

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

Address on the ID Card

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 any address where you live)

Postal Code

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 an American Express Card account in my name and to issue me/us an American Express Card and Supplementary American Express Card(s) to the person(s) named on this form. The American Express Card issued shall be renewed and replaced until cancelled. I/We agree that the American Express 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 Card member for all charges on such Supplementary American Express Card. I/We agree to be bound by the conditions of Card membership accompanying each American Express 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 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 Card issued by American Express (Thai) Co.,Ltd., including the terms and conditions stated in this application and those set out at https://go.amex/chargecard_tcs ("Terms and Conditions").

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 Signature of **Basic Card** Applicant

X

DateDD / MM / YYYY

(

First and Last Name
please print or use capital letters

)

Signature of **Supplementary Card** Applicant

X

DateDD / MM / YYYY

(

First and Last Name
please print or use capital letters

)

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

DateDD / 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:
• **A copy of Supplementary Card Applicant House Registration indicating father/mother's name or a copy of Child Custody Certificate (Por Kor14)**

Date DD / MM / YYYY

Made at _____

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 **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 / / Mr./Mrs./Ms. _____ 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
- Siam Liberty Insurance Broker 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



Date DD / MM / YYYY

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

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 Information

1.) Personal Information Processed by Us

AMEX generally collects, uses and/or discloses ("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, employment details, information about your background, and etc.
Financial/credit information	Card number, name specified on the card, payment transactions, etc.
Product/service-related Information	Any information, which is specified and/or provided to Amex when applying for a product or service, and during the use of our products and services, etc.
Sensitive Personal Information	<p>Criminal record – it may be necessary for Amex to process your criminal record when you apply for and/or use our products and services.</p> <p>Copy of Thai identification (ID) card - In certain circumstances, it may be necessary for Amex to collect your Personal information that appears on the copy of Thai ID Card, for specific purposes, such as entering into a contract with you or as part of the know-your-customer (KYC) process.</p> <p>Your copy of Thai ID card may contain the Personal Information in relation to religion and blood type, which is considered as Sensitive Personal Information under the PDPA.</p>

In this regard, Amex does not have an intention to collect or process such Sensitive Personal Information, which is appeared on the copy of your Thai ID card, i.e., religion and/or blood type. We therefore require you to omit, 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 or crossed out, unless the copy of the Thai ID card is to be passed to local authority(ies) as required by law or such authority (ies), or the processing of the Thai ID card no longer require the consent.

In the case where the full copy of the Thai ID card is collected, whereby the Sensitive Personal Information still appears on such Thai ID card, we may, at any time, blind or cross out the information about your religion and/or blood type from such document in order to comply with the PDPA that requires us to collect the Personal Information to the extent that is necessary and relevant for its business operations.

2.) 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.

3.) Purpose of Collection, Use or Disclosure

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

Data Processing Activities	Details
To enter into an agreement or establish a legal relationship between Amex and you	<p>Your Personal Information may be required to be processed by Amex in order to take any step to proceed with your request to enter into a 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.</p> <p>Relevant Personal Information</p> <ul style="list-style-type: none">• 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) <p>Lawful basis</p> <ul style="list-style-type: none">• Contractual necessity

<p>To perform the rights and comply with the obligations under the agreement between you and Amex</p>	<p>It is necessary for Amex to process your Personal Information to perform rights and obligations under the agreement between Amex and you.</p> <p>The examples of the processing activities are as follows:</p> <ul style="list-style-type: none"> • Delivering our products and services to you, administration, service and operation of your Account; • Conduct credit analysis and issuance of any Card; • Managing the benefits and/or insurance programs in which you are enrolled. <p>Relevant Personal Information</p> <ul style="list-style-type: none"> • Contact information • Identification and background information • Financial and/or credit information • Product/services-related information <p>Lawful basis</p> <ul style="list-style-type: none"> • Contractual obligation
<p>Manage the operation of the business of Amex</p>	<p>It may be necessary and legitimate for us to process your Personal Information for certain purposes.</p> <p>The examples of the processing of the Personal Information are as follows:</p> <ul style="list-style-type: none"> • Processing and collecting Charges on your Card; • Conducting data analytics, research and analysis; • Improving our products and services, including but not limited to monitoring and recording telephone calls between you and us; • Managing risks relating to our business, including but not limited to credit risk, fraud risk and operational risk • 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. <p>Relevant Personal Information</p> <ul style="list-style-type: none"> • Contact information • Identification and background information • Financial information • Product/services related information <p>Lawful basis</p> <ul style="list-style-type: none"> • Legitimate interest
<p>To conduct the KYC process</p>	<p>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.</p> <p>Relevant Personal Information</p> <ul style="list-style-type: none"> • Contact information • Identification and background information <p>Lawful basis</p> <ul style="list-style-type: none"> • Legal obligation • Legitimate interest

