

# AMERICAN EXPRESS® Corporate Card Employee Application

Joint and Several Liability Thailand



# The Corporate Card Employee Application (JS)

Please ensure all the application details are completed to speed up the application process and send to:

New Accounts, American Express (Thai) Company, Limited S.P. Building, 388 Phaholyothin Road, Bangkok 10400, Thailand. Tel: (662) 091 2800

| Personal Information  | Job Information                                 |
|---|---|
| Mr Mrs Miss Others  | Name of company as it should appear on the Card |
|   |   |
| Name in English as in Passport  |   |
|   | Name of Company                                 |
|   |   |
| Name in Thai (for Thai applicant)   | Employee I.D.                                   |
|   |   |
| Date of Birth (DD/MM/YY)  | Cost Centre                                     |
|   |   |
| Nationality   | Email Address                                   |
|   |   |
| Passport No. (non-Thai)   | Company Address                                 |
|   |   |
| Address for Thai Nationality<br>(National ID Card Address)                          |   |
|   |   |
|   | Postcode  |
|   |   |
| Postcode  | Years of Tenure Year(s)                         |
| Current Address<br>(If different from above, please provide document)               | Position  |
|   |   |
|   | Department                                      |
|   |   |
| Postcode  | Business Phone No. Ext                          |
| Address for non-Thai National   | Mobile Phone No.                                |
| Country of Nationality  |   |
| Current Address in Thailand<br>(if not available, please provide information below) |   |
|   | American Express Cardmember Experience          |
|   | American Express® Card                          |
|   | Former Current Never                            |
| Postcode  | A/C No.   |
| Current Address in Overseas<br>(Please provide document)                            |   |
|   |   |
|   | Billing Delivery Address                        |
|   |   |
| Postcode  | Current Address Company Address                 |
| Language Preference Thai English  |   |

AMEX 55555 5203880504 Corporate Account No.

# **DECLARATION BY APPLICANT**

#### Terminology

Company Card Account – account of the Company maintained by American Express.

Individual Corporate Card Account – account of the Individual Corporate Cardmember issued under the Company Card Account maintained by American Express.

I, the Individual Corporate Card applicant, hereby apply to you, American Express (Thai) Co, Ltd., for an American Express Corporate Card ("Corporate Card"). By signing below, I am asking you to open an Individual Corporate Card Account in my name under the Company Card Account and to issue a Corporate Card in my name.

I agree to use the Corporate Card only for business purposes of the Company.

#### I understand and agree that the Company will be jointly and severally liable for all charges made with the Corporate Card.

If either you or the Company cancels the Company Card Account or either you or I cancel my Individual Card Account, the Corporate Card issued in my name shall be cancelled automatically.

I authorise you and your affiliates to contact any sources for information (including, without limitation, the National Credit Bureau Co. Ltd.) at any time, to use any information about me, including information from this application and from consumer credit reports for credit decisioning and administrative purposes and to share such information with each other.

I, the Corporate Cardmember applicant, whose signature appears below, authorise my employer's nominated individuals to manage my (a) active American Express Corporate Card Account(s); or (b) where any payment remains outstanding, my closed American Express Corporate Card Account(s) (collectively, the "Subject Account(s)"), and to receive enquiries from American Express (Thai) Co., Ltd. or such other party as it may engage ("Collection Parties"), regarding the collection of outstanding payments owing by myself (if any) in relation to the Subject Account(s). As the Corporate Cardmember, I further consent to receive enquiries from the Collection Parties regarding any payment which remains outstanding in relation to the Subject Account(s).

As a result, I further request and authorise American Express (Thai) Co., Ltd., from time to time, in relation to the Subject Account(s), to (a) disclose to my employer's nominated individuals any and all details in relation to the Subject Account, and (b) comply with any and all of my employer's nominated individuals' maintenance and financial instructions including but not limited to, where applicable, change of address & telephone number, Card activation and account cancellation instructions.

I, the Corporate Cardmember, agree that any action performed by my employer's nominated individuals on my behalf within the scope of this Consent Form shall have full force and effect as if performed by me in all respect and I shall accept full responsibilities of such action.

