

A member of **MUFG** a global financial group

krungsri EXCLUSIVE

EXCLUSIVITY TO YOUR SUCCESS

From January 1, 2025, to December 31, 2025

EXCLUSIVITY TO YOUR SUCCESS

Where Lifestyles Soar with Unparalleled Freedom,

Experiences Turn into Extraordinary Moments, as You Chart Your Next Success all on Your Own Terms.





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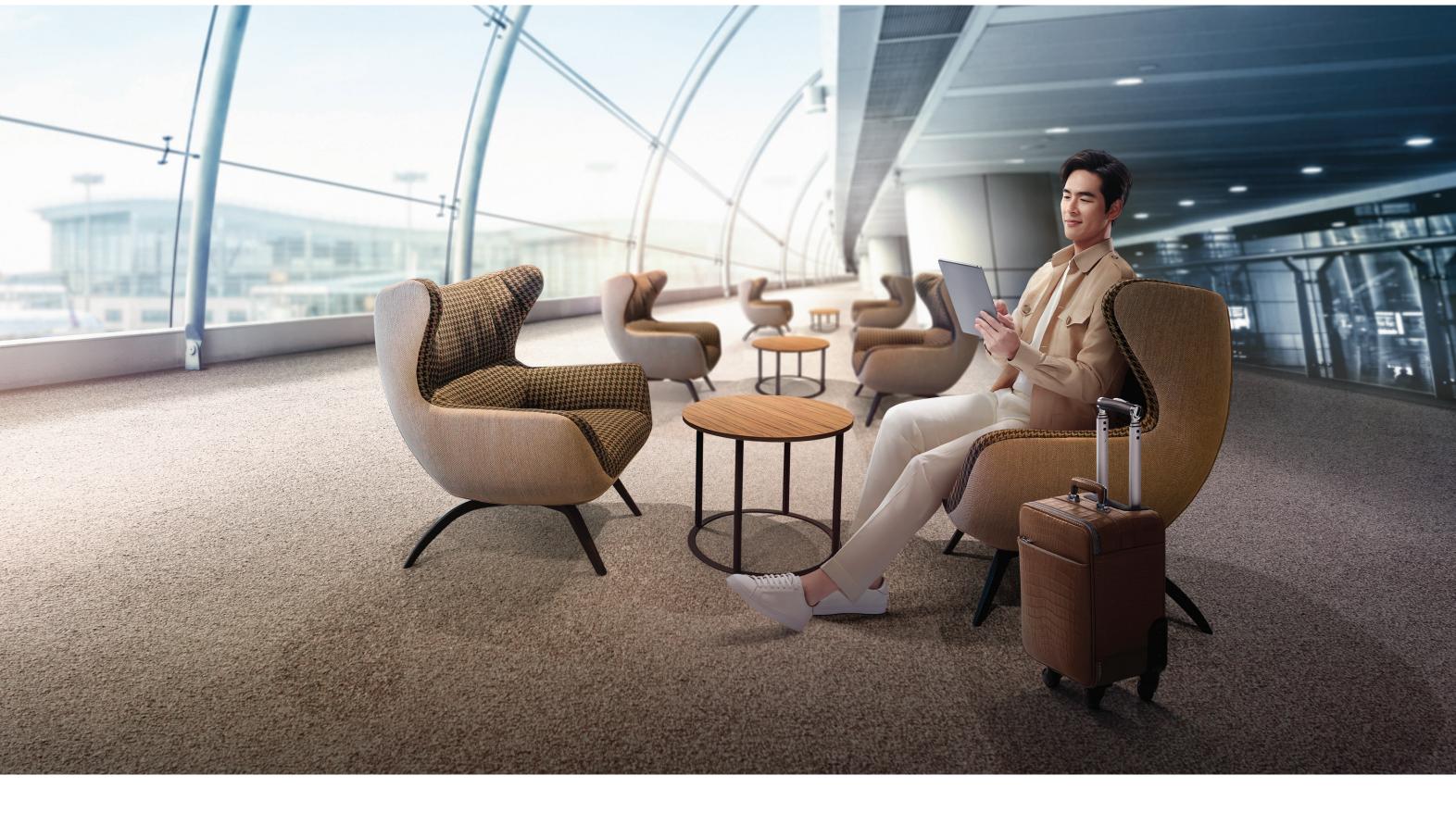
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Scan or click this QR code for the Thai privilege book.



TRAVEL PRIVILEGES

1.1 Enjoy a one-class upgrade on an airline ticket upon meeting the specified conditions of maintaining deposit/investment balances and accumulating spending through the KRUNGSRI EXCLUSIVE Signature credit card.



Routes Eligible for Airline Ticket Class Upgrades (Specifically for Thai Airways, eligibility for upgrades from Business Class to First Class may be applied for)

All Routes

 Thai Airways, Japan Airlines, Swiss International Air Lines, Emirates, Lufthansa, Austrian Airlines, Korean Air, and EVA Air

(limited to a maximum distance of 8,300 miles/flight,

or the equivalent distance from Bangkok

to Europe)

Cathay Pacific

(limited to a maximum distance of 9,090 miles/flight, or the equivalent distance from Bangkok to New York)



Conditions

- (1) An average deposit/investment balance of at least 150 Million Baht over the past six months; and
- (2) A total deposit/investment balance of at least 150 Million Baht on the redemption date; and
- (3) An accumulated spending of at least 1 Million Baht on the KRUNGSRI EXCLUSIVE Signature credit card.

Asia Routes

- Thai Airways and Japan Airlines (limited to a maximum distance of 3,300 miles/flight, or the equivalent distance from Bangkok to Japan)
- Cathay Pacific

 - (limited to a maximum distance of 3,180 miles/flight,
 - or the equivalent distance from Bangkok to Japan)

Conditions

- (1) A minimum average deposit/investment balance of 10 Million to 149.9 Million Baht over the past six months; and
- (2) A total deposit/investment balance of 10 Million to 149.9 Million Baht on the transaction date; and
- (3) An accumulated spending of at least 1 Million Baht on the KRUNGSRI EXCLUSIVE Signature credit card.

