup is available at participating BDMS hospitals:

Bangkok Hospital Group: Bangkok (Soi Soonvijai), Pattaya, Rayong, Trat, Chanthaburi,

Phuket, Hat Yai, Nakhon Ratchasima, Udon Thani, Khon Kaen, Hua Hin, Sanam Chan (Nakhon Pathom), Chiang Rai and Siriroj (Phuket) Samitivej Hospitals: China Town, Thon Buri and Sri Racha Paolo Hospital Group: Phaholyothin and Phrapradaeng and BDMS Wellness Clinic.

## Participating hospitals

- Bangkok Hospital Group: Bangkok (Soi Soonvijai), Pattaya, Rayong, Trat, Chanthaburi, Phuket, Hat Yai, Samui, Surat Thani, Nakhon Ratchasima, Udon Thani, Khon Kaen, Hua Hin, Sanam Chan (Nakhon Pathom), Chiang Mai, Chiang Rai, Siriroj (Phuket) and Pak Chong
- Samitivej Hospitals: Sukhumvit, Srinakarin, Sriracha, Thonburi and China Town
- Phyathai Hospital Group: Phyathai Hospital 1, Phyathai Hospital 2, Phyathai Hospital 3, Phyathai Hospital Sriracha and Phyathai Hospital Nawamin
- Paolo Hospital Group: Phaholyothin, Chokchai 4, Samut Prakan and Phrapradaeng
- BDMS Wellness Clinic
- Ekachai Hospital, Samut Sakhon
- Muang Raj Hospital, Ratchaburi
- Nakharin Hospital, Nakhon Si Thammarat
- Rajthane Hospital, Phra Nakhon Si Ayutthaya
- Srisawan Hospital, Nakhon Sawan
- Pitsanuvej Hospital, Phitsanulok
- Kasemrad Sriburin Hospital, Chiang Rai
- Ubonrak Thonburi Hospital, Ubon Ratchathani

\*\*Cardholders choosing to use the privileges of annual health checkup are entitled to the Chivawattana Value Gold Card that offers myriad privileges of Bangkok Hospital Group, Samitivej Hospitals, Phayathai Hospital Group and Paolo Hospital Group.

- 30% off inpatient room
- 10% off for IPD/OPD medical expenses
- 5-10% off dentistry

Use of service:

Please make advance reservation through THE WISDOM Contact Center, 02-8888899.

Terms and conditions for use of service:

- Valid only for holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 30 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank. The service is available once per year, including all channels; one person per one reservation only.
- Holders of KBank THE WISDOM Card having maintained a six-month average of not less than 10 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank may redeem K Point 25,000 points for one hospital visit; up to three health check-up privilege offers/card/year.

- Valid only for cardholders who comply with reservation procedures.
- Appointments can be changed five business days in advance, only through THE WISDOM Contact Center, 02-8888899.
- Please present your KBank THE WISDOM Card together with THE WISDOM confirmation slip at the hospital counter when arriving for a check-up.
- For more information on services, conditions and exemptions, call THE WISDOM Contact Center, 02-8888899.

## Online medical consultation available 24 hours a day by Samitivej Virtual Hospital

Samitivej VDO Call for 15 minutes (except medical specialist), free of charge 10% off cost of medication for outpatients (OPD)

User of service:

Please make reservation in advance through THE WISDOM Contact Center, 02-8888899

Use the privilege code obtained for service use via three channels:

1. WELL Application by Samitivej
2. LINE @samitivej
3. [www.samitivejhospitals.com](http://www.samitivejhospitals.com)

Terms and conditions for use of services:

- Valid only for holders of KBank THE WISDOM Card (primary)
- Limited availability of privileges. This service is available once per year; one person per one reservation only.
- For same-day delivery of medicine within Bangkok and Samut Prakarn
- Delivery fee is charged at a flat rate of 100 Baht/delivery.
- For same-day delivery of medicine within the outskirts of Bangkok, delivery fee is based on actual expenses incurred.
- For next-day delivery of medicine to other areas nationwide
- Delivery fee is charged at a flat rate of 100 Baht/delivery.
- This privilege is non-transferable and non-exchangeable.
- Valid until December 31, 2024

## Special Offers from Leading Hospital Groups

### Special Offers from the Bangkok Hospital Group

#### Bangkok Hospital (Soi Soonvijai)

- 20% off room prices (excluding hospital service charges, nursing services and meals)
- 10% off cost of medication (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)
- 10% off costs of five dental procedures: fillings, extractions, gum disease treatment, root canal treatment and pediatric dentistry

## Bangkok Hospital Sanamchan

- 5% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 5% off medication costs (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)

## Bangkok Hospital Muang Raj

- 10% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 10% off medication costs (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)

## Bangkok Hospital Pattaya

- 10% off room prices (excluding ICU, CCU and NICU)
- 10% off cost of medication (excluding vaccinations and special medications)
- 15% off scaling
- 5% off general dentistry and pediatric dentistry, excluding prosthodontics and esthetics

## Bangkok Hospital Chanthaburi

- 10% off cost of medication (excluding special medications)
- 10% off room prices (excluding ICU, CCU and IMCU)

## Bangkok Hospital Trat

- 10% off inpatient room prices (excluding ICU room)
- 10% off medication costs (excluding physician fees, special equipment, special medications, all types of vaccines, special medical supplies, special laboratory work and packages)

## Koh Chang International Hospital

- 10% off inpatient room (excluding ICU room)
- 10% off medication costs (excluding physician fees, special equipment, special medications, all types of vaccines, special medical supplies, special laboratory work and packages)

## Bangkok Hospital Rayong

- 10% off room prices (excluding ICU, CCU, NS, LR, meals, nursing services and hospital service charges)
- 10% off cost of medication (excluding physician fees, special medications and special medical supplies)

## Bangkok Hospital Pluak Daeng

- 10% off inpatient room prices (excluding ICU, CCU, NS, LR, meals, nursing services and hospital service charges)
- 10% off cost of medication (excluding physician fees, special medications and special medical supplies)

## Bangkok Hospital Udon

- 10% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 10% off medication costs (OPD, IPD) (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)

## Bangkok Hospital Phitsanulok

- 10% off inpatient room prices (excluding ICU and CCU room)
- 5% off medication costs (excluding physician fees, special equipment, special medications, all types of vaccines, special medical supplies, laboratory work, and packages)

## Bangkok Hospital Chiang Mai

- 10% off inpatient room prices (excluding ICU, CCU, NICU and PICU)
- 10% off medication costs (excluding vaccines and special medications)
- 10% off costs of dental procedures: scaling, fillings and extractions

## Bangkok Hospital Chiang Rai

- 10% off Premier room prices (excluding meals)
- 10% off medication costs, medical supplies, laboratory work, x-ray costs (excluding physician fees, special medical supplies, special laboratory work, special medications, special equipment, special x-ray and packages)

## Bangkok Hospital Hua Hin

- 5% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 5% off medication costs (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)
- 5% off costs of five dental procedures: fillings, extractions, gum disease treatment, root canal treatment and pediatric dentistry

## Bangkok Hospital Phetchaburi

- 10% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 10% off medication costs (excluding physician fees, medical supplies, special laboratory work, special medication, special equipment and packages)

## Bangkok Hospital Surat

- 5% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 5% off medication costs (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)

## Bangkok Hospital Ratchasima

- 10% off inpatient room prices (excluding ICU, CCU, NS, LR room, hospital service charges, meals and nursing services)
- 10% off medication costs (excluding physician fees, special medications and special medical supplies)

