



American Express® Credit Card Application Form

American Express Card member Experience

Have you ever been an American Express Card member?

- None
 Former
 Present

Please indicate Account No.

| | | | | | | | | | | | | | | |
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Your Personal Details (Basic Card Applicant must be 20 years of age or over)

Name in English as written in Passport/ID (maximum 24 characters including spaces)

Mr.
 Mrs.
 Miss

| | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
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Name in Thai (if applicable)

ID Card/Passport Number

| | | | | | | | | | | | | | | | | | | |
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Date of Birth

| | | | | | | | | | |
|--|--|---|--|--|---|--|--|--|--|
| | | / | | | / | | | | |
|--|--|---|--|--|---|--|--|--|--|

Home Phone

Mobile Phone

E-mail Address

From time to time, American Express (Thai) Co., Ltd. may send you marketing communications. Please tick the box below if you do not wish to receive any marketing communications from American Express (Thai) Co., Ltd.

- I do not wish to receive any marketing communications from American Express (Thai) Co., Ltd.

You may at any time update your preference whether to receive marketing communications by:

- contacting our Customer Care Professional at the telephone number on the back of your card; or
- logging into your account at www.americanexpress.com/thailand/en

For Thai National Only

Please select one option:

National ID Card Address

House Registration Address (Please provide document)

Address

Postal Code

Current Address (if different from above)

Postal Code

For Expat Only

Country of Nationality

Current Address in Thailand (if not available, please provide information below)

Postal Code

Current Address in Overseas

Postal Code

Language Preference

- Thai English

Card Delivery Address

- Current Address Office

Billing Address

- Current Address Office

Employment Details (Minimum Annual Income: Baht 360,000)

Company Name

Length of Employment

Office Address

Postal Code

Office Phone

Occupation

Position

Nature of Business

Gross Annual Income (Baht)

Have you ever been employed by the government ?

No

Yes Agency Name Position Time of cessation (Month and Year)

Financial Information (Please fill in details of your Bank Account)

Bank Name

Branch

Account No.

Account Type

Supplementary Card Applicant Details

Name in English as written in Passport/ID (maximum 24 characters including spaces)

Mr. Mrs. Miss

Name in Thai (if applicable)

ID Card/Passport Number Date of Birth / /

Home Phone Mobile Phone E-mail Address

Relationship to Basic Card Applicant

For Thai National Only

Please select one option: National ID Card Address House Registration Address (Please provide document)

Address

Postal Code

Current Address (if different from above)

Postal Code

For Expat Only

Country of Nationality

Current Address in Thailand (if not available, please provide information below)

Postal Code

Current Address in Overseas

Postal Code

Employment Details

Company Name Length of Employment

Office Address

Postal Code

Office Phone

Occupation

Position Nature of Business Gross Annual Income (Baht)

Have you ever been employed by the government ?

No

Yes Agency Name Position Time of cessation (Month and Year)

Terms and Conditions

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

I and Supplementary Card members (if any) warrant that the information in the application form is true and correct. By signing this application, I/we am/are asking you to open a American Express Credit Card account in my name and to issue me/us a 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 that the American Express Credit Card member shall be liable for all charges on the Card issued at my/our request. I/We agree that a Supplementary Card member shall be jointly and severally liable with the American Express Credit Card member for all charges on such Supplementary American Express Credit Card. I/We agree to be bound by the conditions of Card membership 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 from 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 and administrative purposes with regard to the Card and to share such information with each other.

Important: By affixing my signature below, I hereby accept all the terms and conditions of the American Express Credit Card issued by American Express (Thai) Co.,Ltd., including the terms and conditions stated in this application and those set out at https://bit.ly/amexgoldcreditcard_tc ("Terms and Conditions").

Warning!! An interest is applied for Credit Card. Should the payment not be made in full or be delayed, the interest and fee will be charged. Please ensure you completely understand the product and the Terms and Conditions before signing the application.

① Signature of **Basic Card** Applicant

X

Date DD / MM / YYYY

(_____)

Signature of **Supplementary Card** Applicant

X

Date DD / MM / YYYY

(_____)

Where the Supplementary Card Applicant is less than 20 years of age at the date of this application, the application form shall be signed by the legal guardian or parent of the Supplementary Card Applicant.