Terms and Conditions

This privilege shall be eligible exclusively to KRUNGSRI EXCLUSIVE clients who meet the following conditions: (1) having an average deposit/investment balance over the past six months as specified for each route; and (2) having a total deposit/ investment balance on the redemption date as specified for each route, calculated based on the Bank's financial products (excluding products opened/used through the Kept Application) that are: deposit products, and/or mutual fund products offered by fund management companies that the Bank acts as selling agent and purchased through the Bank, and/or debentures issued by the Bank, and/or other debentures purchased through the Bank in accordance with the specified conditions, and/or life insurance products purchased through the Bank; and (3) having an accumulated spending amount of at least 1 Million Baht on the KRUNGSRI EXCLUSIVE Signature credit card from January 1, 2025 to December 31, 2025. The said total accumulated spending amount shall not include investment in all types of mutual funds, insurance premiums and unit-linked insurance; spending on all types of fuels; spending at all types of hypermarkets and supermarkets; interests, penalties, taxes, fees, cancelled transactions, cash advances, installments, utilities, digital assets, cryptocurrencies, and automatic monthly/annual debits. This privilege shall be eligible exclusively to primary holders of KRUNGSRI EXCLUSIVE Signature credit cards, limited to 1 ticket (round-trip)/calendar year, and could not be transferred, renewed, exchanged, redeemed for cash, carried forward to the next year, or used in conjunction with other promotions; no refunds shall be issued once payment for the ticket is completed.

• Ticket upgrades and seat reservations shall be valid from January 1, 2025, to January 31, 2026, with travel completed by June 30, 2026, with reservations made at least 15 days prior to travel and payments made using the KRUNGSRI EXCLUSIVE Signature credit card through KRUNGSRI Travel Service or Cathay Pacific directly.

• This privilege will be eligible for the difference of airfare ticket for flight upgrade only. It will not include airfare ticket, airport taxes, insurances, fuel charges, and other expenses (if any).

• Terms and conditions of Ticket shall be as specified by Thai Airways, Cathay Pacific, Japan Airlines, Swiss International Air Lines, Emirates, Lufthansa, Austrian Airlines, Korean Air and EVA Air (as applicable).

• Terms and conditions shall be as specified by Krungsriayudhya Card Company Limited.

• Krungsriayudhya Card Company Limited shall not be responsible for the service delivery; for service-related inquiries or complaints, please contact the service providers directly.

• Krungsriayudhya Card Company Limited reserves the right to modify the terms, conditions, duration, or cancel this privilege, with at least 15 days' prior notice via www.krungsri.com.

• This privilege shall not be eligible for KRUNGSRI EXCLUSIVE clients who have achieved their status through the purchases of life insurance products and/or unit-linked regular premium life insurance products with a total premium payment of at least 1 Million Baht, or unit-linked single premium life insurance products, or single premium life insurance products with a premium payment of at least 10 Million Baht, or KRUNGSRI EXCLUSIVE clients who achieved their status through Krungsri home loan program.

Terms and Conditions for Airline Ticket Class Upgrades for Thai Airways, Japan Airlines, Swiss International Air Lines, Emirates, Lufthansa, Austrian Airlines, Korean Air, and EVA Air

This privilege shall be eligible for an upgrade to Royal Silk Class when purchasing an Economy Class ticket with Thai Airways, or an upgrade to Royal First Class when purchasing a Royal Silk Class ticket.

• For Thai Airways, to upgrade from Economy to Business Class, a class H, M, or B ticket shall be purchased to upgrade to class Z or J. For Business to First Class upgrades, a class J ticket shall be purchased to upgrade to class F.

- For Japan Airlines, to upgrade from Economy to Business Class, a class M ticket shall be purchased to upgrade to class I.
- For Lufthansa and Austrian Airlines, to upgrade from Economy to Business Class, a class M ticket shall be purchased to upgrade to class P.
- For Swiss International Air Lines and EVA Air, to upgrade from Economy to Business Class, a class M ticket shall be purchased to upgrade to class D.
- For Korean Air, to upgrade from Economy to Business Class, a class M ticket shall be purchased to upgrade to class R.
- For Emirates, to upgrade from Economy to Business Class, a class M ticket

shall be purchased to upgrade to class O.

• For ticket upgrades and seat reservations with KRUNGSRI Travel Service, please contact KRUNGSRI EXCLUSIVE Call Center at 0 2296 5566; press 2 for English language support, then press 1 for KRUNGSRI EXCLUSIVE Signature Credit Card, available Monday through Friday, from 8:30 AM to 5:30 PM.

Terms and Conditions for Airline Ticket Class Upgrades for Cathay Pacific

This privilege shall be eligible for an upgrade to Business Class when purchasing an Economy Class ticket with Cathay Pacific.

- To upgrade from Economy to Business Class, a class K ticket shall be purchased to upgrade to class P.
- For seat reservations and ticket upgrades, please contact Cathay Pacific at 0 2028 0957, available Monday through Friday, from 08:00 to 17:00.

1.2 Airport lounges access, globally and domestically

Airport	Visit/Calendar Year	
Lounge	30 Million Baht and above	5 to 29.9 Million Baht
Royal Silk Lounge DragonPass	2 4	2 2

Terms and Conditions

This privilege shall be eligible exclusively to KRUNGSRI EXCLUSIVE clients who meet the following conditions: (1) having a total deposit/investment balance of at least 30 Million Baht, calculated based on financial products (excluding products opened/used through the Kept Application) that are: deposit products, and/or mutual fund products offered by fund management companies that the Bank acts as selling agent and purchased through the Bank, and/or debentures issued by the Bank, and/or other debentures purchased through the Bank in accordance with the specified conditions, and/or life insurance products purchased through the Bank; and (2) being a primary holder of a KRUNGSRI EXCLUSIVE Signature credit card; eligible cardholders shall eligible to access the Royal Silk Lounge of Thai Airways at Suvarnabhumi Airport or domestic airports 2 visits/calendar year, as well as to global lounges via DragonPass 4 visits/calendar year. The clients will be eligible for this privilege within 60 days after the clients have completed the required amount of deposit/investment as prescribed by the Bank, and valid from January 1, 2025 to December 31, 2025.

This privilege shall be eligible exclusively to KRUNGSRI EXCLUSIVE clients who meet the following conditions: (1) having a total deposit/investment balance of at least 5 Million Baht but less than 30 Million Baht, calculated based on financial products (excluding products opened/used through the Kept Application) that are: deposit products, and/or mutual fund products offered by fund management companies that the Bank acts as selling agent and purchased through the Bank, and/or debentures issued by the Bank, and/or other debentures purchased through the Bank in accordance with the specified conditions, and/or life insurance products purchased through the Bank, or clients who are entitled to privilege equivalent for 3 calendar years when purchase life insurance products through the Bank in accordance with the specified conditions for achieving the KRUNGSRI EXCLUSIVE status; and (2) being a primary holder of a KRUNGSRI EXCLUSIVE Signature credit card; eligible cardholders shall eligible to access the Royal Silk Lounge of Thai Airways at Suvarnabhumi Airport or domestic airports 2 visits/calendar year, as well as to global lounges via DragonPass 2 visits/calendar year. The clients will be eligible for this privilege within 60 days after the clients have completed the required amount of deposit/investment as prescribed by the Bank, and valid from January 1, 2025 to December 31, 2025.