The consent given pursuant to this Consent Form shall remain in full force and effect until American Express (Thai) Co., Ltd. receives and processes written notification from me that I have withdrawn it.

#### Warning!!

A late payment fee is applied for the American Express Corporate Card. Should the payment not be made in full or be delayed, you and/or the Company, depending on the type of liability, will be subject to a late payment fee. Please ensure you completely understand the product and the Terms and Conditions before signing the application.

To read full terms and conditions, please refer to http://gcpcms. americanexpress.com/th/forms

Signature of Applicant

PLEASE ENCLOSE THESE DOCUMENTS

- 1. Certified copy of ID card (both front and back for Thai) or Passport (non Thai)
- 2. Certified copy of Work Permit (non-Thai)
- Certified copy of the current address proof document issued within 3 months (Thai and non-Thai) e.g. Utility Bills, Lease Agreement, Driving License, ID card, House Registration
- 4. A full-face view photograph of yourself directly facing the camera with your ID document (the page that contains the ID photo)
- Please complete personal information in the boxes provided.
- Please do not use liquid paper or other erasable methods to erase any incorrect information on the application. Please cancel the portion of the information that is incorrect and sign against the cancellation. The correct information should then be provided next to the cancelled portion of the information.
- Do not make any correction to the printed statement or correct any contents under any circumstances.
- The signature on every document must be the same as signed on the application form.
- Your photograph with your ID document: Please face forward with a neutral facial expression and both eyes open in the photograph. Please hold your ID document (showing the ID photo) in one hand next to and without covering your face. Please ensure that the photograph captures the entire ID Card/ Passport
- Please blind or cross out the information about religion and/or blood type data, before surrendering/providing a copy of the Thai ID card to us and affix your signature at the place where the information is blinded and crossed out.

Date DD / MM / YYYY

# **DECLARATION BY COMPANY**

The company named in this application ("Company"), through the execution of this declaration by the duly authorised signatory(ies) whose name is set out below, hereby request the issuance of an American Express Corporate Card to an individual named in this application who is the employee of the Company. The Company hereby confirms that the information given in this application form is to the best of the Company's knowledge true and correct, and that the Company hereby confirms to be bound by the American Express Corporate Card Account agreement conditions, with respect to such Corporate Card Account.

Signature of Authorised Signatory with Company Stamp (if any) Name in Full

Position

Date

Signature of Authorised Signatory with Company Stamp (if any) Name in Full

Position

| Date |  |
|------|--|
|      |  |

## Data Protection and Use of Personal Information

#### A. Personal Information Processed by Us

We generally collect, use and/or disclose ("process" and "processing") your "Personal Information", which refers to the information pertaining to a person, which enables the identification of such person, whether directly or indirectly, but not including the information of the deceased persons in particular, in the ordinary course of our business. The example of the Personal Information is as follows:

| Category                                  | Example of the Personal Information  |  |
|---|--|--|
| Contact information                       | Full name, email address, telephone number, mobile number, address, and etc.   |  |
| Identification and background information | Passport number, identification card number,<br>employment details, information about your<br>background, and etc.   |  |
| Financial/credit<br>information           | Card number, name specified on the card, payment transactions, etc.  |  |
| Product/service-related<br>Information    | Any information, which is specified and/or<br>provided to Amex when applying for a product<br>or service, and during the use of our products<br>and services, etc.   |  |
| Sensitive Personal<br>Information         | <b>Criminal record</b> – it may be necessary for Amex<br>to process your criminal record when you apply<br>for and/or use our products and services.   |  |
|   | <b>Copy of Thai identification (ID) card</b> - In certain<br>circumstances, it may be necessary for Amex to<br>collect your Personal information that appears<br>on the copy of Thai ID Card, for specific<br>purposes, such as entering into a contract with<br>you or as part of the know-your-customer (KYC)<br>process.  |  |
|   | Your copy of Thai ID card may contain the<br>Personal Information in relation to religion and<br>blood type, which is considered as Sensitive<br>Personal Information under the PDPA.  |  |
|   | In this regard, Amex does not have an intention<br>to collect or process such Sensitive Personal<br>Information, which is appeared on the copy of<br>your Thai ID card, i.e., religion and/or blood<br>type. We therefore require you to omit, blind or<br>cross out the information about religion and/or<br>blood type data, before surrendering/providing<br>a copy of the Thai ID card to us and affix your<br>signature at the place where the information is<br>blinded or crossed out, unless the copy of the<br>Thai ID card is to be passed to local<br>authority(ies) as required by law or such<br>authority (ies), or the processing of the Thai ID<br>card no longer require the consent. |  |
|   | In the case where the full copy of the Thai ID<br>card is collected, whereby the Sensitive<br>Personal Information still appears on such Thai<br>ID card, we may, at any time, blind or cross out<br>the information about your religion and/or blood<br>type from such document in order to comply<br>with the PDPA that requires us to collect the<br>Personal Information to the extent that is<br>necessary and relevant for its business<br>operations.   |  |