## Bangkok Hospital Pak Chong

- 10% off inpatient room prices (excluding ICU, CCU, NS, LR, meals, nursing services and hospital service charges)
- 10% off cost of medication (excluding physician fees, special medications and special medical supplies)

## Bangkok Hospital Khon Kaen

- 10% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 10% off medication costs (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)

## Bangkok Hospital Samui

- 15% off medication costs for outpatients (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)
- 10% off inpatient room prices (excluding ICU, CCU and IMCU room)

## Bangkok Hospital Phuket

- 10% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 10% off medication costs (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)

## Bangkok Hospital Siriroj

- 10% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 5% off medical costs (excluding special medications)
- Digital Mammogram and Ultrasound Breasts at special rate of 1,999 Baht
- Vitamin Immune Booster at special rate of 1,999 Baht

## Exclusive privileges from Samitivej Hospital Group

### Samitivej Sukhumvit Hospital and Samitivej Srinakarin Hospital

- 30% off inpatient room for the first three nights only (excluding physician fees, meals, nursing services, special medications, special equipment, special medical supplies and packages)
- Free emergency ambulance service once per year (for inpatients) within only the Bangkok Metropolitan Area (excluding physician fees, medications, special equipment that may arise while using services)

## Samitivej Chinatown Hospital

- 15% off medication, laboratory and x-ray costs (excluding special laboratory, special x-ray and special medication costs)
- Free emergency ambulance service once per year (for inpatients) within only the Bangkok Metropolitan Area (excluding physician fees, medications, special equipment that may arise while using services)

## Samitivej Thonburi Hospital

- 20% off inpatient room prices (excluding ICU, OR, NS room, physician fees, nursing services and meals)
- 10% off medication and laboratory costs (excluding physician fees, medical supplies, special laboratory, special medications, special equipment and packages)

## Samitivej Sriracha Hospital

- 15% off inpatient room prices (excluding ICU, OR, NS room, physician fees, nursing services and meals)
- 10% off medication and laboratory costs (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)

## Samitivej Chonburi Hospital

- 15% off inpatient room prices (excluding ICU, OR, NS room, physician fees, nursing services and meals)
- 10% off medication costs (excluding special medications and packages)

Use of service:

Please make payment via KBank THE WISDOM Card only.

Terms and conditions of use of service:

- Discounts offered by hospitals may vary depending on the conditions of respective hospitals and participating hospitals only.
- Please inquire regarding discounts and conditions with hospitals prior to using the service.
- The Bank and participating hospitals reserve the right to change, alter or cancel such privileges without prior notice.

## VIP services from BDMS Wellness Clinic

- Use of lounge facilities on 2nd floor with one accompanying guest, plus complimentary Welcome Set
- Free car parking lot for 8 hours (per business hours of the clinic)
- Free Wi-Fi
- 5% off customized and tailor-made supplements (cannot be used in combination with other promotions)

Use of service:

Please make your reservation at least one business day in advance at Tel. 02-8269999 for use of lounge facilities on the 2nd floor.

#### Terms and conditions for use of service:

- Privileges are exclusive to KBank THE WISDOM Cardholders (primary) only.
- Please present your KBank THE WISDOM Card to use the service at the counter on the 2nd floor.
- Subject to conditions established by the company.
- Valid until December 31, 2024

#### VIP services from Phyathai Hospital Group and Paolo Hospital Phahon Yothin

- Free emergency ambulance service for inpatients once a year; available to cardholders (primary) only (within Bangkok only, excluding the outskirts, for Phyathai Hospital 1, Phyathai Hospital 2, Phyathai Hospital 3, and Phyathai Nawamin; and within Chon Buri only for Phyathai Si Racha (excluding physician fees).
- Fast-track reception service is available; reservation must be made at least one business day in advance through the Call Center.
- GPS (BES) tracking service for calling emergency ambulance.
- Personal assistant in attendance throughout the use of the service. Please make your reservation at least 24 hours in advance through the Call Center.
- VIP reception room or VIP Zone (if any) is available to primary and supplementary cardholders and one accompanying guest. Please make your reservation at least one business day in advance through the Call Center.
- Complimentary consultant service is provided by nurse specialists, and special reservation is available through the Call Center.
- Car parking lots (1-3 cars) at Phyathai Hospital 1, Phyathai Hospital 2 and Phyathai Hospital 3; subject to car park space availability.
- Valet parking

#### Use of service:

Please make your reservation at least one business day in advance through the Phyathai Call Center 1772, press 8; and Paolo Hospital Phahon Yothin, Tel. 02-2717000.

#### Terms and conditions for use of service:

- Please present your KBank THE WISDOM Card when using the service.
- Service is subject to the availability of hospital staff and periods of service use. Please make your reservation at least one business day in advance.
- Conditions of participating hospitals apply.

#### VIP services from MedPark Hospital

- Use of the Evergreen Lounge facilities on M floor with one accompanying guest.
- Physician appointment service and personal assistant available throughout OPD treatment.
- Free emergency ambulance service for inpatients( within the Bangkok Metropolitan Area only, excluding physician fees, equipment and medication costs that may arise while using services.

- Car parking lot for Evergreen Cardmembers (Limited availability; please make your reservation in advance).
- 5% off medication costs, excluding special medications, namely chemotherapy drugs, hormones, vaccines, drugs (net price), herbal medicines and drugs under sales promotional campaigns).
- 10% off inpatient room prices (excluding hospital service charges, nursing services and meals).
- 5% off at the Dental Center for four procedures: scaling, dental crowns, tooth whitening and dental implants.

Use of service:

Please make your reservation at least one business day in advance through the Patient Access Center, Tel. 02-0233333, 24 hours a day.

Terms and conditions for use of service:

- Privileges are exclusive to KBank THE WISDOM Cardholders (primary) only.
- Please present your KBank THE WISDOM Card when using the service.
- Discounts cannot be exchanged for or changed into cash, or used in combination with other promotions.
- Conditions of the hospital apply.
- Valid until December 31, 2024

VIP Platinum Member privileges at Praram 9 Hospital

- A welcome set for inpatients is available once a year to KBank THE WISDOM Cardholders (primary).
- Car parking lots (4 cars) available to KBank THE WISDOM Cardholders (primary) on Floor 3B of Building A.
- Special discounts include:
  - 20% off inpatient room prices (excluding ICU and CCU, physician fees, nursing services and meals)
  - 10% off medical costs, laboratory work, x-ray room (excluding special medications, special laboratory work and special x-ray)
  - 10% off services at FIX & FIT Institute (condition of FIX & FIT Institute apply)
  - 10% off services at W9 Clinic (conditions of W9 Clinic apply)

Terms and conditions for use of service:

- Privileges are exclusive for KBank THE WISDOM Cardholders (primary) only.
- For more information, please contact the Call Center, Tel. 1270.
- Please present your KBank THE WISDOM Card (primary) and original ID card to an officer at the hospital's parking lot.
- These privileges cannot be exchanged for or changed into cash, or transferred to another person, and these privileges cannot be used in combination with other discounts or promotions.
- Valid until December 31, 2024

## VIP Service privileges at TRIA Medical Wellness Center

- VIP reception room for KBank THE WISDOM Cardholders (primary) and one accompanying guest. Reservation must be made at least one business day in advance via the Call Center, Tel. 02-1295500.
- Special parking spaces for KBank THE WISDOM Cardholders (availability is limited)
- Special offer for Vit D Total test – to measure your vitamin D level, worth 2,100 Baht (primary card) Blood tests to check vitamin D levels are read by doctors to diagnose the risk of various diseases, such as bone disorders and osteoporosis. In addition to helping with growth and bone and tooth development, vitamin D works with other minerals in the body, including calcium, phosphorus, and magnesium.
- Special privilege for one-time use of Onsen day pass, worth 1,200 Baht (primary)

### Use of service:

Please make your reservation at least one business day in advance through the Call Center, Tel. 02-1295500.