 In the event that credit cardholders using the Royal Silk Lounge or DragonPass Lounge services do not meet the specified conditions, such as paying for services with credit cards instead of using the DragonPass or failing to present the membership numbers through the UCHOOSE application or DragonPass



membership cards, Krungsriayudhya Card Company Limited shall reimburse the actual service fees incurred, up to a maximum of 1,000 Baht/person (including VAT); any service fees exceeding this amount shall be borne by the cardholders. In the event of lounge accesses abroad, Krungsriayudhya Card Company Limited shall reimburse the service fees based on the exchange rates of the Thai Baht on the transaction dates; any additional charges shall be collected retrospectively through invoices at the rates paid to the service providers.

- This privilege shall not be transferred, renewed, exchanged, redeemed for cash, carried forward to the next year, or used in conjunction with other promotions.
- Krungsriayudhya Card Company Limited shall not be responsible for the service delivery; for service-related inquiries or complaints, please contact the service providers directly.
- The terms and conditions shall be specified by Krungsriayudhya Card Company Limited.

Terms and Conditions for Royal Silk Lounge Services

• This privilege shall be eligible at Suvarnabhumi Airport (concourse A and E) and Chiang Mai Airport when traveling with Thai Airways.

• For access, the names on the boarding passes shall match those on the credit cards, limited to 1 credit cardholder/visit, with each visit limited to a maximum duration of 2 hours and 30 minutes; transfer of access rights to other individuals shall not be permitted.

Terms and Conditions for DragonPass Lounge Services Worldwide

• For access, the names on the boarding passes shall match the DragonPass membership numbers on the UCHOOSE application, limited to 1 credit cardholder and 1 guest/visit, with guest access counted against the primary cardholders' allowances.

• For the year 2025, accesses shall be redeemed via the UCHOOSE application; DragonPass membership cards shall not be issued under any circumstances.



1.3 Avail yourself of private airport limousine services for domestic transfers

Details	Deposits and/or Investments (THB) 30 Million Baht and above	Deposits and/or Investments (THB) 10 Million to 29.9 Million Baht
Car Type	Toyota Alphard or equivalent	Toyota Camry, or equivalent
Transfer/ Primary Card Account	2 transfer/year	2 transfer/year
Service Boundaru	Limousine Service: Between	

Doundary

Suvarnabhumi/ Don Mueang Airports and accommodations in Bangkok, Nonthaburi, Pathum Thani, or Samut Prakan

Suvarnabhumi/ Don Mueang Airports and accommodations in Bangkok, Nonthaburi, Pathum Thani, or Samut Prakan Or

 Limousine Service: Between airports and accommodations in Chiang Mai and Phuket

Details

Accommodate Accommodate up to 4 passengers up to 2 passengers

and 4 pieces of and 2 pieces of luggage, each no larger than 28 larger than 28 inches, per vehicle inches, per vehicle

Reservation method for Toyota Alphard

 Reservations shall be made through KRUNGSRI EXCLUSIVE Call Center at 0 2296 5566; press 2 for English language support, then press 1 for KRUNGSRI EXCLUSIVE Signature Credit Card.

Reservation method for Toyota Camry

- Receive airport limousine services code through UCHOOSE application.
- Reservations shall be made through World Reward Solutions Co., Ltd at 0 2016 9950 from 9:00 AM to 9:00 PM or by email: booking@silver-voyage.com.

Terms and Conditions

- Reservations shall be made at least 48 hours prior.
- Cancellations or changes shall not be permitted within 24 hours prior to travel. In the event of no-shows or service refusals, this privilege shall be deemed fully redeemed.
- Reservations shall be confirmed only upon receipt of SMS confirmations.
- For airport pick-ups, staff shall wait for passengers solely at the designated "meeting points" to avoid scheduling errors and adhere to airport regulations.
 The meeting points shall be fixed and non-negotiable.

Suvarnabhumi	Don Mueang
Airport	Airport
 Arrival Level, 2nd Floor, between Gates 3 and 4 	 International Arrival Building 1st Floor

Detween Outes 5 and 4

- Gate 5
- Domestic Arrival Building, 1st Floor, Gate 11

Staff shall wait for passengers up to 120 minutes, starting from the aircrafts' arrivals. In the event that passengers cannot be located or contacted within this period, the vehicles shall be released for other use, and this privilege shall be deemed fully redeemed. In the event that wait times exceeding 120 minutes are required, an additional fee of 500 Baht/hour shall apply from the 121st minute onward.

• For accommodation pick-ups, drivers shall wait at the designated locations for 30 minutes, starting from the scheduled pick-up times. In the event that passengers cannot be located or contacted within this period, the vehicles shall be released for other use, and this privilege shall be deemed fully redeemed. In the event that wait times exceeding 30 minutes are required, an additional fee of 500 Baht/hour shall apply from the 31st minute onward. Any delays due to road or air travel shall be expressly disclaimed.

• In the event that reserved vehicles are unavailable, replacements of equal or

higher class shall be provided at no additional charge.

• In the event of unforeseen circumstances that prevent vehicle arrangement for scheduled pick-ups, such as accidents, heavy traffics, road closures, flooding, or terrorism, passengers shall be immediately notified and alternative vehicles promptly arranged. In the event of severe emergencies, the service providers shall reserve the right to cancel pick-ups, with notification provided post-assessment.

General Terms and Conditions

• This privilege shall be eligible for KRUNGSRI EXCLUSIVE clients who meet the following conditions: (1) having an average deposit/investment balance of at least 30 Million Baht over the past six months, calculated based on the Bank's financial products (excluding products opened/used through the Kept Application) that are: deposit products, and/or mutual fund products offered by fund management companies that the Bank acts as selling agent and purchased through the Bank, and/or debentures issued by the Bank, and/or other debentures purchased through the Bank in accordance with the specified conditions, and/or life insurance products purchased through the Bank; and (2) being a primary holder of a KRUNGSRI EXCLUSIVE Signature credit card; cardholders shall eligible for 2 domestic limousine transfers with Toyota Alphard or equivalent between airports and accommodations/calendar year/primary card account and valid from January 1, 2025, to December 31, 2025.