#### **B.** The Collection of the Personal Information

In general, Amex collects your Personal Information directly from you when you apply to use our product or service, e.g., during the operation of your account, whereby your Personal Information may be provided by you via the application form.

In addition, in certain circumstances, your Personal Information may be collected through various means, as follows:

 (i) Your Personal Information is collected through third parties. Such third parties include but are not limited to other customers or business, including co-branded partners of companies within the worldwide American Express group of companies ("Amex Group companies") who have referred you to us;

(ii) Your Personal Information is publicly available;

You acknowledge that, in certain circumstances, your Personal Information can be processed without your consent, and that is permitted and conducted in accordance with the Personal Data Protection Act B.E. 2562 (2019) ("PDPA").

If we need to collect the Personal Information from the data subjects, who are minors (whose age is below 20 years and not legally married), incompetent and/or quasi-incompetent persons as defined under Thai laws, and the processing of the Personal Information of such person requires consent, Amex will not process such Personal Information until the valid consent from the data subject and/or the legal guardians (as the case may be) has been obtained.

If your Personal Information is required for entering into a contract with Amex, for performing our rights and duties under the agreement between you and Amex, and/or for the compliance with applicable law, if you refuse to provide such Personal Information required for said purposes, or where you request that we suspend our use of such Personal Information, (1) we may not be able to provide you the Card, products, or services that you require; (2) you may not be able to use your Card and/or any Amex's products and services; and/or (3) we may cancel the use of the Card and cease to provide any products/services.

If we will collect the Personal Information other than those proscribed in this Condition, we will inform you about the collection and/or the processing of the Personal Information and may request for your consent (if required), in accordance with the Terms and Conditions and the PDPA.

#### C. Purpose of Collection, Use or Disclosure

In general, we will process your Personal Information for the following purposes:

| Data Processing<br>Activities | Details   |  |
|-------------------------------|---|--|
| To enter into an              | Your Personal Information may be required to    |  |
| agreement or establish a      | be processed by Amex in order to take any step  |  |
| legal relationship            | to proceed with your request to enter into a    |  |
| between Amex and you          | contract with Amex. For example, when you       |  |
|                               | provide your Personal Information in the        |  |
|                               | application form, whereby Amex needs to         |  |
|                               | consider your Personal Information to consider  |  |
|                               | approving and issuing Card to you, and when     |  |
|                               | you apply for any Amex's products and services. |  |