Signed by _____ Date DD / MM / YYYY
(Name of legal guardian or parent)

In the capacity as legal guardian or parent of _____
(Name of minor)

Please submit the following documents, certified as true and correct copy by the legal guardian or parent of the Supplementary Card Applicant, proving the relationship between legal guardian/parent and Supplementary Card Applicant:

- House Registration or Child Custody Certificate (Por Kor14)

Made at _____

Mr./Mrs./Ms. _____

ID Card/Passport Number (for non-Thai Nationals) _____ Date DD / MM / YYYY

I consent to American Express (Thai) Co., Ltd. ("American Express") which is a member of the Credit Bureau Company, using my information received from the Credit Bureau Company as one of the factors to prepare a credit model in accordance with the laws of Credit Information Business only. Such information includes but is not limited to the information which will not enable myself to be identified and other information which would enable myself to be identified such as my name, surname, and identification number. In this regard, I further agree that any counterpart and any copy, photocopy, electronic information, or facsimile which has been made as a copy of this original consent letter by means of photocopying, image scanning, or recording in whichever forms shall be deemed as evidence of my consent and shall have the same effect as its original. I acknowledge that I shall have the right to consent or refuse to consent to American Express using my information for preparation of the credit model and have the right to request to terminate any consent previously given by myself at any time.

② **Grantor Signature** (Basic Card Applicant)

 _____
 (_____ First and Last Name - please print or use capital letters)

For American Express use only:

_____ Witness (American Express Staff)
 (_____ First and Last Name - please print or use capital letters)


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

Made at _____ Date / /

Basic Card Applicant's Full Name _____ Date of Birth / /

ID Card/Passport Number (for non-Thai Nationals)

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 American Express (Thai) Co., Ltd. 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.

③  _____
Grantor Signature
 (Basic Card Applicant)

 (_____ First and Last Name please print or use capital letters)

For American Express use only:

_____ **Witness**
 (American Express Staff)

 (_____ First and Last Name 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.

Consent for Disclose of Information for Marketing Purposes

I acknowledge that my consent for disclosure of my information for marketing purposes mentioned below in this section does not affect your review and approval of my application. Information supplied in this application and information about my account may be disclosed confidentially to the following parties (“Third Parties”) for their purposes of advertising, marketing and offering for sale to me of their products and services, including their promotional incentives and other relevant offers:

- Chubb Samaggi Insurance Public Company Limited
- Chubb Life Assurance Public Company Limited
- Siam Liberty Insurance Broker Company Limited
- Prudential Life Assurance (Thailand) Public Company Limited
- IRM Company Limited

Please indicate below whether you consent to us disclosing your information to the Third Parties for their marketing purposes:

- I AGREE to the disclosure of information supplied in this application form and information about the account to the Third Parties for the above-mentioned marketing purposes and I wish to receive marketing communications from these Third Parties.
- I DO NOT AGREE to the disclosure of information supplied in this application form and information about the account to the Third Parties for the above-mentioned marketing purposes and I do not wish to receive any marketing communications from these Third Parties.

④ Signature of **Basic Card** Applicant

X

Date DD / MM / YYYY

(_____)

I acknowledge that I may at any time withdraw my consent given above by logging in to Your Account at <https://www.americanexpress.com/thailand/en/> to opt out from insurance product marketing communications, or calling the Customer Care Professional at the telephone number on the back of my card.

Data Protection and Use of Personal Data

1. Collection of Personal Information

You consent to us collecting during the operation of your Account any information about you that is: (1) provided by you at our request via the application form or otherwise; (2) received from third parties; (3) publicly available; or (4) derived from the information collected by us pursuant to (1) to (3) (“Personal Information”). Such third parties include but are not limited to other customers or business (including co-branded) partners of Amex Group companies who have referred you to us. Such Personal Information includes but is not limited to your: (a) name; (b) identification or passport number; (c) address; (d) contact numbers; (e) email address; (f) employment details; (g) financial information; (h) credit information; and (i) criminal records.

You acknowledge that some of your Personal Information may be collected without your consent in accordance with the Personal Data Protection Act B.E. 2562 (2019) (“PDPA”).

If you do not consent to our collection, use or disclosure of your Personal Information, which is pursuant to these Terms and Conditions and necessary for the provision of our products or services, or where you request that we suspend our use of your Personal Information necessary for the provision of our products or services: (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 (3) we may cancel the use of the Card.

2. Disclosure of Personal Information

You consent to the disclosure of Personal Information that you have provided us to: (a) companies within the worldwide American Express group of companies (“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; (i) 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; and/or (l) any other party approved by you or to whom we consider it in our interests to make such disclosure.