### Terms and conditions for use of services:

- Privileges are exclusive to KBank THE WISDOM Cardholders (primary).
- Please present your KBank THE WISDOM Card and register your medical records prior to using the service.
- Please make your reservation for Vit D Total test or use of Onsen day pass service at least three business days in advance through the Call Center, tel. 02-1295500 (primary).
- Vit D Total test or Onsen day pass service is available once a year (primary).
- Special parking service availability depends on the number of customers using the service on a specific day and the time when a customer uses the service. Please present your KBank THE WISDOM Card and original ID card to an officer at the hospital's parking lot.
- Conditions of the hospital apply.
- Valid until December 31, 2024

## Fitness Privilege

### Fitness Service at leading Fitness centers

The following centers offer fitness service privileges to THE WISDOM Cardholders:

#### The Bangkok Metropolitan Area

Leading Fitness Center	Telephone	Remarks
Absolute You, Crystal Park, Ekkamai-Ramindra	02-5150868	7:30 a.m.-9:30 p.m. Monday-Friday, 7:30 a.m.-5:30 p.m. Weekends and public holidays

Leading Fitness Center	Telephone	Remarks
Absolute You, The Circle Ratchaphruek	02-0500214	8:00 a.m.-9:00 p.m. Monday-Friday, 8:30 a.m.-6:30 p.m. Weekends and public holidays
Absolute You, Market Place Nanglinchee	02-2872099	7:30 a.m.-9:00 p.m. Monday-Thursday, 7:30 a.m.-7:30 p.m. Friday, 8:30 a.m.-4:00 p.m. Weekends and public holidays
Absolute You, Ari	02-0610709	7:00 a.m.-9:30 p.m. Monday-Thursday, 7:00 a.m.-8:00 p.m. Friday, 8:30 a.m.-4:00 p.m. Weekends and public holidays
Absolute You, Amarin Plaza, Ploen Chit	02-2524400	7:00 a.m.-9:30 p.m. Monday-Thursday, 7:00 a.m.-9:00 p.m. Friday, 8:00 a.m.-5:30 p.m. Saturday 7:30 a.m.-5:30 p.m. Sunday
Absolute You, RSU Tower	02-2584020	7:00 a.m.-9:30 p.m. Monday-Friday, 8:30 a.m.-8:00 p.m. Weekends and public holidays
Atrium Athletic Club, Tipco Tower	02-2714200	10:00 a.m.- 05:00 p.m. Monday-Friday, 12:00 p.m.- 08:00 p.m. Weekends and public holidays
SO/FIT, So Bangkok Hotel	02-6766969	6:00 a.m.-5:00 p.m. Monday-Friday, 6:00 a.m.-9:00 p.m. Weekends and public holidays  Note: Facilities available 6:00 a.m.-11.00 a.m. on the final Saturday of each month
Thana City Country Club	02-1722300	6:00 a.m.-10:00 p.m. Every day
WE Fitness, Khae Rai	02-5913939, Ext. 1 and 5	6:00 a.m.-5:00 p.m. Monday-Friday, 8:00 a.m.-10:00 p.m. Weekends 8:00 a.m.-9:00 p.m. Public holidays
WE Fitness, J-Avenue, Thong Lo	02-0593939 Ext. 1 and 6	6:00 a.m.-5:00 p.m. Monday-Friday, 8:00 a.m.-10:00 p.m. Weekends 8:00 a.m.-9:00 p.m. Public holidays
WE Fitness, Pin Klao	02-0593939, Ext. 1 and 4	6:00 a.m.-5:00 p.m. Monday-Friday, 8:00 a.m.-10:00 p.m. Weekends 8:00 a.m.-9:00 p.m. Public holidays
WE Fitness, Ratchayothin	02-0593939, Ext. 1 and 1	6:00 a.m.-5:00 p.m. Monday-Friday, 8:00 a.m.-10:00 p.m. Weekends 8:00 a.m.-9:00 p.m. Public holidays

Leading Fitness Center	Telephone	Remarks
WE Fitness, VIE Hotel	02-0593939, Ext. 2 and 2	6:00 a.m.-5:00 p.m. Monday-Friday, 8:00 a.m.-10:00 p.m. Weekends 8:00 a.m.-9:00 p.m. Public holidays
WE Fitness, Ekkamai	02-0593939, Ext. 1 and 2	6:00 a.m.-5:00 p.m. Monday-Friday, 8:00 a.m.-10:00 p.m. Weekends 8:00 a.m.-9:00 p.m. Public holidays
WE Fitness, Esplanade Ratchadaphisek	02-0593939, Ext. 1 and 3	6:00 a.m.-5:00 p.m. Monday-Friday, 8:00 a.m.-10:00 p.m. Weekends 8:00 a.m.-9:00 p.m. Public holidays

## Upcountry

Provinces	Leading Fitness Centers	Telephone	Remarks
Khon Kaen	Fitness First, Central Khon Kaen	02-1186665	Availability is limited. 9:00 a.m.-5:00 p.m. Monday-Friday, 8:00 a.m.-9:00 p.m. Weekends 8:00 a.m.-8:00 p.m. Public holidays
Chon Buri	Fitness First, Central Chon Buri	02-1186665	Availability is limited. 9:00 a.m.-5:00 p.m. Monday-Friday, 8:00 a.m.-9:00 p.m. Weekends 8:00 a.m.-8:00 p.m. Public holidays
Chiang Mai	DusitD2	053-999999	7:00 a.m.-10:00 p.m. Every day
Nakhon Ratchasima	Fitness First, The Mall Nakhon Ratchasima	02-1186665	Availability is limited. 9:00 a.m.-5:00 p.m. Monday-Friday, 8:00 a.m.-9:00 p.m. Weekends 8:00 a.m.-8:00 p.m. Public holidays
Phuket	Alpha Health Club	076-612655-6 094-2639145	Availability is limited. 6:30 a.m.-10:00 p.m. Monday-Friday, 8:00 a.m.-9:00 p.m. Weekends and public holidays
Rayong	Foresto Fitness Club	092-3592856	9:00 a.m.-9:00 p.m. Every day
Songkhla	Factfit	098-8292989	6:00 a.m.-10:30 p.m. Monday-Friday, 7:30 a.m.-9:00 p.m. Weekends
Surat Thani	Fitness Lifestyle Surat Thani	080-8374295	9:00 a.m.-9:00 p.m. Every day
Udon Thani	9D Sport Complex	042-110487	6:00 a.m.-10:00 p.m. Monday-Friday 8:00 a.m.-9:00 p.m. Weekends 8:00 a.m.-8:00 p.m. Public holidays

Use of service:

Please present your KBank THE WISDOM Card (primary) for each use of service.