| Data Processing<br>Activities   | Details  | Data Processing<br>Activities                         | Details   |
|---|--|---|---|
|   | Relevant Personal Information         • Contact information         • Identification and background information         • Financial and/or credit information         • Product/services-related information         • Sensitive Personal Information (i.e., criminal records and copy of Thai ID card)         Lawful basis         • Contractual necessity   | To conduct the KYC process                            | <ul> <li>When you enter into a transaction with Amex, e.g., when applying for a product or service, it is necessary for Amex to undertake the KYC process to identify and verify your identity. Amex is also obliged to ensure that your Personal Information is up-to-date.</li> <li>Relevant Personal Information         <ul> <li>Contact information</li> </ul> </li> </ul>   |
| To perform the rights<br>and comply with the<br>obligations under the<br>agreement between<br>you and Amex  | It is necessary for Amex to process your<br>Personal Information to perform rights and<br>obligations under the agreement between Amex<br>and you.<br>The examples of the processing activities are<br>as follows:   | Conduct marketing<br>activities                       | <ul> <li>Identification and background information</li> <li>Lawful basis         <ul> <li>Legal obligation</li> <li>Legitimate interest</li> </ul> </li> <li>AMEX may process your Personal Information to conduct advertising and marketing our</li> </ul>   |
|   | <ul> <li>Delivering our products and services to you, administration, service and operation of your Account;</li> <li>Conduct credit analysis and issuance of any Card;</li> <li>Managing the benefits and/or insurance programs in which you are enrolled.</li> <li>Relevant Personal Information <ul> <li>Contact information</li> <li>Identification and background information</li> <li>Financial and/or credit information</li> <li>Product/services-related information</li> </ul> </li> </ul>   |   | products and services, and those of our<br>third-party business partners.<br>We and other Amex Group companies may use<br>your Personal Information to identify goods and<br>services in which you may be interested; and<br>market offers to you (by mail, e-mail, telephone,<br>SMS, via the internet or using other electronic<br>means) in relation to such goods and services.<br>We may also, from time to time, contact you to<br>ensure that the information we hold about your<br>marketing preferences is up to date.               |
| Manage the operation of the business of Amex  | Lawful basis• Contractual obligationIt may be necessary and legitimate for us to<br>process your Personal Information for certain  |   | <ul> <li>Relevant Personal Information</li> <li>Contact information</li> <li>Identification and background information</li> <li>Product/services-related information</li> </ul>   |
| <ul> <li>Information are as follows:</li> <li>Processing and collecting Charge<br/>Card;</li> <li>Conducting data analytics, resear<br/>analysis;</li> <li>Improving our products and servi<br/>including but not limited to monitor<br/>recording telephone calls between<br/>and us;</li> <li>Managing risks relating to our bus<br/>including but not limited to credit<br/>risk and operational risk</li> <li>Actual or proposed purchase, sal<br/>merger or amalgamation or any o<br/>acquisition, disposal or financing<br/>Group companies or a portion of secompany or of any of the busines</li> </ul> | The examples of the processing of the Personal<br>Information are as follows:<br>• Processing and collecting Charges on your   |   | Lawful basis <ul> <li>Legitimate interest</li> <li>Consent</li> <li>(as the case may be)</li> </ul>   |
|   | <ul> <li>Conducting data analytics, research and analysis;</li> <li>Improving our products and services, including but not limited to monitoring and recording telephone calls between you and us;</li> <li>Managing risks relating to our business, including but not limited to credit risk, fraud risk and operational risk</li> <li>Actual or proposed purchase, sale, lease, merger or amalgamation or any other acquisition, disposal or financing of any Amex Group companies or a portion of such company or of any of the business or assets</li> </ul> | Comply with the<br>applicable laws and<br>regulations | Your Personal Information may be required to<br>be processed under the obligations and<br>requirements under the laws and regulations,<br>which are applicable to us (e.g., the PDPA, the<br>Anti-Money Laundering Act, the BOT's<br>regulations) and to comply with legal orders,<br>notices, law enforcement requests and other<br>laws.<br><b>Relevant Personal Information</b><br>• Contact information<br>• Identification and background information<br>• Product/services-related information<br>• Financial and/or credit information |
|   | of such company.<br><b>Relevant Personal Information</b><br>• Contact information<br>• Identification and background information<br>• Financial information<br>• Product/services related information  |   | <ul> <li>Any other information, which is required by<br/>the applicable law.</li> <li>Sensitive Personal Information</li> <li>Lawful basis</li> <li>Legal obligation</li> </ul>   |
|   | Lawful basis<br>• Legitimate interest  |   | • Explicit consent (for the processing of the Sensitive Personal Information, which could not rely on legal obligation)   |

| Data Processing<br>Activities                               | Details  |  |
|---|--|--|
| To establish, exercise,<br>comply or defend legal<br>claims | Your Personal Information may be processed as<br>part of the establishment, exercising,<br>compliance or defense of legal claims.  |  |
|   | <ul> <li>Relevant Personal Information</li> <li>Contact information</li> <li>Identification and background information</li> <li>Product/services-related information</li> <li>Financial information</li> <li>Any other information, which is required to establish, exercise, comply or defend legal claims</li> </ul> |  |
|   | <ul> <li>Lawful basis</li> <li>Legal claims (for the processing of the<br/>Sensitive Personal Information)</li> <li>Legitimate interest (for the processing of the<br/>Personal Information</li> </ul>   |  |

