

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

I and the Supplementary Card Applicant named in this form (“the Supplementary Applicant”) warrant that the information in the application form is true and correct. By signing this application, I/we am/are asking you to issue a Supplementary THAI American Express Platinum Credit Card (herein after referred to as “the Card”) to the Supplementary Applicant. The Card issued shall be renewed and replaced until cancelled. I/We agree that the THAI American Express Platinum Credit 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 Cardmember for all Charges on such Supplementary THAI American Express Platinum Credit Card. I/We agree to be bound by the conditions of Cardmembership accompanying each Card unless I/we cut the Card in half and return both halves to you. If either you or I cancel my Basic Card account, all 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 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 either of us or any person for whom is a surety (“credit decisioning”). I/We authorize you and your affiliates to contact these sources for information at anytime, to use any information about either of 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 either of 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;
- (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. 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 ;and
- (iv) reputable third parties with whom you and your affiliates conduct business (“Business Partners”), whom you and your affiliates engage to provide marketing services. 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 -and those of your Business Partners, including promotional incentives, insurance products, and offers that are related to my/our THAI American Express Platinum Credit Card Account. 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: Please Sign

By affixing my signature below, I hereby accept all the terms and conditions of the THAI American Express Platinum Credit Card issued by American Express (Thai) Co., Ltd., including the terms and conditions stated in this application.

X _____ Date / /20
(_____)
Signature of Basic Cardmember

X _____ Date / /20
(_____)
Signature of Supplementary Card Applicant 1

X _____ Date / /20
(_____)
Signature of Supplementary Card Applicant 2

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

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

| | |
|--|---------------------------------|
| Interest Rate | 13% per annum |
| Credit Usage Fee | 5% 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

10% of total balance on monthly statement of account or Baht 500 whichever is greater

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 |
| THAI American Express Platinum Credit Card | N/A | N/A | 4,000 | 2,000 |

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 ⁽⁵⁾ / Upcountry area (Baht per 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 |

7. Card Replacement Fee

Free of charge

8. Request Fee for Statement ⁽³⁾

50 Baht / Set

9. Request Fee for Record of Charge ⁽³⁾

| | |
|-----------------|------------------------|
| Domestic Charge | 50 Baht / Transaction |
| Overseas Charge | 200 Baht / Transaction |

10. ATM PIN Replacement Fee

Free of charge

11. Disputed Charge Fee

Free of charge

12. Returned Cheque Fee ⁽³⁾

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 ⁽⁶⁾

2.5%

⁽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 U.S. Dollars, that cash withdrawal will be converted into U.S. Dollars and then converted U.S. 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.