Terms and conditions for use of service:

- Valid only for holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 10 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank.
- Please check conditions and business hours of each fitness center.
- This privilege is not transferable or exchangeable.
- Use of individual fitness center services limited to once a day per card. Cardholders using the service in excess of specified limits are subject to daily service charges at rates established by the fitness center.
- The maximum number of users using the service at the same time, or daily limit of the user numbers, are set by each fitness center; please verify service availability before arriving at the center.
- KBank shall not be responsible for any expenses incurred from use of the service outside periods stipulated by the Bank.
- Privileges limited to users who comply with fitness center regulations. Please check your privileges and conditions for service use before using the service. In case of non-compliance, KBank reserves the right to cancel privileges.

## Mattress cleaning and sanitizing service from De Hygienique (Thailand)

Cleaning and sanitizing service for mattresses, worth 3,590 Baht, from De Hygienique

Use of service:

Please make your reservation at least five business days in advance via THE WISDOM Contact Center, 02-8888899.

Terms and conditions for use of services:

- Valid only for holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 10 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank.
- This service is available once per year; one person per one reservation only.
- Service is subject to the queue management by the service provider and the number of customers with a scheduled appointment.
- Please make an appointment at least five business days in advance. No service is available during December 30-31, 2024.
- Service is available in rounds at 10:30 a.m., 1:30 p.m. and 3:30 p.m. only.
- Only available for 6-foot mattress
- This privilege is non-transferable and non-exchangeable.
- For more details, please call 093-2323625.

# THE SYMBOL OF YOUR PLEASURE



## THE WISDOM Exclusive Experience

Indulge in multiple exclusive activities thoughtfully selected for your happiness and impressive experience throughout the year. These activities are designed to fulfill your lifestyle goals and enhance your understanding of the economy and investment, while providing excellent opportunities for socializing and networking with other successful people in many fields.

Learn more about terms and privileges as well as other details, or get the latest information, at [www.kasikornbank.com/THEWISDOM](http://www.kasikornbank.com/THEWISDOM). You may also inquire through THE WISDOM Contact Center, Tel. 02-8888899.

Terms and privileges specified by KBank. KBank reserves the right to alter terms and privileges without prior notice.

## **NEW** Hotel and Spa Privileges

- Hotel Privileges

### Club Marriott Membership

Privileges for holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 30 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank. Get a Club Marriott membership card – a membership program that offers exclusive benefits at over 330 participating hotels and resorts under the Marriott chain in Asia Pacific, such as JW Marriott Hotel Bangkok, Bangkok Marriott Marquis Queen's Park, Renaissance Bangkok Ratchaprasong Hotel, The Athenee Hotel, and A Luxury Collection Hotel, Bangkok.

You can receive e-vouchers via the Club Marriott application as follows:

- One e-voucher for 1-night complimentary room at participating hotels in Thailand, namely Bangkok Marriott Marquis Queen's Park, Courtyard by Marriott Bangkok, Royal Orchid Sheraton Hotel & Towers, The Westin Grande Sukhumvit, Aloft Bangkok Sukhumvit 11, Phuket Marriott Resort & Spa, Nai Yang Beach, Renaissance Koh Samui Resort & Spa, and Courtyard by Marriott Phuket Town.
- One e-voucher worth 1,000 Baht for lunch or dinner buffet for a minimum of two persons at JW Café - JW Marriott Hotel Bangkok, Goji Kitchen - Bangkok Marriott Marquis Queen's Park, Flavors - Renaissance Bangkok Ratchprasong Hotel, Seasonal Tastes - The Westin Grande Sukhumvit Bangkok, 57th Street - Bangkok Marriott Hotel Sukhumvit, and Krua Talad Yai - Courtyard By Marriott Phuket Town (not applicable for Sunday brunch or A La Carte menu).
- One e-voucher for 50% off food prices for lunch, dinner or Sunday brunch (2-12 persons) at Sheraton Hua Hin Resort & Spa, Rayong Marriott Resort & Spa, Chiang Mai Marriott Resort & Spa, and 609 Kitchen - Renaissance Pattaya Resort & Spa.
- Three e-vouchers for 50% off food prices for lunch, dinner or Sunday brunch (2-12 persons) at participating hotels in Bangkok and Courtyard By Marriott Phuket Town, excluding restaurants/bars at The Athenee Hotel, A Luxury Collection Hotel, Kisso - The Westin Grande Sukhumvit, and the Sirimahannop vessel. Not valid for private 'Sheng' dining room at YÀO - Bangkok Marriott Hotel The Surawongse, lunch break at The Kitchen Table - W Bangkok, or restaurants/bars managed by external entities. For Akira Back - Bangkok Marriott Marquis Queen's Park, the voucher is valid for 2-6 persons, Sunday to Thursday only.
- One e-voucher for complimentary fitness day pass (for two adults and two children) at JW Marriott Hotel Bangkok, Bangkok Marriott Marquis Queen's Park, Renaissance Bangkok Ratchaprasong Hotel, Bangkok Marriott Hotel Sukhumvit, Bangkok Marriott Hotel The Surawongse (children cannot use the service at Bangkok Marriott Hotel The Surawongse), The Westin Grande Sukhumvit Hotel, The Royal Orchid Sheraton Hotel & Towers, Le Meridien Bangkok, Le Meridien Suvarnabhumi, Bangkok Golf Resort & Spa & W Bangkok Hotel (children cannot use swimming pool at W Bangkok).

In addition, you can also enjoy the following Club Marriott membership benefits:

- Up to 30% off food and beverage prices (unlimited times) at participating hotels in Bangkok, outside Bangkok, and in Asia Pacific

Participating Hotels – Group 1 30% off food and beverage prices	Participating Hotels – Group 2 20% off food and beverage prices
Aloft Bangkok Sukhumvit 11	Courtyard by Marriott North Pattaya
Courtyard by Marriott Bangkok	Courtyard by Marriott Phuket Town

Participating Hotels – Group 1 30% off food and beverage prices	Participating Hotels – Group 2 20% off food and beverage prices
Courtyard by Marriott Bangkok Sukhumvit 20	Four Points by Sheraton Phuket Patong Beach Resort
Four Points by Sheraton Bangkok, Sukhumvit 15	JW Marriott Khao Lak Resort & Spa
	JW Marriott Phuket Resort & Spa
JW Marriott Hotel Bangkok	Le Meridien Phuket Beach Resort
Le Meridien Bangkok	Le Méridien Khao Lak Resort & Spa
Le Meridien Suvarnabhumi, Bangkok Golf Resort & Spa	Le Meridien Chiang Mai
	Le Meridien Chiang Rai
Bangkok Marriott Marquis Queen’s Park	Hua Hin Marriott Resort & Spa
	Rayong Marriott Resort & Spa
Bangkok Marriott Hotel Sukhumvit	Phuket Marriott Resort & Spa, Merlin Beach
Bangkok Marriott Hotel The Surawongse	
Marriott Executive Apartments Bangkok, Mayfair	Phuket Marriott Resort & Spa, Nai Yang Beach
	Marriott Executive Apartments Bangkok, Sathorn Vista
Marriott Executive Apartments Bangkok, Sukhumvit Park	Renaissance Pattaya Resort & Spa
	Renaissance Phuket Resort & Spa
Marriott Executive Apartments Bangkok, Sukhumvit Thonglor	Renaissance Koh Samui Resort & Spa
	Sheraton Hua Hin Resort & Spa
Renaissance Bangkok Ratchaprasong Hotel	Sheraton Hua Hin Pranburi Villas
	Sheraton Samui Resort
Royal Orchid Sheraton Hotel & Towers	Vana Belle, A Luxury Collection Resort
The Athenee Hotel, A Luxury Collection Hotel, Bangkok	Westin Siray Bay Resort & Spa, Phuket
The Westin Grande Sukhumvit	W Koh Samui
W Bangkok	

- Up to 20% off Best Available Rate (BAR) for standard rooms at participating hotels and resorts under the Marriott International chain in Asia Pacific
- 20% off prices of bakery items at participating hotels in Bangkok
- 20% off prices of spa treatments at participating hotels in Thailand
- 50% off corkage charges at participating hotels in Bangkok

You can request a Club Marriott Membership Card by contacting THE WISDOM Contact Center, 02-8888899.