## **D. Updating Personal Information**

You acknowledge and agree that as long as you use our products and services, you will update us of any change to your Personal Information, and assist us to ensure that your Personal Information such as personal background details (e.g. job or business information) and/or latest financial information (e.g. credit references and bank details) remains correct, up-to-date, complete and not misleading, including responding to our request (which may be made from time to time) for your updated Personal Information.

#### **E. Third Party Consents**

Where you: (1) provide us with information relating to a third party (including authorized account managers); (2) refer a third party to us; or (3) where you purchase goods and/or services on behalf of a third party, you confirm that you have informed that third party in relation to the processing of the Personal Information, as explained in this Privacy Policy, and obtained all necessary valid and enforceable consent (if required) in accordance with applicable laws (including the PDPA) from that third party to the disclosure to us and/or processing of his or her Personal Information by us and the other parties, which may receive the Personal Information.

#### F. Electronic or Telephone Communication

If you contact us by any electronic means, we may record the telephone number or internet protocol address, associated with that means of contacting us at the time. We may also monitor and/or record telephone calls between us to assure the quality of our customer service.

#### **G. Disclosure of Personal Information**

Your Personal Information may be disclosed to third parties for the purposes specified in the Terms and Conditions. Such third parties include the followings:

- (a) Amex Group companies;
- (b) any party whose name or logo appears on the Card issued to you;

- (c) third parties who process transactions submitted by Service Establishments on the American Express network where you use the Card worldwide;
- (d) processors and suppliers we or any other Amex Group companies may engage;
- (e) the providers of services and benefits associated with your Account;
- (f) consumer credit bureaus, credit information companies, consumer reference agencies, collection agencies and lawyers;
- (g) parties (including Service Establishments) who accept the Card in payment for goods and/or services purchased by you;
- (h) parties who distribute the Card;
- co-branded partner of Amex set out in the Terms and Conditions governing use of your Account;
- (j) banks, financial institutions, government agencies, statutory boards or authorities in Thailand or elsewhere;
- (k) anyone to whom we may transfer contractual rights;
- any other party approved by you or to whom we consider it in our interests to make such disclosure; and/or
- (m) government agencies, regulators, courts, and officials.

#### H. International Transfer of Data

Personal Information may be processed in, accessed in or disclosed to countries outside Thailand for the purposes specified in the Terms and Conditions.

You agree that we may transfer of your Personal Information outside Thailand to jurisdictions that may not protect your Personal Information to the standards under the PDPA. In any cases, we will take appropriate steps to ensure that your Personal Information will be protected, in accordance with the PDPA.

#### **I. Retention Period**

We keep Personal Information for the purposes described in the Terms and Conditions for as long as it is necessary for our business or legal purposes, and as you have a legal relationship with us, and we will continue to keep your Personal Information for an additional period of 11 years after termination of your Account or the last contact between AMEX and you, unless otherwise required or permitted by applicable law.

#### J. Your Rights

You are entitled at any time, subject to conditions and restrictions prescribed in the PDPA, to:

- (a) withdraw your consent to the processing of your Personal Information, unless there is a restriction of the withdrawal of consent by law or the contract that benefits you;
- (b) request the access to and/or obtain a copy of information held by us about you or your Account or the disclosure of details on how your Personal Information may be collected without your consent;
- (c) request the sending or transferring of your Personal Information in machine readable formats to other parties when it can be done by automatic means, or request to directly obtain your Personal Information in such format that we send or transfer to other parties, unless it is impossible to do so due to technical constraints;

- (d) object to the processing of your Personal Information under such circumstances as set out in the PDPA;
- (e) request the destruction or anonymization of your Personal Information under such circumstances as set out in the PDPA;
- (f) request the suspension of use of your Personal Information under such circumstances as set out in the PDPA;
- (g) request that we ensure your Personal Information remains correct, up-to-date, complete and not misleading; and
- (h) file a complaint to the competent authority, if we, our employees, or contractors breach or violate the PDPA or other notifications issued in accordance with the PDPA.