This privilege shall be eligible for KRUNGSRI EXCLUSIVE clients who meet the following conditions: (1) having an average deposit/investment balance of at least 10 Million Baht but less than 30 Million Baht over the past six months, calculated based on the Bank's financial products (excluding products opened/used through the Kept Application) that are: deposit products, and/or mutual fund products offered by fund management companies that the Bank acts as selling agent and purchased through the Bank, and/or debentures issued by the Bank, and/or other debentures purchased through the Bank in accordance with the specified conditions, and/or life insurance products purchased through the Bank, or clients who are entitled to privilege equivalent for 3 calendar years when purchased qualify life insurance products and/or unit-linked regular premium life insurance products with a total premium payment of at least 1 Million Baht, or unit-linked single premium life insurance products, or single premium life insurance products with a premium payment of at least 10 Million Baht; and (2) being a primary holder of a KRUNGSRI EXCLUSIVE Signature credit card; cardholders shall eligible for 2 domestic limousine transfers with Toyota Camry or equivalent between airports and accommodations/calendar year/primary card account and valid from January 1, 2025, to December 31, 2025.

• This privilege shall not be transferred, renewed, exchanged, redeemed for cash, carried forward to the next year, or used in conjunction with other promotions.

• Krungsriayudhya Card Company Limited shall not be responsible for the service delivery; for service-related inquiries or complaints, please contact the service providers directly.

• The terms and conditions shall be as specified by Krungsriayudhya Card Company Limited.



LEISURE PRIVILEGES

2.1 Quarterly Privileges Choose from a curated selection of top-tier brands, with each privilege available 1 redemption per quarter or maximum of 4 redemptions a year, all tailored to evolving preferences at any given moment.



HEALTH & WELLNESS

For clients with a balance of 30 Million Baht or more For clients with a balance of 10 to 29.9 Million Baht

 Voucher for health check-up with the Value Gold Health Plus program, along with Chivawattana Value Gold membership card (Please note that choosing this option shall forfeit the eligibility for any other quarterly privileges).

- e-Code for a 90-minute
 Thai massage at Let's
 Relax Spa.
- Voucher for health check-up with the Value Gold program, along with Chivawattana Value Gold membership card (Please note that choosing this option shall forfeit the eligibility for any other quarterly privileges).
- e-Code for a 60-minute foot massage at Let's Relax Spa.



DINING⁽¹⁾

For clients with a balance | For

For clients with a balance

of 30 Million Baht or more of 10 to 29.9 Million Baht

- e-Code worth
 1,200 Baht at premier restaurants.
- e-Code worth
 600 Baht at premier
 restaurants.





GIFT VOUCHER

For clients with a balanceFor clients with a balanceof 30 Million Baht or moreof 10 to 29.9 Million Baht

- Starbucks e-Coupon worth 1,000 Baht.
- S&P e-Code worth1,000 Baht.
- GrabFood e-Code worth 1,000 Baht.
- Starbucks e-Coupon worth 500 Baht.
- S&P e-Code worth
 500 Baht.
- GrabFood e-Code worth 500 Baht.

⁽¹⁾Privileges may be subject to change each quarter. Please refer to the entitlement letter or check the website for updated details.



TRAVEL⁽¹⁾

For clients with a balance For clients with a balance

of 30 Million Baht or more of 10 to 29.9 Million Baht

 One-way limousine transfer between accommodations and airports.

⁽¹⁾Privileges may be subject to change each quarter. Please refer to the entitlement letter or check the website for updated details.

Redemption Channels:

- QR Code on the entitlement letter sent to clients via postal mail.
- krungsri app

Terms and Conditions

• This privilege shall be eligible for KRUNGSRI EXCLUSIVE clients with an average deposit/investment balance of at least 10 Million Baht over the past six months, calculated based on the Bank's financial products (excluding products opened/ used through the Kept Application) that are: deposit products, and/or mutual fund products offered by fund management companies that the Bank acts as selling agent and purchased through the Bank, and/or debentures issued by the Bank, and/or other debentures purchased through the Bank in accordance with the specified conditions, and/or life insurance products purchased through the Bank, or clients who are entitled to privilege equivalent for 3 calendar years when purchased qualify life insurance products and/or unit-linked regular premium life insurance products, or single premium life insurance products, or single premium life insurance products with a premium payment of at least 10 Million Baht and valid from January 1, 2025, to December 31, 2025.

• The average deposit/investment balance over the past six months for this privilege shall be calculated as follows:

- Quarter 1/2025: Based on balances from June 2024 to November 2024;
- Quarter 2/2025: Based on balances from September 2024 to February 2025;
- Quarter 3/2025: Based on balances from December 2024 to May 2025;
- Quarter 4/2025: Based on balances from March 2025 to August 2025.

• This privilege shall be eligible exclusively at specified stores or hospitals within the designated periods, and not be transferred, renewed, exchanged, redeemed for cash, carried forward to the next quarter, or used in conjunction with other promotions.

• In the event of charges exceeding the permitted usage limits or failing to meet the specified conditions, any additional charges shall be borne by the cardholders, as per the service providers' rates; Bank of Ayudhya Public Company Limited shall reserve the right to withdraw or suspend this privilege.

Bank of Ayudhya Public Company Limited shall reserve the right to modify the terms, conditions, duration, or cancel this privilege, with at least 15 days' notice provided via www.krungsri.com

2.2 Monthly Privileges on krungsri app

Discover a curated selection of exclusive privileges tailored to every lifestyle from numerous leading brands, all designed to bring

joy every month through the krungsri app.

Terms and Conditions

• This privilege shall be eligible for KRUNGSRI EXCLUSIVE clients with an average deposit/investment balance of at least 5 Million Baht for the month preceding the redemption date, calculated based on the Bank's financial products (excluding products opened/used through the Kept Application) that are; deposit products, and/or mutual fund products offered by fund management companies that the Bank acts as selling agent and purchased through the Bank, and/or debentures issued by the Bank, and/or other debentures purchased through the Bank in accordance with the specified conditions, and/or life insurance products purchased through the Bank, or clients who are entitled to privilege equivalent for 3 calendar years when purchase life insurance products through the Bank in accordance with the specified conditions for achieving the KRUNGSRI EXCLUSIVE status;



