

Supplementary Applicant Information No. 2 (Supplementary Applicant must be 20 years of age or over.)

Applicant's Name in English

Name in Thai (if applicable) Mr. Mrs. Miss Date of Birth (D/M/Y) / / 19

ID/Passport No. Language Preference Thai English

Home Address

Address in Thai (if applicable) Postal Code

Home Phone Office Phone Mobile Phone

Relationship to Basic Cardmember

Please attach the copy of Supplementary Cards Applicant's ID

(A) To: American Express (Thai) Co., Ltd.

I and Supplementary Cardmembers (if any) warrant that the information in the application form is true and correct. By signing this application, I/we are asking you to open an American Express Credit Card Account in my name and to issue me/us an American Express Credit Card and Supplementary American Express Credit Card(s) to the person(s) named on this form. The American Express Credit Card issued shall be renewed and replaced until cancelled. I/We agree to be liable for all Charges on the Cards issued at my/our request. I/We agree to be bound by the conditions of Cardmembership accompanying each American Express Credit Card unless I/we cut the Card in half and return both halves to you. If either you or I cancel my account, all American Express Credit Cards issued on my account will be cancelled automatically. I/We authorize you to verify the information in this application and to receive and exchange information about me/us, including requesting information from credit information companies according to the Credit Information Business Act 2002 (B.E.2545) or other reference agencies. I/We understand that information provided by you to the credit information companies will be available to other organizations for the purpose of considering whether to grant, continue or revise the terms of credit facilities to me/us or any person for whom I/we am/are a surety ("credit decisioning"). I/We authorize you and your affiliates to contact these sources for information at any time, to use any information about me/us, including information from this application and from information received from credit information companies or other reference agencies for credit decisioning, marketing and administrative purposes and to share such information with each other. Information supplied in this application and information about my/our account may be disclosed confidentially to (i) other companies in the American Express group or its licensees worldwide including any party whose name or logo appears on the Card issued to me/us; (ii) reputable third parties employed by any of the American Express group to provide it with administrative services in connection with the operation of customer accounts and marketing of account services and (iii) your suppliers and to organizations who accept the Card in payment of goods and/or services purchased by me/us, in order to administer and service my/our account, process and collect charges on it and manage the benefits or insurance programs in which I/we are enrolled. In so far as applicable and permitted by law, I/we shall not withdraw any authorization given above regardless of whether my/our card application is approved or not.

(B) To: Credit Information Company

I and Supplementary Cardmembers (if any) hereby give my/our consent to the credit information company(ies) of which the Company is or will be a member (hereinafter referred to collectively as "Credit Information Company"), banks, financial institutions or other juristic persons who are members of the Credit Information Company, to disclose my/our private information and/or credit information and/or other information (collectively referred to as "Information") which I/we have with the Credit Information Company, banks, financial institution and other juristic persons who are members of the Credit Information Company at all times, notwithstanding that I/we may have closed the account(s) or cancelled the use of their services in relation to the account(s) or any of my/our Information provided that the Information disclosure will be for the benefit of the consideration of whether to grant, continue to grant or review the loans/credit facilities to me/us, or for other purposes as stated by law.

X _____ Date / /
 (_____) Signature of **Basic Card** Applicant (as in passport) for A & B

X _____ Date / /
 (_____) Signature of **Supplementary Card No. 2** Applicant (as in passport) for A & B

Details of Interest Rate, Penalty Charges, Fees, and Other Service Charges

- Interest Rate, Penalty Charges, Fees, and Other Service Charges**
 Interest Rate 15.99 % per annum
 Credit Usage Fee N/A
 Late Payment Fee (LPF) 18% per annum of Outstanding Balance
 Start Date of Interest Calculation Posting Date
- Minimum Repayment** 10% of total balance on monthly statement of account or Bht 500 whichever is greater
- Cash Advance** 3% of Amount Withdrawn
- Grace Payment Period** Up to 55 days after statement cut off date

Operating Fee:

5. Card Fees by Type	Joining Fee		Annual Fee	
	Basic	Supp.	Basic	Supp.
American Express Credit Card	N/A	N/A	1,800	1,200

- Payment Fee**
 Payment through ATM 15 Baht / Transaction
 Overcounter at Bank 15 Baht / Transaction
 Payment through Phone Banking 15 Baht / Transaction
 Payment through the internet 15 Baht / Transaction
 Direct Debit Free of charge
 Overcounter at American Express Free of charge
 Payment by Cheque or Money Order Free of charge
- Returned Cheque Fee** 200 Baht / Each returned cheque
- Card Replacement Fee** 200 Baht
- Statement Copy Fee** 50 Baht / Set
- Record of Charge Copy Fee**
 Domestic Charge 50 Baht / Transaction
 Oversea Charge 200 Baht / Transaction
- ATM PIN Replacement Fee** Free of charge
- Disputed Charge Fee** Free of charge
- Credit / Collection Administration Fee**
 Collection Agency / Contractor / Legal Account At Cost

Remarks: All Interest Rate, Penalty Charge, Fees, and Other Service Charges are exclusive of VAT

Balance Transfer

Account Name (As shown on your American Express Credit Card Statement) _____

ID/Passport No. _____ Date of Birth ____ / ____ /19 ____

Card Account No. **3 7 6 3** _____

✓ Yes! I request to transfer the outstanding balance from my other credit card(s) to my American Express Credit Card Account to enjoy the **introductory rate of 0% for 4 billing periods on the amount transferred** from the date of transfer.* After the introductory period, I understand that the normal interest rate will apply. Upon approval of my American Express Credit Card Application, please transfer the approved amount of the outstanding balance from my other credit card (below) to my American Express Credit Card Account. In case that Amex approve only partial amount of the requested outstanding balance transfer, I consent to Amex to transfer the said partial amount to my American Express Credit Card Account without my prior consent.

(1) Account Name (As shown on your other Credit Card Statement) _____

Credit Card No. _____ Other Credit Card Issuing Company _____

Type of Card Visa Master other _____ Transfer Amount Baht (Round down in Baht) _____ .00

(2) Account Name (As shown on your other Credit Card Statement) _____

Credit Card No. _____ Other Credit Card Issuing Company _____

Type of Card Visa Master other _____ Transfer Amount Baht (Round down in Baht) _____ .00

Please continue to make payments to the designated credit card issuing companies or banks until you receive confirmation that your account has been credited on a future statement. American Express will not be held liable for any overdue payment or interest incurred. We will charge interest on a daily basis at the prevailing monthly average rate on the amount transferred from the date that we approve your balance transfer request until the transferred amount is paid in full. We cannot accept transfers from credit cards in foreign currencies and from other American Express Cards, except for Cards issued by independent American Express Network Partners. You will not earn Membership Rewards points on the amount transferred. If your American Express Credit Card Account is not maintained in good standing at anytime, we may adjust the interest rate applied to Balance Transfers. We reserve the right to decline any transfer requests. The promotional interest rate applicable may differ depending on the specific Balance Transfer channel used. Payments to your Credit Card Accounts are applied first to transferred balances. The above is subject to our standard terms and conditions, which American Express (Thai) Co. Ltd reserves the right to change.

* This special privilege is available for first time request only and must apply within July 31, 2004
Please enclose your latest statement of account of your other credit card(s). Minimum transfer amount must be Baht 10,000.

X _____
 (_____)
Signature of Basic Card Applicant Date ____ / ____ / ____

For American Express Use Only

CP: [][][][][] MC: [][][][] - [] PC: []

Consent Letter to Disclose Credit Information

Date _____

By virtue of this letter, I, _____
 National ID No. _____
 Date of Birth (D/M/Y) _____

I have made this consent letter to American Express (Thai) Co., Ltd. (hereinafter called the "Company"), credit information company(ies) of which the Company is or will be a member (collectively referred to as the "Credit Information Company") with the following content.

I consent to the Company and other members of the Credit Information Company to use, store or collect my credit information and/or other relating information (collectively referred to as "Information") and to disclose the said Information from time to time to Credit Bureau, and allow the Credit Information Company to disclose my Information to their members from time to time. The said disclosures of the Credit Information Company and the usage of the Information must be in accordance with the requirements of the Credit Information Business Act 2002 (B.E.2545) as amended.

This consent letter shall have the effect to all my existing Information available at the Company, the Credit Information Company and their members prior to the date of this letter and shall continue to have the effect even after the closure, cancellation or stop servicing of my account with the Company. In addition, this consent shall be effective in relation to any Credit Information Company to which the Company becomes a member after the date of this consent.

X Signature _____
 (_____)
Owner of Information/Person giving Consent