You agree that we may impose a reasonable charge to cover the costs of complying with the requests (b) and (c) above. Please make such requests in writing to our Data Protection Officer, whose details are set out in section K (Data Protection Officer) under this Condition.

#### K. Contact details

#### American Express (Thai) Company Limited

Address: S.P. Building, 388 Phaholyothin Road, Samsennai, Phayathai, Bangkok 10400, Thailand.

#### **Data Protection Officer (DPO)**

If you have any questions in respect to the processing of your Personal Information or wish to exercise your data subject's rights, please contact our DPO in writing at: Data Protection Officer, American Express (Thai) Company, Limited, The Data Privacy Office, Alternatively, please contact our Customer Care Professionals at the number specified at the back of your Card for further communication with our DPO.

By signing below, I hereby accept and provide my consent for any collection, use and disclosure of Personal Information in accordance with the above.

Signature of Applicant

Date DD / MM / YYYY

#### **Complaint/Feedback Channel**

If you are not satisfied with any aspect of our services, you can tell us about your concerns or make a complaint by contacting our Customer Service at 0 2091 2772 or contact Financial Consumer Protection Center (FCC), a unit of Bank of Thailand, Tel: 1213, Fax: 0 2283 6151, Email: fcc@bot.or.th

# AMERICAN EXPRESS (THAI) CO., LTD. DETAILS OF INTEREST RATE, PENALTY CHARGE, FEES AND OTHER SERVICE CHARGES

| American Express® Corporate Card                                 |  |                     |                |                       |
|--|--|---------------------|----------------|-----------------------|
| 1. Interest Rate, Penalty Charge, Fees and Other Service Charges | -  | porate Garu         |                |                       |
| Interest Rate  | NZA  |                     |                |                       |
|  |  | N/A                 |                |                       |
| Credit Usage Fee   |  | ,                   |                |                       |
| Late Payment Fee   |  | 16% per annum of Ou |                |                       |
| Fees or Other Service Charges (Extended Payment Plan)            | N/A  |                     |                |                       |
| Start Date of Interest and Credit Usage Fee or Late Payment Fee  | Statement Date   |                     |                |                       |
| 2. Minimum Repayment   | N/A  |                     |                |                       |
| 3. Cash Withdrawal Fee <sup>(1)(2)</sup>                         |  | 3% of Amount        |                |                       |
| 4. Grace Payment Period  |  | N/A (No Interest or |                |                       |
| Operating Fee  | · · · · · · · · · · · · · · · · · · ·  | Card (Green)        | •              | e Card (Gold)         |
|  | Ba   | isic                | B              | asic                  |
| 5. Card Fees by Type <sup>(2)</sup>                              |  |                     |                |                       |
| Joining Fee (one time):  |  |                     |                |                       |
| Urgent New Fee   | N/A  |                     |                |                       |
| Annual Fee (per annum):  |  |                     |                |                       |
| Cardmembership   | 449.53 -   | - 1,649.53          | 1,249.53       | 3 - 2,449.53          |
| 6. Payment Fee (VAT Inclusive)                                   |  |                     |                |                       |
| Direct Debit   | Free of charge   |                     |                |                       |
| Over the Counter at American Express                             | Free of charge   |                     |                |                       |
| Payment by Cheque or Money Order                                 | Free of charge   |                     |                |                       |
| Over the Counter and Electronic Payment Channels (ATM,           | Bangkok and Greater Bangkok area <sup>(3)</sup> /Upcountry area (Baht per transaction) |                     |                |                       |
| Internet, Phone Banking) at the Participating Commercial Banks   | Counter  | ATM                 | Internet       | Phone                 |
| Bangkok Bank   | 15/30  | 15/30               | Free of Charge | 15/25                 |
| Kasikorn Bank  | 15/50  | 15/25               | Free of Charge | 15/25                 |
| Siam Commercial Bank   | Service not available  | 15/35               | Free of Charge | Service not available |
| Bank of Ayudhya  | 15/30  | 10/20               | Free of Charge | 10/20                 |
| United Overseas Bank   | 15/20  | 10/20               | Free of Charge | Service not available |
| 7. Card Replacement Fee <sup>(2)</sup>                           | Free of charge   |                     |                |                       |
| 8. Request Fee for Statement <sup>(2)</sup>                      | 23.37 Baht/Page  |                     |                |                       |
| 9. ATM PIN Replacement Fee <sup>(2)</sup>                        | Free of charge   |                     |                |                       |
| 10. Disputed Charge Fee <sup>(2)</sup>                           | Free of charge   |                     |                |                       |
| 11. Returned Cheque Fee <sup>(2)</sup>                           | 200 Baht/Each returned cheque  |                     |                |                       |
| 12. Credit/Collection Administration Fee                         | Free of charge   |                     |                |                       |
| 13. Fees related to payment to governmental agency               | N/A  |                     |                |                       |
| 14. Currency Conversion Risk Factor <sup>(4)</sup>               | 2.5%   |                     |                |                       |