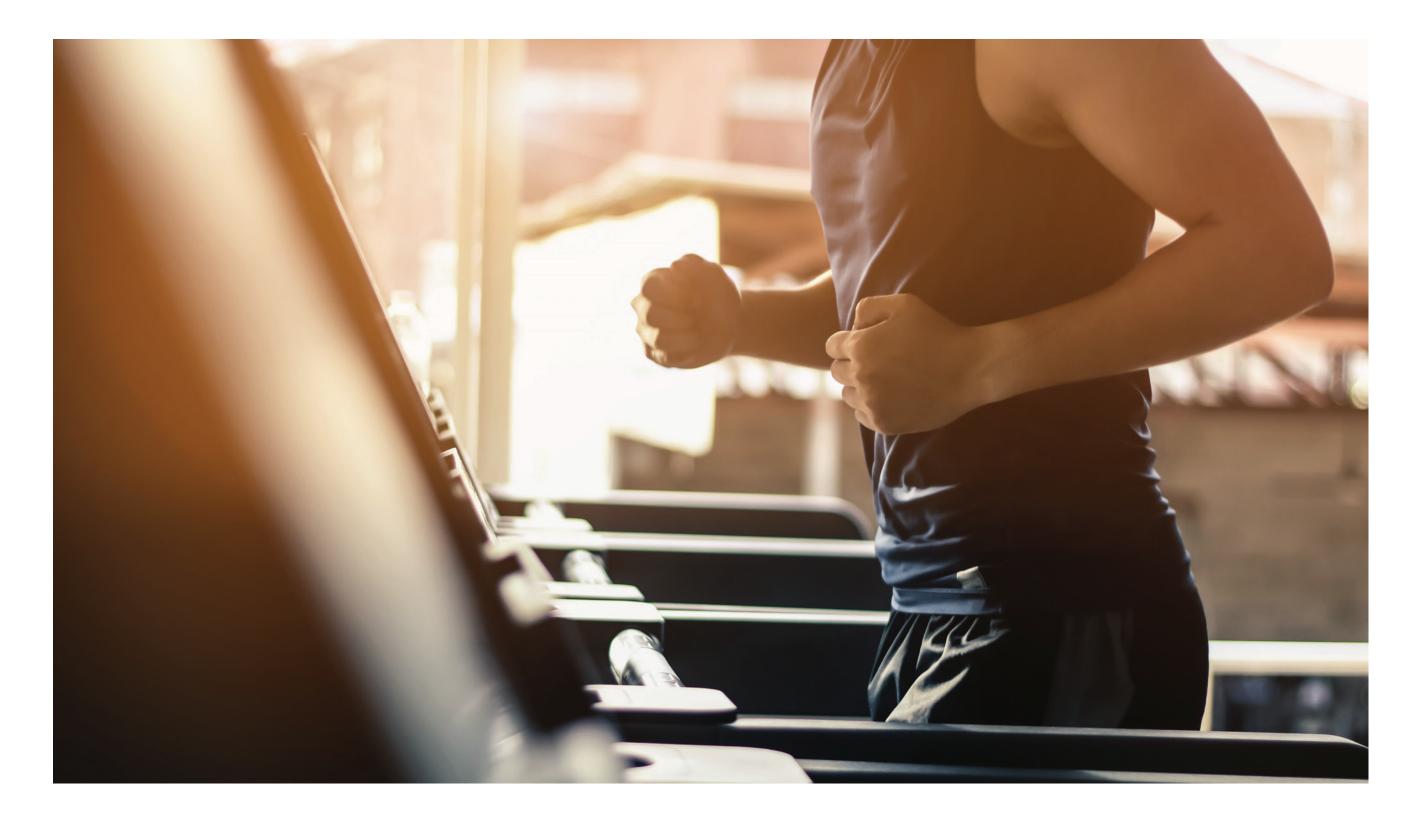
- In the event that privilege codes captured via mobile screen have been previously used, altered, or duplicated, the Bank and/or brands shall reserve the right to deny the provision of products and services.
- Privilege codes shall be valid for one-time use only and redeemed within the specified periods; unredeemed codes shall be voided automatically with no compensation offered.
- Limited number of redemptions. The privileges run out with first come first served basis.
- This privilege shall not be transferred, renewed, exchanged, redeemed for cash, carried forward to the next month, or used in conjunction with other promotions.
- All terms and conditions shall be as specified by the service providers; please review the terms and conditions prior to redemption; Bank of Ayudhya Public Company Limited shall not be responsible for the product and service delivery;

for service-related inquiries or complaints, please contact the service providers directly.

• Bank of Ayudhya Public Company Limited shall reserve the right to modify the terms, conditions, duration, or cancel this privilege, with at least 15 days' notice provided via www.krungsri.com.

• In case of disputes, the Bank's decision shall be final.

2.3 Birthday Privilege Select preferred gift to enhance special moment for KRUNGSRI EXCLUSIVE clients with an average deposit/ investment balance of at least 10 Million Baht over the past six months.



2.4 Leading Fitness Services Indulge in an exceptional health-conscious lifestyle and

elevate well-being with a curated selection of premier fitness centers in Bangkok and beyond.

Bangkok and Vicinity

- Renaissance Bangkok Ratchaprasong Hotel (R Fit)
 Open daily from 6:00 AM to 11:00 PM.
 Contact: 0 2125 5000 ext. 8885.
- Centara Grand at CentralWorld (Life 26)
 Open daily from 6:00 AM to 11:00 PM.
 Contact: 0 2100 6299.
- Centara Grand at CentralPlaza Ladprao
 Open Monday to Friday from 6:00 AM to 11:00 PM, and Saturday to Sunday from 6:00 AM to 10:00 PM.
 Contact: 0 2541 1234 ext. 4038.

Virgin Active Fitness Club

Can Access Monday to Friday from 06.00 AM to 5.00 PM, and Saturday to Sunday and public holidays from 4.00 PM till closing time of each branch

- Empire Tower: 0 2017 9798.
- Siam Discovery: 0 2017 9777.
- EmQuartier: 0 2017 9799.
- CentralFestival Eastville: 0 2017 9755.
- CentralPlaza WestGate: 0 2017 9703.
- BB Fitness, Paradise Park (4th Floor) Open Monday to Friday from 6:00 AM to 10:00 PM, and Saturday to Sunday and public holidays from 7:00 AM to 9:00 PM. Contact: 08 2210 2428.

 Anantara Riverside Bangkok Resort Open daily and on public holidays from 7:00 AM to 9:00 PM. Contact: 0 2476 0022 ext. 1541.

Other Provinces

- Chiang Mai Shangri-La Hotel Chiang Mai (Health Club) Open daily from 8:00 AM to 8:00 PM. Contact: 0 5325 3888 ext. 6540.
- Nakhon Ratchasima Fitness First, The Mall Korat (3rd Floor) Open Monday to Friday from 6:30 AM to 10:00 PM, Saturday to Sunday from 7:00 AM to 8:00 PM, and on public holidays from 9:00 AM to 8:00 PM. Contact: 0 2118 6665.

Khon Kaen

> Fitness First, CentralPlaza Khon Kaen (4th Floor) Open Monday to Friday from 6:00 AM to 10:00 PM, Saturday to Sunday from 8:00 AM to 9:00 PM, and on public holidays from 8:00 AM to 8:00 PM. Contact: 0 2118 6665.