3. Purpose of Collection, Use or Disclosure

You consent to the collection, use or disclosure of Personal Information, including information aggregated or combined with other information, such as your identity and transaction pattern data, for any of the following purposes: (a) conducting KYC checks, credit analysis and issuance of any Card; (b) delivering our products and services to you, including but not limited to the management, administration, service and operation of your Account; (c) improving our products and services, including but not limited to monitoring telephone calls between you and us; (d) conducting data analytics, research and analysis; (e) processing and collecting Charges on your Card; (f) managing the benefits and/or insurance programs in which you are enrolled; (g) advertising and marketing our products and services, and those of our third party business partners; (h) managing risks relating to our business, including credit risk, fraud risk and operational risk; (i) 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 of such company; and (j) complying with legal or regulatory requirements.

You agree that your Personal Information may also be collected, used or disclosed for other purposes: (1) for which you give your specific permission; (2) as required by law; or (3) permitted under the terms of the PDPA.

4. Updating Personal Information

You acknowledge and agree that during the life of your Card membership, you will update American Express of any change to your Personal Information, and assist American Express 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 American Express' request (which may be made from time to time) for your updated Personal Information.

5. Supplementary Card Members

Where we have been asked to issue a Supplementary Card: (a) you consent to us disclosing to the Supplementary Card Member details about the status of your Account including but not limited to details of transactions, the outstanding balance and details of any overdue payments; (b) you consent to the Supplementary Card Member providing us with Personal Information about you for additional identity authentication purposes, to register for on-line services and to access enhanced and new services; and (c) Supplementary Card Members will not be permitted to change any of your Personal Information without your express consent.

6. Third Party Consents

Where you: (1) provide us with information relating to a third party (including Supplementary Card Members and 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 and obtained all necessary consent in accordance with applicable laws (including the PDPA) from that third party to the disclosure to us and/or processing of his or her information by us and such other parties set out in section 2 (Disclosure of Personal Information) above.

In respect of Supplementary Card Members, this may include the use of his or her details for marketing purposes or disclosure for the purpose of credit investigation as set out in the Terms and Conditions.

7. Marketing

We and other Amex Group companies may use your Personal Information to identify goods and services in which you may be interested; and market offers to you (by mail, e-mail, telephone, SMS, via the internet or using other electronic means) in relation to such goods and services. You agree that your consent will remain in place until you withdraw it or you cease being a Cardmember.

You may at any time opt out of such marketing offers by: (1) contacting our Customer Care Professional at the telephone number on the back of your card; or (2) logging into your Account at www.americanexpress.com/thailand/en to update your privacy preferences.

We may also, from time to time, contact you to ensure that the information we hold about your marketing preferences is up to date.

8. 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.

9. International Transfer of Data

Personal Information may be processed in, accessed in or disclosed to countries outside Thailand for the purposes set out in section 3 (Purpose of Collection, Use or Disclosure) above.

You agree to the transfer of your Personal Information outside Thailand to jurisdictions that may not protect your Personal Information to the standards under the PDPA. We will take appropriate steps to ensure the same level of protection for your Personal Information in other jurisdictions outside Thailand.

10. Retention and Destruction of Information

We keep Personal Information for the purposes described in section 3 (Purpose of Collection, Use or Disclosure) for as long as is appropriate for our business or legal purposes, which is the life of your Card membership plus 11 years after termination of your Account, unless otherwise required by applicable law.

11. Your Rights

You are entitled at any time, subject to the PDPA, to: (a) withdraw your consent to the collection, use or disclosure 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 transfer of your Personal Information in machine readable formats to other parties; (d) object to the collection, use or disclosure 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 if we reject your request, we will in accordance with Section 39 of the PDPA make a record of your request and reasons for rejecting your request; and (h) file a complaint if we, our employees, or contractors breach or violate the PDPA or other notifications issued in accordance with the PDPA.

You agree that Amex 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 the Data Privacy Officer, whose details are set out in section 12 (Data Privacy Officer) below.

12. Data Privacy Officer

If you have any requests set out in section 11 (Your Rights) above, please contact our Data Privacy Officer in writing at: Data Privacy Officer, American Express (Thai) Company, Limited, The Data Privacy Office, S.P. Building, 388 Phaholyothin Road, Samsennai, Phayathai, Bangkok 10400, Thailand

13. Consent Withdrawal

If you do not wish for us to continue collecting, using or disclosing your Personal Information, you may withdraw your consent by making your request in writing to our Data Privacy Officer.

Please note that your request to withdraw consent for us to collect, use or disclose your Personal Information in accordance with this Terms and Conditions necessary for the provision of our products and services may impact your use of products and services as mentioned in Condition 1 above.