Remarks - N/A is "Not Applicable"

<sup>(1)</sup> For ATM withdrawals, this is only available locally (Inside Thailand).

(2) All Fees are excluding VAT

<sup>(3)</sup> Greater Bangkok areas = Samutprakarn, Nonthaburi and Patumthani

(4) Spending in foreign currency: If you make a charge in a currency other than Thai Baht, that charge will be converted into Thai Baht. The conversion will take place on the date the charge is processed by overseas American Express, which may not be the same date on which you made your charge as it depends on when the charge was submitted to American Express. If the charge is not in US Dollars, the conversion will be made through US Dollars, by converting the charge amount into US Dollars and then by converting the US Dollars amount into Thai Baht. If the charge is in US Dollar, it will be converted directly into Thai Baht.

You understand and agree that the overseas American Express treasury system will use a conversion rate based on interbank rates that it selects from customary industry sources on the business day prior to the processing date, increased by a Currency Conversion Risk Factor assessment on such charges. If charges are converted by the third parties prior to being submitted to American Express, any conversions made by those third parties will be at rates selected by them.

To check the preliminary exchange rates for reference, please visit www.americanexpress.co.th or contact Customer Service Department.

| (LETTER OF CONSENT TO DISCLOSE INFORMATION)  |  |  |  |
|--|--|--|--|
| Made at:   |  |  |  |
| Date:  |  |  |  |
| Mr Mrs Miss Others   |  |  |  |
| First Name   |  |  |  |
| Last Name  |  |  |  |
| Identification (for Thai applicant)/Passport number (for non-Thai national)  |  |  |  |
| I hereby agree and consent to the National Credit Bureau Co., Ltd. ("the company") to disclose or to provide<br>my information to American Express (Thai) Co., Ltd. which is a member or service recipient of the Company<br>for the purposes of credit analysis, issurance of credit card according to my application for credit/credit card<br>which was given to American Express (Thai) Co., Ltd. as mentioned above, including to the purposes of credit<br>review, credit agreement extension/credit card renewal, risk management and prevention pursuant to the<br>Bank of Thailand's stipulations. I further agree that any duplication and any copy, photocopy, electronic data,<br>or facsimile which have been made as a copy from this original consent letter by means of photocopying, image<br>scanning, or recording in whatever forms shall be deemed as evidence of my consent with the same effect<br>as its original. |  |  |  |
| I hereby affix my signature:   |  |  |  |
| ()   | Signature of Consent Grantor<br>Name in English<br>(Please print or use Capital letters) |  |  |
| Remark: Information which the Company discloses to a member or service recipient is one of the constituents for credit analysis of financial institutions but disclosure of such information is right of information owner, whether he/she will give it or not.  |  |  |  |
| For American Express use only:   |  |  |  |
|  | Signature of Witness<br>(American Express Staff)   |  |  |
|  | Name in English<br>(Please print or use Capital letters)                                 |  |  |

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