After you have confirmed your eligibility with THE WISDOM Contact Center, you will receive a welcome email from Club Marriott within 48 hours. The email will include instructions on how to download and register for the Club Marriott application. You can complete the registration within 14 days from the date of receiving the email.

Once downloaded and successfully registered, you can immediately start using your membership card and e-vouchers, and enjoy exclusive privileges as a Club Marriott member.

For more details about the privileges or Club Marriott application download and installation, please call 02-0110091 or email to [thailand@myclubmarriott.com](mailto:thailand@myclubmarriott.com).

Terms and conditions for use of privileges:

- Valid only for holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 30 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank.
- One Club Marriott membership card/person/year (including all eligible projects).
- Your Club Marriott membership card will be delivered to you within 15 days.
- Only the member whose name on the Club Marriott Card corresponds to that on KBank THE WISDOM Card is entitled to the privileges.
- The privileges can be used via the Club Marriott application.
- Club Marriott reserves the right to change the list of participating hotels and restaurants, privileges, and conditions without prior notice.
- The privileges cannot be extended, exchanged, or redeemed for cash.
- The conditions of service provision and membership are as determined by the company and the Bank.

## DUSIT HOTELS and RESORTS

Enjoy the following privileges when making reservation and staying at participating hotels and resorts under the Dusit chain globally:

- 10% off room prices published on [dusit.com](http://dusit.com) website. To reserve a room, please visit [www.dusit.com/specialoffers/WISDOM](http://www.dusit.com/specialoffers/WISDOM) or directly contact the hotel and specify the promotion code "WISDOM"
- 10% off\* food and beverage prices (excluding alcoholic beverages)
- 10% off\* service prices at Devarana Wellness
- Birthday Privilege: Stay 1 night, get 1 night free\* when booking a suite room at the Dusit Best Available Rate (limited to 2 consecutive nights, maximum of 4 nights, 1 card/1 privilege throughout the program)

For more details, please visit [www.dusit.com/specialoffers/WISDOM](http://www.dusit.com/specialoffers/WISDOM).

(Valid until December 30, 2024)

## Baan Dusit Thani

10% off\* (for a la carte menu and beverages, excluding alcoholic drinks)

Participating restaurants:

- Thien Duong Vietnamese Restaurant
- Dusit Gourmet Restaurant
- Garden Bar

Use of service:

Please make reservation in advance. For more information, please call 02-2009999 or LINE @baandusitthani.

(Valid until December 30, 2024)

## Banyan Tree

- 30% off\* for dim sum buffet lunch on Monday-Sunday and dinner on Monday-Thursday (only food prices) at Bai Yun Chinese Restaurant
- 20% off for a la carte menu (only food prices) at Bai Yun Chinese Restaurant
- 30% off\* for international buffet at Rom Sai Restaurant (The discount can only be used for a maximum of 10 persons/card/table and cannot be used on seasonal or public holidays.)

Please make reservation in advance. To learn more, please call 02-6791200.

## Chiva-Som Hua Hin

Special privileges for room reservation for 2 consecutive nights or more

- 10% off accommodation package for 2 consecutive nights or more
- 20% off for additional treatment purchases during your stay
- A complimentary room upgrade to a higher level\*
- Early check-in is from 10:00 a.m.\* and late check-out is by 2:00 p.m.\*  
(\*subject to room availability during your stay)

Use of service:

Please make your reservation in advance. For more information, please call 032-536536.

(Valid until December 19, 2024)

## Elite Havens

- 5% off villa prices published on the Elite Havens website

## Birthday Privileges

- Stay for 2 consecutive nights and receive complimentary birthday cake and wine or sparkling wine\*
- Stay for 3 nights or longer and enjoy special offers: early check-in or late check-out, amenities and Thai-style dinner\*
- Stay for 5 nights or longer and receive the aforementioned privileges, along with complimentary one-way airport transfer and the choice of a one-hour in-villa massage/person or a free one-day car rental with a driver\*

- Stay for 7 nights or longer and enjoy all the aforementioned privileges, along with in-villa babysitting with kids' gift set and round-trip airport transfers\*

## InterContinental Bangkok

- 25% off\* food prices at Espresso (excluding buffet and Sunday brunch)
- 20% off\* food prices at SoCal, Summer Palace, Balcony Lounge, and Fireplace Grill & Bar (excluding all-you-can-eat dim sum)
- 15% off\* food prices at BUTTER Bakery & Cafe
- 20% off\* for a la carte spa treatments at SPA InterContinental
- 10% off\* spa packages at SPA InterContinental

Please make reservation in advance. For more information, please call 02-6560444.

(Valid until December 20, 2024)

## Kimpton Maa-Lai Bangkok

### Privileges at restaurants, bars, and spas

- 20% off\* food and beverage prices (excluding alcoholic beverage) at Ms. Jigger and Stock Room
- 20% off\* for afternoon tea set at Maa Lai Library
- 15% off\* for spa treatments at amaranth spa

Please make reservation in advance. For more information, please call 02-0569999.

## Renaissance Bangkok Ratchaprasong Hotel

- 10% off\* food prices (a la carte menu) at Fei Ya Chinese Restaurant
- ส่วนลด 15%\* อาหารตามสั่ง (A La Carte) ที่ห้องอาหาร Flavors
- 15% off\* food prices (a la carte menu) at Flavors Restaurant
- 15% off\* international buffet dinner at Flavors Restaurant (Monday-Friday)
- 15% off\* for international buffet lunch at Flavors Restaurant (Monday-Friday)
- 15% off\* food prices (for a la carte menu) at La Tavola Italian Restaurant

Please make reservation in advance. For more information, please call 02-1255000

or email to [rhi.bkkbr.fb.reservation@renaissancehotels.com](mailto:rhi.bkkbr.fb.reservation@renaissancehotels.com).

## SO BANGKOK

- 20% off\* for spa treatments (cannot be used in conjunction with other promotions)
- 50% off\* for spa treatments in your birthday month
- 15% off\* food prices at Chocolab, Red Oven, MIXO, and The Water Clu

Please make reservation in advance. For more information, please call 02-6240000.

## THE ATHENEE HOTEL

- 20% off\* food prices at Rain Tree Café (for lunch and dinner, every day)
- 20% off\* for a la carte menu at The Silk Road, The House of Smooth Curry, Kintsugi Bangkok, and The Allium Bangkok

## Birthday Privileges

- 30% off\* for buffet at Rain Tree Café (excluding Sunday lunch) (1 card/1 privilege throughout the program)
- 25% off\* for a la carte menu at The Silk Road, Kintsugi Bangkok, The Allium Bangkok, and The House of Smooth Curry (only one restaurant of your choice; 1 card/1 privilege throughout the program)

Please make reservation in advance. For more information, please call 02-6508800.