<p>Conduct marketing activities</p>	<p>AMEX may process your Personal Information to conduct advertising and marketing our products and services, and those of our third-party business partners.</p> <p>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. We may also, from time to time, contact you to ensure that the information we hold about your marketing preferences is up to date.</p> <p>Relevant Personal Information</p> <ul style="list-style-type: none"> • Contact information • Identification and background information • Product/services-related information <p>Lawful basis</p> <ul style="list-style-type: none"> • Legitimate interest • Consent <p>(as the case may be)</p>
<p>Comply with the applicable laws and regulations</p>	<p>Your Personal Information may be required to be processed under the obligations and requirements under the laws and regulations, which are applicable to us (e.g., the PDPA, the Anti-Money Laundering Act, the BOT's regulations) and to comply with legal orders, notices, law enforcement requests and other laws.</p> <p>Relevant Personal Information</p> <ul style="list-style-type: none"> • Contact information • Identification and background information • Product/services-related information • Financial and/or credit information • Any other information, which is required by the applicable law. • Sensitive Personal Information <p>Lawful basis</p> <ul style="list-style-type: none"> • Legal obligation • Explicit consent (for the processing of the Sensitive Personal Information, which could not rely on legal obligation)
<p>To establish, exercise, comply or defend legal claims</p>	<p>Your Personal Information may be processed as part of the establishment, exercising, compliance or defense of legal claims.</p> <p>Relevant Personal Information</p> <ul style="list-style-type: none"> • Contact information • Identification and background information • Product/services-related information • Financial information • Any other information, which is required to establish, exercise, comply or defend legal claims <p>Lawful basis</p> <ul style="list-style-type: none"> • Legal claims (for the processing of the Sensitive Personal Information) • Legitimate interest (for the processing of the Personal Information)

4. 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.

5. Supplementary Card members

Where we have been asked to issue a Supplementary Card: (a) you accept that we will disclose to the Supplementary Card member the 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 accept that the Supplementary Card member may provide 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 consent or other lawful basis.

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 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.

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

7. 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.

8. 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;
- (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;
- (l) 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.

9. 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.

10.) 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.

11.) 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 12 (Data Protection Officer) under this Condition.

12.) 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 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

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


Signature of **Supplementary Card** Applicant



Date DD / MM / YYYY

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

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.

⑥ Signature of **Basic Card** Applicant



Date DD / MM / YYYY

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

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 (both front and back) by crossing out or blinding the information about religion and blood type data (if any) or a copy of valid Passport with Visa and Work Permit for foreign applicant working in Thailand – All pages that show your information
- *A full-face view photograph for Basic and Supplementary Card Applicants directly facing the camera with your ID document (the page that contains the ID photo)
- Your latest payroll slip or employment letter issued not more than 3 months from the date of application
- Your last 3 months of bank statements (Salary account)

For Self-employed/Business Owner:

- A copy of ID Card for Basic and Supplementary Card Applicants (both front and back) by crossing out or blinding the information about religion and blood type data (if any) or a copy of valid Passport with Visa and Work Permit for foreign applicant working in Thailand – All pages that show your information
- *A full-face view photograph for Basic and Supplementary Card Applicants directly facing the camera with your ID document (the page that contains the ID photo)
- 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 6 months ago
- Your last 6 months of personal and company bank statements (Main business account)

For Investor and Interest Earner:

- A copy of ID Card for Basic and Supplementary Card Applicants (both front and back) by crossing out or blinding the information about religion and blood type data (if any) or a copy of valid Passport with Visa and Work Permit for foreign applicant working in Thailand – All pages that show your information
- *A full-face view photograph for Basic and Supplementary Card Applicants directly facing the camera with your ID document (the page that contains the ID photo)
- A copy of fixed or saving deposit accounts, Government Bond, Treasury Bill, Bill of Exchange, Debenture, Promissory Note, Mutual funds of Baht 1.5 million or more for a period of 6 months and above

REMARK

- In case the current address is different from the address on the ID Card, a copy of proof of address in Thailand is required such as a copy of House registration, the title deed of your house, lease agreement or utility bills which show your name and current address, such as telephone bill.

Examples of proof document of current address in Thailand are, but not limited to, as follows:

- Copy of Home/Condo/Apartment Lease Agreement
- Copy of any bill, invoice or receipt which shows full current address (issued not longer than 3 months). The examples are utility bill, telephone bill, any documents that are generated by the system which show name of the person with full address (not older than 3 months).

*Important instructions related to the submission of your photograph

Your photographs are a vital part of the identification and verification process. Please review the information below on how to provide suitable photographs to avoid any delays. Your photographs must contain:

- The full face should be seen according to the photo requirements of visa or government agency standard.
- The passport/ID card does not block the face.

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 2280 0449, Email: fcc@bot.or.th

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 ⁽¹⁾	16% per annum of Outstanding Balance
Start Date of Interest and Credit Usage Fee or Late Payment Fee	Statement Cut Off Date

2. Minimum Repayment

N/A

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

3% of amount withdrawn

4. Grace Payment Period

N/A (No Interest on Charge Card)

5. Card Fees by Type ⁽³⁾

Card Type	Joining Fee (one time)		Annual Fee (Baht per annum)	
	Basic	Supplementary	Basic	Supplementary
American Express Cardmembership	800	N/A	1,650	1,350
Cardmembership with Membership Rewards Plus Option ADD	934.58	N/A	934.58	N/A

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 ⁽⁴⁾ (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. Returned Cheque Fee ⁽³⁾

200 Baht / Each returned cheque

8. Request Fee for Statement ⁽³⁾

23.37 Baht / Page

12. Collection Fee

N/A

9. ATM PIN Replacement Fee

Free of charge

13. Fees related to payment to governmental agency

N/A

10. Disputed Charge Fee

Free of charge

14. Currency Conversion Risk Factor ⁽⁵⁾

2.5%

⁽¹⁾ Effective for Statement Periods starting on or after April 30, 2021.

⁽²⁾ For ATM withdrawals, this is only available locally.

⁽³⁾ All fees are subject to VAT.

⁽⁴⁾ Greater Bangkok area = Samutprakarn, Nonthaburi and Patumthani.

⁽⁵⁾ Spending in foreign currency, If you make a charge in a currency other than Thai Baht, that charge will be converted into Thai Baht by the American Express currency conversion affiliate, AE Exposure Management Limited ("AEEML"). The conversion will take place on the date the charge is processed by 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, AEEML will convert it 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, AEEML will convert it directly into Thai Baht.

You understand and agree that the conversion rate AEEML uses, which is called the "American Express Exchange Rate", will be: (i) the rate required by law or customarily used in the territory where the charge is made or where this does not apply; (ii) based on interbank rates that AEEML selects from customary industry sources on the business day prior to the processing date. American Express will then add a Currency Conversion Risk Factor of 2.5% assessment on such charges. The American Express Exchange Rate is set each day from Monday to Friday including bank holidays, except for 1 January and 25 December. When you make a charge in a currency other than Thai Baht, you may be given the option of allowing a third party (for example, the retailer) to convert your charge into Thai Baht before submitting it to American Express. If you decide to do this, the exchange rate and any commission or charge will be set by the third party. As American Express will receive a charge converted by a third party in Thai Baht, American Express will not apply a Currency Conversion Risk Factor of 2.5%.

To check the preliminary exchange rates for reference, please visit www.americanexpress.com/thailand or contact Customer Care Professional.



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