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

⑤ Signature of **Basic Card** Applicant



Date DD / MM / YYYY

(_____)

Signature of **Supplementary Card** Applicant



Date DD / MM / YYYY

(_____)

Mandatory Documents Requirement

Please certify true copies on every document submitted and the signature must be the same as signed on the application form. **(If an amendment is required, please cross the incorrect word and sign. Do not use correction fluid.)** Documents submitted will not be returned. American Express reserves the right of final approval for Card membership.

For Company Employee/Government Officer/State Enterprise Officer:

- A copy of ID Card for Basic and Supplementary Card Applicants or a copy of valid Passport with Visa and Work Permit for foreign applicant working in Thailand – All pages that show your information
- A copy of the current address proof document. e.g. Utility Bills (issued not more than 3 months), Lease agreement, ID Card, House Registration
- Your latest payroll slip or employment letter
- Your last three (3) months of bank statements (Salary account)

For Self-employed/Business Owner:

- A copy of ID Card for Basic and Supplementary Card Applicants or a copy of valid Passport with Visa and Work Permit for foreign applicant working in Thailand – All pages that show your information
- A copy of the current address proof document. e.g. Utility Bills (issued not more than 3 months), Lease agreement, ID Card, House Registration
- Business Registration Certificate at least 1 year of Business Operation and is issued no later than 3 months from the date of application
- Shareholder list issued not more than six (6) months ago
- Your last six (6) months of personal and company bank statements (Main business account)

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

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

| | |
|--|---------------------------------|
| Interest Rate For Purchase of Goods and Services and Credit Usage Fee | 12.99% per annum |
| Interest Rate For Cash Advance and Credit Usage Fee | 16% per annum |
| Late Payment Fee | N/A |
| Start Date of Interest and Credit Usage Fee or Late Payment Fee ⁽¹⁾ | Posting Date / Transaction Date |

2. Minimum Repayment

5% of total balance on monthly statement of account

3. Cash Withdrawal Fee^{(2) (3)}

3% of amount withdrawn

4. Grace Payment Period⁽⁴⁾

Up to 55 days after statement cut off date

5. Card Fees by Type⁽³⁾

| Card Type | Joining Fee (one time) | | Annual Fee (Baht per annum) | |
|---|------------------------|---------------|-----------------------------|---|
| | Basic | Supplementary | Basic | Supplementary |
| American Express Credit Card membership | N/A | N/A | 1,800 | Free for 1st and 2nd Supplementary Cards, 1,200 for 3rd Supplementary Card onwards. |

6. Payment Fee (VAT Inclusive)

| | |
|---|----------------|
| 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 ⁽⁶⁾ (Baht / transaction) | | | | Upcountry area (Baht / transaction) | | | |
|-------------------------------|--|-----|--------------------------|-----------------------|-------------------------------------|-----|--------------------------|-----------------------|
| | Counter | ATM | Online (Mobile/Internet) | Phone Banking | Counter | ATM | Online (Mobile/Internet) | Phone Banking |
| Bangkok Bank | 15 | 15 | Free of charge | 15 | 30 | 30 | Free of charge | 30 |
| Kasikorn Bank | 15 | 15 | Free of charge | 15 | 50 | 25 | Free of charge | 25 |
| Siam Commercial Bank | Service not available | 15 | Free of charge | Service not available | Service not available | 35 | Free of charge | Service not available |
| Bank of Ayudhya | 15 | 10 | Free of charge | 10 | 30 | 20 | Free of charge | 20 |
| United Overseas Bank | 10 | 10 | Free of charge | Service not available | 20 | 20 | Free of charge | Service not available |

7. Card Replacement Fee

Free of charge

11. Disputed Charge Fee

Free of charge

8. Request Fee for Statement⁽³⁾

46.73 Baht / Set

12. Returned Cheque Fee⁽³⁾

200 Baht / Each returned cheque

9. Request Fee for Record of Charge⁽³⁾

Domestic Charge 46.73 Baht / Transaction

Overseas Charge 186.92 Baht / Transaction

13. Collection Fee

N/A

14. Fees related to payment to governmental agency

N/A

15. Currency Conversion Risk Factor⁽⁶⁾

2.5%

10. ATM PIN Replacement Fee

Free of charge

(1) For Purchases of Goods and Services, the start date will be from the Posting Date. For Cash Advance, the start date will be from the Transaction Date.

(2) For ATM withdrawals there may be an additional ATM fee charged by local and overseas ATM Operators.

(3) All fees are subject to VAT.

(4) This 55 days repayment period consists of the 30 days Statement Period, plus an additional 25 days. Please refer to your statement of Account for the payment due date.

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

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

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 of 2.5% 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.com/thailand or contact Customer Care Professional.



American Express (Thai) Co., Ltd.

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www.americanexpress.com/thailand