## Veranda Resort & Veranda Collections

- Additional 12% off\* Best Available Rates published on the website, applicable to all room types (To reserve a room, please visit [www.verandaresort.com](http://www.verandaresort.com) and specify the promotion code "TWD24".)
- 15% off\* food and beverage prices
- 15% off\* for a la carte spa treatments. Please make reservation at least 7 days in advance.
- Birthday Privilege: Stay 1 night, get 1 night free\* as per the conditions determined by the hotel (Limited to 2 consecutive nights, 1 card/1 privilege throughout the program)

For privilege booking and more information:

- Veranda Hua Hin, Tel. 032-709000
  - Veranda Pattaya, Tel. 038-111899
  - Veranda Chiang Mai, Tel. 053-365007
  - VERSO Hua Hin, Tel. 032-682021
  - Veranda Collection Samui, Tel. 077-332888
- (Valid until December 19, 2024)

## • Spa Privileges

### Erb Spa

15% off for spa treatments at Erb Spa Use of service: Please make reservation at least 2 days in advance before using the service at Erb Spa, Warehouse 30 branch, Tel. 02-1172266 (Valid until December 29, 2024)

### PAÑPURI Wellness

Special price of 690 Baht for Onsen Day Pass (normal price 750 Baht), every day 15% off\* normal prices for Onsen Day Pass or à la carte spa treatments (Monday-Thursday only) at PAÑPURI Wellness 12th Floor, Gaysorn Urban Retreat, Gaysorn Village

Please make reservation in advance. To learn more, please call 02-2538899 or email to [reservations@panpuri.com](mailto:reservations@panpuri.com). (Valid from January 3, 2024 to December 23, 2024)

Terms and conditions for use of privileges:

- Valid only for THE WISDOM cardholders (both primary and supplementary cards)
- Please learn more details and conditions before making advance reservations.
- Subject to conditions determined by the hotel/the company. We reserve the right to alter the privileges without prior notice.

## THE WISDOM Birthday Gift

KBank offers an Exclusive Birthday Gift only for holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 10 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank, while maintaining THE WISDOM status as of the date the privilege is used.

## THE WISDOM Reserved Parking Space

THE WISDOM Cardholders enjoy free reserved parking at leading shopping venues, hotels and hospitals.

Car parking service available at:

- Samyan Mitrtown, 1st floor
- Esplanade Cineplex Ratchada
- Major Cineplex Sukhumvit
- Major Cineplex Pin Klao
- Phraram 9 Hospital
- Phyathai Hospital 1, 2 and 3

Use of service:

Please present your KBank THE WISDOM Card (primary) before using the service.

Note: KBank wishes to discontinue the use of car parking stickers to reduce plastic waste. The Bank is determined to practice environmental preservation to help deliver a sustainable future.

Terms and conditions for use of privileges:

- Available only to customers who present their KBank THE WISDOM Card (primary). KBank reserves the right to refuse any service request that does not comply with the established conditions.
- KBank reserves the right to change the date and time of parking service as determined by the Bank and service locations.

## THE WISDOM Personal Assistant Service

Superior privileges catering to the lifestyle needs of THE WISDOM Cardholders, whether in Thailand or abroad, are available at THE WISDOM Contact Center 02-8888899, 24 hours a day.

## Creation of exclusive experience

Our lifestyle specialists are always on hand to offer advice and assistance to ensure that you will experience special moments in activities designed to meet your needs. They include:

- Assistance and reservation services for Thai and foreign restaurants, accommodations, hotels and car rentals
- Information on privileges and special discounts from hotels, restaurants and spas
- Information on specialists for organizing banquets and special events
- Assistance and reservation services for exclusive travel such as private jet, yacht charter, etc.
- Golf course information and reservations
- Entertainment information and reservations, for events such as concerts
- Assistance in locating hard-to-find items, gifts or flowers for loved ones
- Information on tourist attractions worldwide
- Assistance for your business trip abroad, for example, advice on business visa application, translation service, limousine service, car rental, etc.
- Information on hotels for seminars or meetings with customers

## Readiness to provide emergency assistance

Our personal assistance service is ready to offer advice and coordination. This includes:

- Roadside Assistance: Towing, jump-starting in case of dead battery, and changing flat tires; KBank covers costs up to 1,500 Baht per occasion; the service may be used twice per year.
- Home Assistance
- Medical Assistance

## Terms and conditions for use of privileges:

- Valid only for holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 30 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank.
- KBank only locates and coordinates service providers and gives advice. Cardholder is responsible for all expenses incurred.
- For more information on services, conditions and exemptions, call THE WISDOM Contact Center, 02-8888899, 24 hours a day.

# Privileges for Visa Credit Cardholders in Thailand

## ENTERTAINMENT PRIVILEGE

50% off for Premium Seat movie tickets (per couple)

Period of privileges: January 1 to December 31, 2024

### Participating Theaters

Major Cineplex	SF Cinema
<p>VIP Seat</p> <ul style="list-style-type: none"> <li>• Paragon Blu Ribbon</li> <li>• Icon Cineconic</li> <li>• Quartier CineArt</li> <li>• Eastville Cineplex</li> <li>• Mega Cineplex</li> <li>• Westgate Cineplex</li> <li>• Rangsit Cineplex</li> <li>• Future Rangsit</li> <li>• Esplanade Ratchadapisek</li> <li>• Esplanade Ngamwongwan-Khae Rai</li> <li>• Paradise Cineplex</li> <li>• Bangna Cineplex</li> <li>• Central Rama 3</li> <li>• Central Pinklao</li> <li>• Promenade Cineplex</li> <li>• Central Festival Chiangmai</li> <li>• Korat Cineplex</li> <li>• Bluport Cineplex</li> <li>• Hatyai Cineplex</li> <li>• Phang Nga Cineplex</li> <li>• Central Ubbon Ratchathani</li> </ul>	<p>The Bed</p> <ul style="list-style-type: none"> <li>• SF World Cinema, CentralWorld</li> <li>• SFX Cinema, Central Ladprao</li> </ul> <p>First Class</p> <ul style="list-style-type: none"> <li>• Emprive Cineclub, Emporium</li> <li>• SFW World Cinema, CentralWorld</li> <li>• SFX Central Plaza Rama 9</li> <li>• SFX Central Plaza Ladprao</li> <li>• SFX The Crystal Ekamai-Ramindra</li> <li>• SFX Central Festival Phuket</li> <li>• SFX Central Festival Pattaya</li> <li>• SFX Terminal 21 Pattaya</li> <li>• SFX Maya Chiangmai</li> </ul>

### Terms and conditions for use of privileges:

- Privileges are valid from January 1 to December 31, 2024.
- Privileges are available for holders of Visa Signature cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Signature primary cardholders only.
- A minimum of 50,000 Baht accumulated spending with a Visa Signature card is required (payment on the same card number) at the date of privilege booking. The eligible spending transactions can be combined 60 days prior to the date of booking.
- Privilege booking can be made via [www.vthgservice.com](http://www.vthgservice.com) only.