Udon Thani

Fitness First, CentralPlaza Udon Thani (3rd Floor) Open Monday to Friday from 6:00 AM to 10:00 PM, Saturday to Sunday from 8:00 AM to 9:00 PM, and on public holidays from 8:00 AM to 8:00 PM. Contact: 0 2118 6665.

Chonburi

- Fitness First, CentralPlaza Chonburi (3rd Floor)
 Open Monday to Friday from 6:00 AM to 10:00 PM,
 Saturday to Sunday from 8:00 AM to 9:00 PM,
 and on public holidays from 8:00 AM to 8:00 PM.
 Contact: 0 2118 6665.
- Centara Grand Mirage Beach Resort Pattaya (Lifestyle)
 Open daily from 6:00 AM to 9:00 PM.
 Contact: 0 3871 4969.

• Phuket

Alpha Health Club

Open Monday to Friday from 6:30 AM to 10:00 PM, Saturday to Sunday from 8:00 AM to 9:00 PM, and on public holidays from 6:30 AM to 10:00 PM. Contact: 0 7661 2655-56.

Songkhla

Centara Hotel Hat Yai (Cenfit) Open daily from 7:00 AM to 8:00 PM. Contact: 0 7435 2222 ext. 2730.

Surat Thani

Fitness Lifestyle Surat Thani Open Monday to Sunday from 06.00 AM to 10.00 PM Contact 080 837 4295

Terms and Conditions

• This privilege shall be eligible exclusively to KRUNGSRI EXCLUSIVE clients who meet the following conditions: (1) having an average deposit/investment balance of at least 5 Million Baht for the month preceding the redemption date, calculated based on the Bank's financial products (excluding products opened/used through the Kept Application) that are; deposit products, and/or mutual fund products offered by fund management companies that the Bank acts as selling agent and purchased through the Bank, and/or debentures issued by the Bank, and/or other debentures purchased through the Bank in accordance with the specified conditions, and/or life insurance products purchased through the Bank in accordance with the specified insurance products through the Bank in accordance with the specified conditions for achieving the KRUNGSRI EXCLUSIVE status; and (2) being a primary holder of a KRUNGSRI EXCLUSIVE Signature credit card, and valid from January 1, 2025, to December 31, 2025; Eligible cardholders shall use their credit cards and present their ID card prior to service.

• This privilege shall be limited to 1 visit/day/card, with a maximum of 8 visits/ person/month across all locations and valid only during the designated periods at each location. In the event of failing to meet the specified conditions, the service venues shall reserve the right to charge KRUNGSRI EXCLUSIVE clients for usage; the Bank shall not be responsible for any resulting fees. • This privilege shall not be transferred, renewed, exchanged, redeemed for cash, or used in conjunction with other promotions.

• Advance service reservations shall not be permitted.

 In the event that credit cards (including any supplementary cards on the same accounts) exceed the specified credit limits or are under temporary credit, Krungsriayudhya Card Company Limited shall reserve the right to suspend or deny the provision of services.

• All terms and conditions shall be as specified by the service venues; in the event of failing to meet the specified conditions, Krungsriayudhya Card Company Limited shall reserve the right to deny the provision of services.

• Bank of Ayudhya Public Company Limited shall reserve the right to modify the terms, conditions, duration, or cancel this privilege, with at least 15 days' notice provided via www.krungsri.com.

• In case of disputes, the Bank's decision shall be final.



2.5 Reserved Parking Privilege

Experience the ultimate reserved parking spaces for KRUNGSRI EXCLUSIVE clients, providing an enhanced convenience at leading shopping centers.



Location and Conditions

- Central Chidlom Department Store, Floor B
- The Promenade, Building E, Floor 3
- J Avenue Thonglor, Floor 1
- The EmQuartier, Floor 2, Zone C

Conditions

All parking charges shall be borne by KRUNGSRI EXCLUSIVE Signature credit cardholders; limited to one parking space/card/visit.

Novotel Suvarnabhumi Airport Hotel, Floor B

Conditions

- For a primary holder of a KRUNGSRI EXCLUSIVE Signature credit card, Reservations shall be made at least 3 business days prior to service through KRUNGSRI EXCLUSIVE Call Center at 0 2296 5566; press 2 for English language support, then press 1 for KRUNGSRI EXCLUSIVE Signature Credit Card; reservations shall be confirmed only upon receipt of email confirmations from hotel.
- Limited to 48 hours/vehicle/visit and 2 privileges/ primary card account/month; any additional parking charges shall be borne by cardholders.
- Limited to 1 vehicle/card/visit, with 4 vehicles available daily.



FINANCIAL PRIVILEGES

Our trustworthy team of seasoned financial and investment experts, right at your fingertips

- Krungsri Investment Intelligence team delivers bespoke financial and investment management guidance, grounded in sharp national and global economic acumen.
- Your Personal Relationship Manager, building upon such expert advice, helps set financial goals based on your risk tolerance and precisely recommend the right products, paving a streamlined path to your success.

Our exclusive suite of comprehensive financial services, carefully tailored for utmost convenience.

PrivilegeAllowance3.1 Fee and Service
Exemption

· Chaqua Daala

2 Cheque Books/uear

 Cheque Book (20 cheques per book) 	Z CHEQUE DOOKS/ YEar
 Gift Cheque or Cashier Cheque 	Unlimited
 Financial Confirmation Letter 	Unlimited
 Financial Statement for the past six months 	Unlimited
 Transfer between current and savings accounts via Krungsri Cash Connect 	1 account pair

Privilege	Allowance
 Property appraisal and collateral assessment valued at 3,210 baht per collateral (VAT inclusive) 	Unlimited
 SMS Notification 	1 mobile number
3.2 Preferential Rate	
 Home loan interest 	Special Rate
 Foreign exchange transaction when conducted at any branch of the Bank. 	Special Rate

350 Baht/transaction

International money transfer fee (excluding commission in lieu of exchange)

3.3 Safe Deposit Box Services Our safe deposit box service adheres to global security standards, ensuring convenience and unparalleled protection for your valuables, all further complemented by a 50% discount on the rental of both robotic and standard safe deposit boxes.

• Robotic Safe Deposit Box (Available at the Ploenchit Branch)

Our robotic safe deposit box service offers unparalleled security with global standards, featuring four-step authentication for optimal asset protection, all further complemented by dedicated personal service rooms for an additional layer of confidentiality, exclusively at the Ploenchit branch. For further inquiries, please contact 0 2208 2087-8.

