

Supplementary Applicant 2 Information (Supplementary Applicant must be 20 years of age or over.)

Applicant's Name in English (as written in Passport) _____

Name in Thai (if applicable) Mr. Mrs. Miss

ID/Passport No. (for non Thai Nationals) _____ Date of Birth (D/M/Y) / / 19

Relationship to Basic Card Applicant _____

Please attach the copy of Supplementary Card Applicant's ID or a copy of Passport for non Thai Nationals with the Applicant's signature certifying a true copy.

Declaration

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 Card Account in my name and to issue me/us an American Express Card and Supplementary American Express Card(s) to the person(s) named on this form. The American Express Card issued shall be renewed and replaced until cancelled. I/We agree that the American Express Cardmember shall be liable for all charges on the Card issued at my/our request. I/We agree that a Supplementary Cardmember shall be jointly and severally liable with the American Express Cardmember for all charges on such Supplementary Cardmember's Supplementary American Express Card. I/We agree to be bound by the conditions of Cardmembership accompanying each American Express 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 Card 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.

X _____ Date / /
 (_____) Signature of **Basic Card** Applicant (as shown in Passport)

X _____ Date / /
 (_____) Signature of **Supplementary Card 2** Applicant (as shown in Passport)

Please complete and sign the Consent Letter on the right-hand side. Failure to sign will result in American Express being unable to process your application.

IT-08/09

Consent Letter to Disclose Information
 (must be completed by the Basic Card Applicant)

Made at _____

Date / /

Basic Card Applicant's Full Name

ID Card/Passport Number (for non Thai Nationals)

Date of Birth (DD/MM/YY) / /19

I hereby agree and consent to the National Credit Bureau Co., Ltd. (the company) to disclose or to provide my information to American Express (Thai) Co., Ltd. which is member or service recipient of the company for the purposes of credit analysis, issuance of credit card according to my application for credit/credit card which was given to the Company as mentioned above, including to the purposes of credit review, credit agreement extension/credit card renewal, risk management and prevention pursuant to the Bank of Thailand's stipulations. I further agree that any duplication and any copy, photocopy, electronic data, or facsimile which have been made as a copy from this original consent letter by means of photocopying, image scanning, or recording in whatever forms shall be deemed as evidence of my consent with the same effect as its original.

X _____ **Grantor Signature** (Basic Card Applicant)
 (_____) Please print or use capital letters

Remark: Information which the company discloses to member or service recipient is one of the constituent for credit analysis of financial institutions but disclosure of such information is the right of information owner whether he/she will give it or not.

For American Express use only :
 X _____ **Witness** (American Express Staff)
 (_____) Please print or use capital letters

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

1. Interest Rate, Penalty Charges, Fees, and Other Service Charges

Interest Rate	N/A
Credit Usage Fee	N/A
Late Payment Fee	20% per annum of Outstanding Balance
Fees or Other Service Charges (Extended Payment Plan)	18% per annum of Extended Payment Plan Principal Amount
Start Date of Late Payment Fee Calculation	Statement Date

2. Minimum Repayment

N/A

3. Cash Withdrawal Fee⁽¹⁾⁽²⁾

3% of amount withdrawn

4. Grace Payment Period

N/A (No Interest on Charge Card)

5. Operating Fee (Baht per annum)⁽²⁾

Card Fees by Type	Joining Fee		Annual Fee	
	Basic	Supplementary	Basic	Supplementary
American Express Card	800	-	1,650	1,350
Gold Card	800	-	3,000	2,450
Frequent Traveler Option (add)	467.29	-	467.29	-

6. Payment Fee

Direct Debit	Free of charge
Payment by Cheque or Money Order	Free of charge
Over the Counter at American Express	Free of charge
Over the Counter and Electronic Payment Channels (ATM, Internet, Phone Banking) at the Participating Commercial Banks	

Participating Commercial Bank	Bangkok and Greater Bangkok area ⁽³⁾ / Upcountry area (Baht)			
	Counter	ATM	Internet	Phone
Bangkok Bank	15 / 30	15 / 30	15 / 30	15 / 30
Kasikorn Bank	15 / 50	15 / 25	15 / 25	15 / 25
Siam Commercial Bank	15 / 35	15 / 35	15 / 35	15 / 35
Bank of Ayudhya	15 / 30	10 / 20	10 / 20	10 / 20
United Overseas Bank	10 / 20	10 / 20	10 / 10	15 / 15

7. Card Replacement Fee

Free of charge

8. Request Fee for Statement⁽²⁾

23.37 Baht / Page

9. Request Fee for Record of Charge⁽²⁾

Domestic Charge	46.73 Baht / Transaction
Overseas Charge	186.92 Baht / Transaction

10. ATM PIN Replacement Fee

Free of charge

11. Disputed Charge Fee

Free of charge

12. Returned Cheque Fee⁽²⁾

200 Baht / Each returned cheque

13. Credit / Collection Administration Fee

Collection Agency / Contractor / Legal Account⁽⁴⁾
One time charge at 6.75% - 20% of debt

14. Fees related to payment to governmental agency

N/A

15. Currency Conversion Risk Factor⁽⁵⁾

2.5%

⁽¹⁾ For ATM withdrawals made outside Thailand, there may be an additional ATM fee charged by overseas ATM operators.

⁽²⁾ All Fees are excluding VAT.

⁽³⁾ Greater Bangkok area = Samutprakarn, Nonthaburi and Patumthani.

⁽⁴⁾ Credit or Collection Administration Fee will be shown in the dunning letter.

⁽⁵⁾ Included in applicable exchange rate.

Membership Rewards Enrollment

When you are an American Express or Gold Cardmember, you will be enrolled automatically in the Membership Rewards Program.

If you wish to enroll in the Membership Rewards Program "Frequent Traveler Option", please check the box.

I wish to enroll in the "Frequent Traveler Option", a special category of Membership Rewards. (When you enroll in the Frequent Traveler Option, a Joining Fee of Baht 467.29* and an Annual Fee of Baht 467.29* will be automatically charged to your American Express account).

When Basic Cardmember enrolls in other the Membership Rewards and/or the Frequent Traveler Option, Supplementary Cards already linked to your Basic Card account will be enrolled automatically into Membership Rewards and/or the Frequent Traveler Option Program Terms and Conditions. Supplementary Cardmembers cannot hold separate program membership.

By signing below, I understand that my enrollment is subject to the Membership Rewards and/or Frequent Traveler Option Program terms and conditions, which will be provided later.

*All fees are excluding VAT.

Date / /
(_____)

Signature of **Basic Card Applicant** (as shown in Passport)