- Privilege booking is required at least seven days in advance (excluding public holidays).
- Cardholders will get a confirmation email and “Discount Code” within three business days after the redemption request is made, subject to verification based on the conditions set by card-issuing banks.
- In case supporting documents are requested for verification, cardholders are required to submit those documents within three days; otherwise, Visa reserves the right to cancel the booking, and cardholders will have to make a new booking on a first-come, first-served basis.
- “Discount Code” is valid for a couple (2 persons). Premium Seat tickets are sold per couple and are not available for purchase per seat.
- Cardholders must present the “Discount Code” at theater ticket counters to get the privilege, and ticket purchase must be made with a Visa Signature card only.
- Privileges can be used only once per card number throughout the promotion period (from all participating merchants in the Entertainment, Streaming Platform and Spa categories).
- Privileges are limited to the first 30 persons per month, on a first-come, first-served basis.
- The “Discount Code” is valid until December 31, 2024, and belongs to cardholders. Visa shall not be responsible for lost codes and will not be able to re-issue the code.
- For more information or booking confirmation (in case cardholders do not receive an email response), please call 02-9063026 on Monday-Friday from 9:00 a.m. to 5:00 p.m. or email [vthgservices@vathanagul.com](mailto:vthgservices@vathanagul.com).
- The details contained in promotional materials are subject to change. Please carefully check before use.
- Visa International (Thailand) reserves the right to cancel, amend, or add to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating merchants. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating merchants.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood and irrevocably accepted and agreed to the terms and conditions set out herein.

## GOLF PRIVILEGE

50% off green fees at participating golf clubs

Period of privileges: January 1 to December 31, 2024

Participating Golf Clubs

Golf Courses	Locations	Remarks
Summit Windmill Golf Club	Bangna-Trad Road, Km. 10.5, Bangplee, Samut Prakan	Monday-Friday 6:00 a.m.-2:00 p.m. Saturday-Sunday 12:00 p.m.-1:00 p.m.
Panya Indra Golf Club	Panya Ramindra Road, Km. 9 Khan Na Yao, Bangkok	Tuesday-Friday 6:00 a.m.-1:12 p.m. Saturday-Sunday 12:00 p.m.-1:12 p.m.

Golf Courses	Locations	Remarks
Siam Country Club Pattaya	Phornprapha Road, Pong Sub-district Bang Lamung, Chonburi	Monday-Friday 7:00 a.m.-1:32 p.m. Saturday-Sunday 12:00 p.m.-1:32 p.m.
Banyan Golf Club Hua Hin	Hua Hin, Prachuap Khiri Khan	Monday-Friday 6:00 a.m.-2:30 p.m. Saturday-Sunday 12:00 p.m.-2:30 p.m.
Black Mountain Hua Hin	Hua Hin, Prachuap Khiri Khan	Monday-Friday 6:24 a.m.-2:00 p.m. Saturday-Sunday 12:00 p.m.-2:00 p.m.
Blue Canyon Country Club	Thep Krasattri Road, Phuket	Monday-Friday 6:20 a.m.-2:30 p.m. Saturday-Sunday 12:00 p.m.-2:30 p.m.
Santiburi Samui Country Club	Baan Donsai, Samui	Monday-Friday 6:00 a.m.-2:30 p.m. Saturday-Sunday 12:00 p.m.-2:30 p.m.

Terms and conditions for use of privileges:

- Privileges are valid from January 1 to December 31, 2024.
- Privileges are available for holders of Visa Signature cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Signature primary cardholders only.
- Privileges can be used once a month per card number (from all participating golf clubs).
- Privilege booking can be made via [www.vthgservice.com](http://www.vthgservice.com) only.
- Reservations are required at least seven days in advance (excluding public holidays).
- Cardholders will get a confirmation email within three business days after reservation is made, subject to verification based on the conditions set by card-issuing banks and availability.
- Privileges are limited to the first 30 persons per month, on a first-come, first-served basis.
- Visa Signature cardholders must accompany four guests per group.
- Use of the privilege is limited to two Visa Signature cardholders per group only.
- Privileges are inclusive of green fees only. Other expenses are to be borne by Visa Signature cardholders.
- Guests have to pay for green fees, golf carts, and caddies according to the conditions applicable at the golf club, even if they are Visa Signature cardholders.
- Cardholders are not allowed to book the next golf game until the current game has been played.
- The booking cannot be transferred to others.
- Privileges are offered by Visa and are not a direct offer from the golf clubs.
- Prior booking through channels specified in promotional materials is required.
- Golf clubs will not accept any correspondence or queries regarding Visa privileges, as well as bookings from Visa Signature cardholders when they contact the golf clubs directly.
- The approval, cancellation, or changes to golf round are subject to the discretion of the golf clubs.

- Any changes or cancellation must be made at least two business days prior to intended tee-off date by calling 02-9198423 on Monday-Friday from 9:00 a.m. to 5:00 p.m.; otherwise, cancellation fee will be applied.
- In case of rain preventing further golf play, permission to play later or refund depends on the conditions of each participating golf club.
- This privilege is not applicable to night golf games.
- This privilege is subject to the conditions set by Visa and the participating golf clubs for Visa Signature cardholders only. It cannot be used for group recreation or other activities.
- This privilege is not to be regarded as a golf club membership and cannot be used in conjunction with other promotions, participation in social games or golf tournaments.
- The details contained in promotional materials are subject to change. Please carefully check before use.
- Visa International (Thailand) reserves the right to cancel, amend, or add to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating golf clubs. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating golf clubs.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein.

## HIGH TEA PRIVILEGE

- Special price of 500 Baht for Afternoon Tea set for two
- Special price of 800 Baht for Afternoon Tea set for two

Period of privileges: January 1 to December 31, 2024

### Participating Merchants

Hotels / Merchants	Outlets / Branches	Date / Time
So Bangkok	ChocoLab	Monday-Sunday, 1:00 p.m.-5:00 p.m.
Sheraton Royal Orchid	Lobby Lounge	Monday-Sunday, 2:00 p.m.-5:00 p.m.
Hotel Muse	Le Salon	Monday-Sunday, 2:30 p.m.-5:30 p.m.
TWG Tea Salon & Boutique	Siam Paragon / Emporium / Icon Siam	Monday-Sunday, 12:00 p.m.-6:00 p.m.
Coffee Academic	Gaysorn Village / Vela Sindhorn / Mega Bangna	Monday-Sunday, 10:00 a.m.-5:00 p.m.
Dean & DeLuca	EmQuartier / Central Embassy / Sarasin / The Crystal Park	Monday-Sunday, 10:00 a.m.-8:00 p.m.

Hotels / Merchants	Outlets / Branches	Date / Time
Divana Signature Cafe	CentralWorld	Monday-Sunday, 12:00 p.m.-7:00 p.m.
Hei Yin	Gaysorn Centre	Monday-Sunday, 2:00 p.m. - 5:00 p.m.
Café Claire	Oriental Residence	Monday-Sunday, 2:30 p.m.-5:30 p.m.

Terms and conditions for use of privileges:

- Privileges are valid from January 1 to December 31, 2024.
- Privileges are available for holders of Visa Signature cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Signature primary cardholders only.
- A minimum of 50,000 Baht accumulated spending with a Visa Signature card is required (payment on the same card number) at the date of privilege booking. The eligible spending transactions can be combined 60 days prior to the date of booking.
- Privilege booking can be made via [www.vthgservice.com](http://www.vthgservice.com) only.
- Reservations are required at least seven days in advance (excluding public holidays).
- Cardholders will get a confirmation email for the privilege booking and payment details within three business days after the booking is made. After making a payment, cardholders will get a "Booking Code" for privilege redemption at the merchant outlet.
- \*\*If cardholders fail to complete the payment as specified, Visa reserves the right to cancel the booking, and cardholders will need to make a new booking on a first-come, first-served basis.
- The booking confirmation is subject to verification based on the conditions set by card-issuing banks and availability.
- In case supporting documents are requested for verification, cardholders are required to submit those documents within three days; otherwise, Visa reserves the right to cancel the booking, and cardholders will have to make a new booking on a first-come, first-served basis.
- Privileges can be used only once per card number throughout the promotion period (from all participating merchants).
- Afternoon Tea set at a special price of 500 Baht is limited to 500 persons per month, on a first-come, first-served basis.
- Cancellation or booking changes must be made at least one day before the intended day at Tel. 02-9063026. In case of no show, one-time redemption is applied.
- Please present the "Booking Code" along with your Visa Signature card and national ID card on arrival to get the privilege at the merchant outlet.
- This privilege is available for cardholders using the services by themselves at the designated locations only.
- Cardholders may have accompanying guests. Any other consumption of food or beverages beyond the privilege set as well as the use of facilities and services are chargeable at published rates.