Standard Safe Deposit Box

Our standard safe deposit box service comes with global security standards, available at over 40 bank branches. **Branches Providing Standard Safe Deposit Box Service**

Bangkok and its Vicinity 101 The Third Place Smart: Chakkrawat: Charumueang: Seacon Bang Khae: Central Pinklao: Central Festival EastVille: CentralPlaza Grand Rama 9: CentralPlaza WestGate Smart:

0 2730 5549

- 0 2222 1677
- 0 2214 2352
- 0 2409 7448
- 0 2433 4830
- 0 2553 6188
 - 0 2160 2912
- 0 2194 2795-9

CentralWorld: The Old Siam Shopping Plaza: The Promenade: The Mall Bang Khae: Chan Road: Charoen Nakorn Soi 35: Nang Linchee Road: Bangna-Trad (CentralCity): Phatthanakan Road: Ratchadapisek (Central Rama 3): Sathorn Nua (Al-Center): Sathupradi: Sukhumvit 71: Bang Khen: Bang Khae: Pratunam: Paradise Park: Future Park Rangsit: Fashion Island: Mega Bangna: Yaowarat: Ratchadapisek (Huai Khwang): Worachak: Siam Paragon: Suan Mali:

Saphan Khwai: Saphan Phra Pin Klao: Bang Rak Branch Office: Sam Yaek Branch Office: Rama 3 Office: Si Yaek Seua Pa: Si Yaek Asoke: Sukhumvit 35: Ekkamai: Icon Siam Smart:

Other Provinces

Central Chonburi: Central Festival Phuket: Phuket: 0 3805 3601-3 0 7636 7005-7 0 7621 1110

Remarks

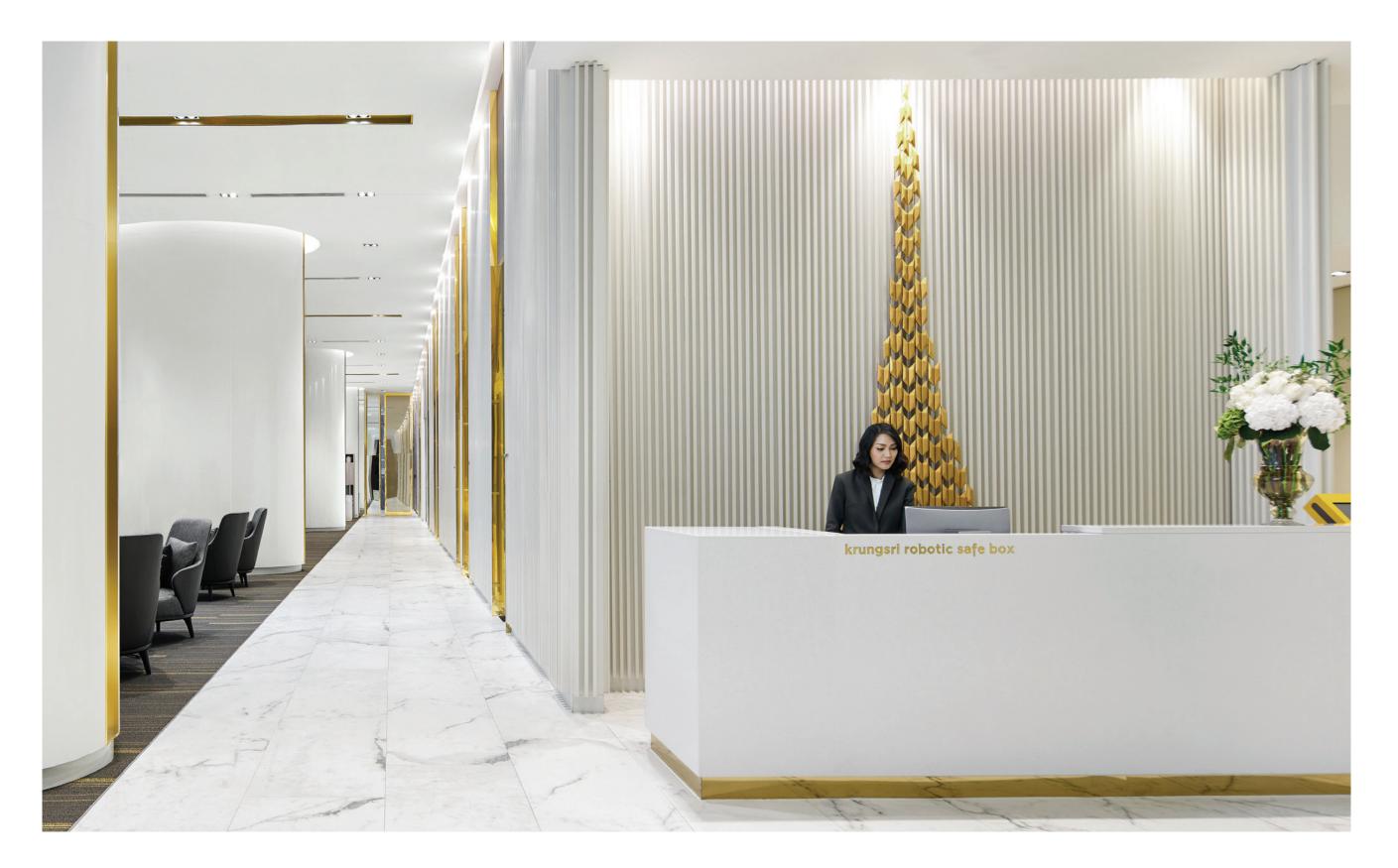
 This privilege shall be eligible exclusively to KRUNGSRI EXCLUSIVE client who maintain their active membership status on application dates and pay rental fees within the specified times.

- This privilege shall be limited to the rental of 1 robotic/standard safe deposit box/person/year.
- All fees and service conditions shall be as specified by the Bank.

• The Bank reserves the right to modify the terms, conditions, duration, or cancel this privilege, with at least 15 days' notice provided via www.krungsri.com.



3.4 KRUNGSRI EXCLUSIVE CENTER



Our KRUNGSRI EXCLUSIVE Center serves as an exclusive space for KRUNGSRI EXCLUSIVE clients, offering a seamless blend of financial and lifestyle amenities for utmost enjoyment. Situated in the Ploenchit flagship branch, right at the heart of the city, it spans over 500 square meters, providing a premium environment that caters to your every exact need. Not only will your investments receive professional management through the Exclusive Investment service, where seasoned financial advisors and personal wealth managers are at your disposal, but the convenience of the Exclusive Facilities ensures a comprehensive experience with private meeting rooms and a lifestyle lounge,

complete with beverages, all to enhance the comfort of every visit. All this makes it truly a sophisticated space tailored to both business and leisure pursuits.

