

Terms and Conditions

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 THAI American Express Platinum Credit Card account in my name and to issue me/us an THAI American Express Platinum Credit Card and Supplementary THAI American Express Platinum Credit Card(s) to the person(s) named on this form. The THAI American Express Platinum Credit 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 THAI American Express Platinum Credit 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 THAI American Express Platinum 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 THAI American Express Platinum 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. 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.

Consent for Disclose of Information for Marketing Purposes

I/We acknowledge that my/our consent for disclose 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 our 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 5005.

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.

IMPORTANT:

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.

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.

 Date DD / MM / YYYY
(_____)
Signature of Basic Card Applicant

 Date DD / MM / YYYY
(_____)
Signature of Supplementary Card Applicant 1

 Date DD / MM / YYYY
(_____)
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

3. Cash Withdrawal Fee ⁽²⁾⁽³⁾	10% of total balance on monthly statement of account or Baht 500 whichever is greater
4. Grace Payment Period ⁽⁴⁾	3% of amount withdrawn

4. Grace Payment Period ⁽⁴⁾

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

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	

7. Card Replacement Fee

Free of charge

8. Request Fee for Statement ⁽³⁾

46.73 Baht / Statement cycle

9. Request Fee for Record of Charge ⁽³⁾

46.73 Baht / Transaction

186.92 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%

Participating Commercial Bank	Bangkok and Greater Bangkok area ⁽⁵⁾ / 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 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 Pathumthani.

⁽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 Service Department.