- For more information or booking confirmation (in case cardholders do not receive an email response), please call 02-9063026 on Monday-Friday from 9:00 a.m. to 5:00 p.m. or email [vthgservices@vathanagul.com](mailto:vthgservices@vathanagul.com).
- The details contained in promotional materials are subject to change. Please carefully check before use.
- Visa International (Thailand) reserves the right to cancel, amend, or add to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating merchants. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating merchants.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein.

## SPA PRIVILEGE

50% off Thai massage packages at participating spas

Period of privileges: January 1 to December 31, 2024

### Participating Merchants

Spas	Participating Branches	Packages
Oasis Spa	<ul style="list-style-type: none"> <li>• Sukhumvit 31</li> <li>• Thonglor 20</li> <li>• Pattaya (1 branch)</li> <li>• Chiang Mai (2 branches)</li> <li>• Phuket (3 branches)</li> </ul>	Thai massage or Oil massage 60 minutes (Full price: 1,590 Baht/person)
Let's Relax	<ul style="list-style-type: none"> <li>• Bangkok (11 branches)</li> <li>• Chiang Mai (3 branches)</li> <li>• Hua Hin (3 branches)</li> <li>• Krabi (2 branches)</li> <li>• Pattaya (4 branches)</li> <li>• Phuket (8 branches)</li> <li>• Trang (1 branch)</li> </ul>	Thai massage 90 minutes (Full price: 1,000 Baht/person)
Health Land	<ul style="list-style-type: none"> <li>• Bangkok (8 branches)</li> <li>• Chiang Mai (1 branch)</li> <li>• Pattaya (2 branches)</li> </ul>	Thai massage 120 minutes (Full price: 650 Baht/person)

Terms and conditions for use of privileges:

- Privileges are valid from January 1 to December 31, 2024.
- Privileges are available for holders of Visa Signature cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Signature primary cardholders only.

- A minimum of 50,000 Baht accumulated spending with a Visa Signature card is required (payment on the same card number) at the date of privilege booking. The eligible spending transactions can be combined 60 days prior to the date of booking.
- Privilege booking can be made via [www.vthgservice.com](http://www.vthgservice.com) only.
- Reservations are required at least seven days in advance (excluding public holidays).
- Cardholders will get a confirmation email for the privilege booking and payment details within three business days after the booking is made. After making a payment, cardholders will get a "Booking Code" for privilege redemption at the merchant outlet.  
\*\*If cardholders fail to complete the payment as specified, Visa reserves the right to cancel the booking, and cardholders will need to make a new booking on a first-come, first-served basis.
- The booking confirmation is subject to verification based on the conditions set by card-issuing banks and availability.
- In case supporting documents are requested for verification, cardholders are required to submit those documents within three days; otherwise, Visa reserves the right to cancel the booking, and cardholders will have to make a new booking on a first-come, first-served basis.
- Privileges can be used only once per card number throughout the promotion period (from all participating merchants in the Spa, Entertainment and Streaming Platform categories).
- Privileges are limited to the first 50 persons per month, on a first-come, first-served basis.
- Cancellation or booking changes must be made at least one day before the intended date at Tel. 02-9063026. In case of no show, one-time redemption is applied.
- Please present your Visa Signature card and national ID card on arrival to get the privilege at the merchant outlet.
- This privilege is available for cardholders using the services by themselves at the designated locations only.
- Cardholders may have accompanying guests. Any expenses for the use of facilities and services beyond the privilege set are chargeable at published rates.
- A smart casual dress code is required. No singlet, shorts, fitness attire, room slippers, sandals or flip-flops.
- For more information or booking confirmation (in case cardholders do not receive an email response), please call 02-9063026 on Monday-Friday from 9:00 a.m. to 5:00 p.m. or email [vthgservices@vathanagul.com](mailto:vthgservices@vathanagul.com).
- The details contained in promotional materials are subject to change. Please carefully check before use.
- Visa International (Thailand) reserves the right to cancel, amend, or add to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating merchants. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating merchants.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein.

## STREAMING PLATFORM PRIVILEGE

Redeeming Complimentary 6-month Viu Premium Package or Netflix Gift Card worth 500 Baht  
Period of privileges: January 1 to December 31, 2024

Terms and conditions for use of privileges:

- Privileges are valid from January 1 to December 31, 2024.
- Privileges are available for holders of Visa Signature cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Signature primary cardholders only.
- A minimum of 50,000 Baht accumulated spending with a Visa Signature card is required (payment on the same card number) at the date of privilege booking. The eligible spending transactions can be combined 60 days prior to the date of booking.
- Cardholders can choose to use the privilege for either the Viu or Netflix platform.
- "Viu Voucher Code" worth 714 Baht can be used for a 6-month Premium Package subscription.
- "Netflix Gift Card" worth 500 Baht can be used for payment of Netflix subscription or credit added to a Netflix account.
- Privilege booking can be made via [www.vthgservice.com](http://www.vthgservice.com) only.
- Privilege booking is required at least seven days in advance (excluding public holidays).
- Cardholders will get a confirmation email and "Discount Code" within three business days after reservation is made, subject to verification based on the conditions set by card-issuing banks.
- In case supporting documents are requested for verification, cardholders are required to submit those documents within three days; otherwise, Visa reserves the right to cancel the booking, and cardholders will have to make a new booking on a first-come, first-served basis.
- Privileges can be used only once per card number throughout the promotion period (from all participating merchants in the Streaming Platform, Entertainment and Spa categories).
- Privileges are limited to the first 150 persons per month, on a first-come, first-served basis.
- The "Voucher Code" is valid until December 31, 2024, and belongs to cardholders. Visa shall not be responsible for lost codes and will not be able to re-issue the code.
- For more information or booking confirmation (in case cardholders do not receive an email response), please call 02-9063026 on Monday-Friday from 9:00 a.m. to 5:00 p.m. or email [vthgservices@vathanagul.com](mailto:vthgservices@vathanagul.com).
- The details contained in promotional materials are subject to change. Please carefully check before use.
- Visa International (Thailand) reserves the right to cancel, amend, or add to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating merchants. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating merchants.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein.

Exclusive privileges are determined by KBank. In cases where the terms and conditions of exclusive privileges are cancelled, revised or altered, and/or in cases where exclusive privileges under those terms and conditions are cancelled, revised or altered, for whatever reason, KBank shall give prior notice via our website.

Valid only for holders of KBank THE WISDOM Card (primary) having maintained a six-month average of deposits/investments with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank, and at the amount as specified in the conditions of each exclusive privilege offered.

For more information, call  
THE WISDOM Contact Center, 02-8888899,  
24 hours a day.

