

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 am/are asking you to open an American Express Gold Card account in my name and to issue me/us an American Express Gold Card and Supplementary American Express Gold Card(s) to the person(s) named on this form. The American Express Gold Card issued shall be renewed and replaced until cancelled. I/We agree that the American Express Gold 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 Gold Cardmember for all charges on such Supplementary American Express Gold Card. I/We agree to be bound by the conditions of Cardmembership accompanying each American Express Gold 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 Gold 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. 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 account services such as delivery of reward, printing of statement of account, collection process, and etc.; 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 am/are enrolled. You and your affiliates may use information provided by me/us in this application for advertising and marketing to me/us of your products and services. You may not use or provide my/our information to any third party for marketing purposes without my/our consent and will remove my/our name from any such list if I/we request you to. 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.

Important: By affixing my signature below, I hereby accept all the Terms and Conditions of the American Express Gold Card issued by American Express (Thai) Co.,Ltd., including the Terms and Conditions stated in this application.

Warning!!

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

①

X

(_____)

Signature of **Basic Card** Applicant

Date / /

X

(_____)

Signature of **Supplementary Card** Applicant

Date / /

Consent for Disclosure of Information for Marketing Purposes

I/We acknowledge that my/our consent for disclosure of the information supplied in this application and the information about my/our account for the marketing purposes mentioned below in this section does not affect your review and approval of this application of me/us.

Information supplied in this application and information about my/Supplementary Cardmember's account may be disclosed confidentially to Chubb Samaggi Insurance Public Company Limited and/or Siam Liberty Insurance Broker Company Limited (collectively referred as "Third Parties") for the purposes of the Third Parties' advertising, marketing and offering for sale to me/us of the Third Parties' products and services, including their promotional incentives and other relevant offers. I/We acknowledge that I/we have the right to withdraw my/our consent given above for the disclosure to the Third Parties in the future via your call center tel. 0 2273 5555.

I/We hereby do not agree to disclose or to provide the information supplied in this application and the information about my/our account to the Third Parties for the above mentioned marketing purposes.

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 "Membership Rewards Plus Option", please check the box.

I wish to enroll in the "Membership Rewards Plus Option", a special category of Membership Rewards (When you enroll in the Membership Rewards Plus Option, a Joining Fee of Baht 934.58* and an Annual Fee of Baht 934.58* will be automatically charged to your American Express account).

When Basic Cardmember enrolls in either the Membership Rewards and/or the Membership Rewards Plus Option, Supplementary Cards already linked to your Basic Card account will be enrolled automatically into Membership Rewards and/or the Membership Rewards Plus 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 Membership Rewards Plus Option Program Terms and Conditions, which will be provided later.

*All fees are exclusive of VAT.

X _____ Date / /
(_____
Signature of **Basic Card Applicant**

Letter of Consent Given to American Express (Thai) Co., Ltd.

To Use Information Received from the Credit Bureau Company for Preparation of Credit Model

Made at _____
Date / /

Mr./Mrs./Ms.

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

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)

X

Grantor Signature
(_____
Please print or use capital letters

For American Express use only:

X

Witness
(American Express Staff)
(_____
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

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

Date of Birth (D/M/Y) / / 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 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)

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	18% per annum of Outstanding Balance
Start Date of Interest and Credit Usage Fee or Late Payment Fee	Statement Cut Off Date

2. Minimum Repayment

3. Cash Withdrawal Fee ⁽¹⁾⁽²⁾

4. Grace Payment Period

5. Card Fees by Type ⁽²⁾

Card Type	Joining Fee (One Time)		Annual Fee (Baht per annum)	
	Basic	Supplementary	Basic	Supplementary
American Express Gold Cardmembership	800	–	3,000	2,450
Cardmembership with Membership Rewards Plus Option ADD	934.58	–	934.58	–

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)	Free of charge
at the Participating Commercial Banks	Free of charge

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

N/A

14. Fees related to payment to governmental agency

N/A

15. Currency Conversion Risk Factor ⁽⁴⁾

2.5%

Participating Commercial Bank	Bangkok and Greater Bangkok area ⁽³⁾ / Upcountry area (Baht/transaction)			
	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

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

⁽²⁾ All fees are subject to VAT.

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

⁽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 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 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 Service Department.