Ploenchit:

0 2208 2088-9

3.5 KRUNGSRI EXCLUSIVE LOUNGE

Our KRUNGSRI EXCLUSIVE Lounge stands as a novel lounge in the heart of the city, crafted to offer an unparalleled experience of comfort, where every convenience is at your fingertips. With a comprehensive range of amenities for both financial and lifestyle needs, complemented with beverages, you will find your every requirement met.

J Avenue Thonglor: All Seasons Place:

0 2185 3113 0 2250 1240

 EmQuartier (3rd Floor):
 0 2392 2991

 Siam Paragon (4th Floor):
 0 2129 4560

3.6 KRUNGSRI EXCLUSIVE CORNER

Our KRUNGSRI EXCLUSIVE Corner invites you to unwind in a serene environment, where over 40 branches nationwide provide complimentary tea and coffee services. With each visit, not only do you enjoy refreshing beverages, but you also benefit from high-speed internet, ensuring that your moments of leisure are both relaxing and productive.

Bangkok and its Vicinity

Central Pinklao (4th Floor):

0 2433 4830

Central Rama 2 (Branch 2) (Ground Floor): 0 2416 8113 Central Rama 3 (4th Floor): 0 2673 6315 CentralPlaza Grand Rama 9 (5th Floor): 0 2160 2912 CentralPlaza Salaya (3rd Floor): 0 2429 6507 CentralPlaza Ladprao (2nd Floor): 0 2541 1176 CentralFestival Eastville (3rd Floor): 0 2553 6188

CentralWorld (4th Floor): 0 2251 7055-9 The Promenade (3rd Floor): 0 2130 4201 The Mall Ngamwongwan (5th Floor): 0 2149 5848 The Mall Bangkae (1st Floor): 0 2455 3930 The Mall Tha Phra (2nd Floor): 0 2477 7204 Nang Linchi Road: 0 2286 8842 0 2451 4094-7 Rama 2 Road: 0 2314 7700 Pattanakarn Road: Lam Luk Ka Road (Klong 2): 0 2523 3933-5 Thonglor (Wasu Building): 0 2713 8507 Bang Khen: 0 2579 1225 0 2398 5378 Paradise Park: **Ploenchit Tower:** 0 2209 8600 Future Park Rangsit (2nd Floor): 0 2567 6176 Mega Bangna (1st Floor): 0 2174 5617 Lumpini: 0 2285 6696 0 2272 2990 Sapan Khwai: 0 2237 7177 Bang Rak Branch Office: Sam Yaek Branch Office: 0 2221 1520 0 2296 2000 Rama 3 Office:

Other Provinces

Central Chonburi (1st Floor): 0 3805 3601 CentralFestival Chiang Mai (3rd Floor): 0 5328 8755 CentralFestival Hat Yai (3rd Floor): 07433 9913 CentralPlaza Khon Kaen (3rd Floor): 0 4328 8100-1 CentralPlaza Korat (3rd Floor): 0 4425 1334 CentralPlaza Nakhon Si Thammarat (2nd Floor): 0 7539 2813

CentralPlaza Rayong (2nd Floor): 0 3894 2812 CentralPlaza Udon Thani (3rd Floor): 0 4292 1433 The Mall Nakhon Ratchasima (3rd Floor): 0 4439 3740 Bluport Hua Hin Resort Mall (B Floor): 0 3252 3233 Phuket: 0 7621 1811 Robinson Chanthaburi (B Floor): 0 3946 0271

3.7 Krungsri The Advisory

Our Krungsri The Advisory is a comprehensive financial and investment information service center available for KRUNGSRI EXCLUSIVE clients. Here, expert advisors provide guidance through video conferencing technology, coupled with personalized support from dedicated personal wealth managers, ensuring tailored solutions to meet your unique financial needs. Throughout the year, top-tier speakers lead insightful seminars, fostering continuous learning and engagement, empowering you to navigate your wealth journeys with confidence and clarity.

Icon Siam Smart (5th Floor): 0 2437 9978-9

101 The Third Place Smart(3rd Floor):0 2730 5549Central Plaza Westgate Smart(3rd Floor):0 2194 2795Fashion Island (B Floor):0 2947 5140Central Festival Phuket (4th Floor):0 7636 7006

Terms and Conditions to eligible for KRUNGSRI EXCLUSIVE client

1. For clients aged 20 years and above with deposits and/or investments totaling at least 5 Million Baht in qualifying financial and investment products through the Bank include:

- Fixed Deposits;
- Savings Accounts (only considering balances maintained in the accounts for at least six consecutive months);
- Mutual Fund products offered by fund management companies and purchased through the Bank;
- Life Insurance Products, including unit-linked insurance, purchased through the Bank (the insurance premium amount counted towards the deposit/ investment total is only for the year in which the premium is paid);
- Debentures issued by and purchased through the Bank;
- Other Debentures, purchased through the Bank (only for clients who maintain their active KRUNGSRI EXCLUSIVE membership status for a minimum of 1 calendar year).
- Exclude any products opened or used through the Kept Application.

or purchase life insurance products and/or unit-linked life insurance products.

- Equivalent to KRUNGSRI EXCLUSIVE clients who have deposits and/or investments totaling at least 5 Million Baht for a minimum of 3 years.
 - Purchase life insurance products and/or unit-linked regular premium life insurance products with a total premium payment of at least 500,000 Baht but less than 1 Million Baht within the same calendar year or unit-linked single premium life insurance products, or single premium life insurance products with a premium payment of at least 5 Million Baht but less than 10 Million Baht within the same day.
 - The policy must be under the same insured names and have been approved.
- Equivalent to KRUNGSRI EXCLUSIVE clients who have deposits and/or investments totaling at least 10 Million Baht for a minimum of 3 years (excluding airline ticket class upgrade).
 - Purchase life insurance products and/or unit-linked regular premium life insurance products with a total premium payment of at least 1 Million Baht within the same calendar year or unit-linked single premium life insurance products, or single premium life insurance products with a premium payment
 - of at least 10 Million Baht within the same day.
 - The policy must be under the same insured names and have been approved.

2. In the event that KRUNGSRI EXCLUSIVE clients unable to maintain the deposit and/or investment amounts as specified by the Bank, the Bank shall reserve the right to cancel such clients' KRUNGSRI EXCLUSIVE status and revoke associated privileges and fee waivers. Notice shall be provided in advance through www.krungsri.com or other channels as specified by the Bank.

3. Privilege redemption shall be subject to the terms and conditions of each specific privilege as specified by the Bank and its partner service providers/ brands. KRUNGSRI EXCLUSIVE clients shall present their KRUNGSRI EXCLUSIVE debit cards or KRUNGSRI EXCLUSIVE Signature credit cards to the service providers/brands prior to redemption.

4. In case of disputes, the Bank's decision shall be final.