



krungsri
กรุงศรี

A member of  MUFG
a global financial group

krungsri
PRIVATE
BANKING

LIVE YOUR LEGACY

From January 1, 2025 to December 31, 2025

Welcome to KRUNGSRI
PRIVATE BANKING,
A Bespoke Financial and
Investment Advisory Service
Crafted to Effortlessly Grow
Your Assets Today and
Seamlessly Pass on Your
Wealth to Future Generations.



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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 specified conditions of maintaining deposit/investment balances and accumulating spending through KRUNGSRI PRIVATE BANKING 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 equivalent distance from Bangkok to Europe)
- Cathay Pacific (limited to a maximum distance of 9,090 miles/flight, or 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 PRIVATE BANKING credit card.

Asia Routes

- Thai Airways and Japan Airlines (limited to a maximum distance of 3,300 miles/flight, or equivalent distance from Bangkok to Japan)
- Cathay Pacific (limited to a maximum distance of 3,180 miles/flight, or equivalent distance from Bangkok to Japan)

Conditions

- (1) A minimum average deposit/investment balance of 10 Million Baht 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 redemption date; and
- (3) An accumulated spending of at least 1 Million Baht on the KRUNGSRI PRIVATE BANKING credit card.

Terms and Conditions

- This privilege shall be eligible for KRUNGSRI PRIVATE BANKING 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 and purchased through the Bank, 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 PRIVATE BANKING 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 PRIVATE BANKING 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 PRIVATE BANKING 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.

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 PRIVATE BANKING Call Center at 0 2296 4565.

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.

For KRUNGSRI PRIVATE BANKING Credit Cardholder
Use when necessary and pay back full amount on time
to avoid 16 % annual interest rate.



1.2 Airport lounges access, globally and domestically

Airport Lounge	Visit/ Calendar Year
Royal Silk Lounge	2
DragonPass	12

Terms and Conditions

- This privilege shall be eligible to KRUNGSRI PRIVATE BANKING clients who meet the following conditions: (1) having a total deposit/investment balance of at least 50 Million Baht, calculated based on the Bank’s financial products (excluding products opened/used through the Kept Application) that are: deposit products, 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 and purchased through the Bank, and/or life insurance products purchased through the Bank; and (2) being a primary holder of a KRUNGSRI PRIVATE BANKING 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 12 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 credit 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 Private airport limousine services for transfers between airports and accommodations, both internationally and domestically

Service Boundary	Transfer/Primary Card Account
International Airport Limousine Service	
<ul style="list-style-type: none">• Airport Limousine Service: Between airports and accommodations (For eligible countries only) with Luxury Sedan or equivalent	2 transfers/calendar year (Limited to 1 time/trip)

For KRUNGSRI PRIVATE BANKING Credit Cardholders
Use when necessary and pay back full amount on time
to avoid 16 % annual interest rate.



Service Boundary	Transfer/Primary Card Account
<div><div><div>Domestic Airport Limousine Service</div><div><div><div>• Airport Limousine Service: 2 transfers/calendar year</div><div>Between Suvarnabhumi/Don Mueang Airports and accommodations in Bangkok, Nonthaburi, Pathum Thani, or Samut Prakan with Toyota Alphard or equivalent</div></div></div></div></div>	

- For international transfers, reservations shall be made at least 7-14 days in advance through KRUNGSRI PRIVATE BANKING Call Center at 0 2296 4565; reservations shall be confirmed only upon receipt of SMS confirmations; cancellations or changes shall not be permitted within 72 hours prior to travel.
- For domestic transfers, reservations shall be made at least 48 hours in advance through KRUNGSRI PRIVATE BANKING Call Center at 0 2296 4565; reservations shall be confirmed only upon receipt of SMS confirmations; 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.

For more information

Scan or click for international transfers service area



Scan or click for service detail of domestic transfer



Terms and Conditions

- This privilege shall be eligible for KRUNGSRI PRIVATE BANKING clients who meet the following conditions: (1) having an average deposit/investment balance of at least 50 Million Baht over the past six months, calculated based on the Bank’s financial products that are: deposit products (excluding products opened/used through the Kept Application), 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 and purchased through the Bank, and/or life insurance products purchased through the Bank; and (2) a primary holder of a KRUNGSRI PRIVATE BANKING credit card, and valid from January 1, 2025, to December 31, 2025.
- This privilege shall cover 2 international limousine transfers with Luxury Sedan or equivalent between airports and accommodations/calendar year/primary card account, limited to 1 transfer/trip.

- This privilege shall cover 2 domestic limousine transfers with Toyota Alphard or equivalent between airports and accommodations/calendar year/primary card account.
- 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.

1.4 Travel accident insurance policy in coverage up to 35 Million Baht, applicable internationally and domestically

The travel accident insurance policy from a global insurance company provides coverage for death or permanent disability upon paying full travel expenses with a KRUNGSRI PRIVATE BANKING credit card.

Coverage	Sum Insured (Baht)
1. Compensation due to accidents involving public transportation	Cardholder/Spouse: 35,000,000 Child (per person): 3,500,000
2. Medical expenses	-
2.1. Medical expenses incurred abroad	-
2.1.1. Medical expenses due to accidents (maximum per incident)	Cardholder/Spouse/ Child (per person): 2,000,000
- Inpatient medical treatment	Cardholder/Spouse/ Child (per person): 2,000,000

For KRUNGSRI PRIVATE BANKING Credit Cardholders
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Coverage	Sum Insured (Baht)
- Outpatient medical treatment	Cardholder/Spouse/ Child (per person): 2,000,000
2.1.2. Medical expenses due to illness (maximum per illness)	Cardholder/Spouse/ Child (per person): 2,000,000
- Inpatient medical treatment	Cardholder/Spouse/ Child (per person): 2,000,000
- Outpatient medical treatment	-
2.2. Medical expenses incurred in Thailand	-
2.2.1. Medical expenses due to accidents (maximum per incident)	Cardholder/Spouse/ Child (per person): 2,000,000
- Inpatient medical treatment	Cardholder/Spouse/ Child (per person): 2,000,000
- Outpatient medical treatment	Cardholder/Spouse/ Child (per person): 2,000,000
3. Emergency medical evacuation or repatriation	Cardholder/Spouse/ Child (per person): 4,000,000
4. Repatriation of remains or ashes	Cardholder/Spouse/ Child (per person): 2,000,000
5. Expenses due to trip cancellation	Cardholder/Spouse/ Child (per person): 20,000
6. Expenses due to trip curtailment	Cardholder/Spouse/ Child (per person): 20,000

Coverage	Sum Insured (Baht)
7. Flight delays	
7.1. Flight delays abroad	Cardholder/Spouse/ Child (per person): 2,000/6 hrs. (Max. 20,000)
7.2. Flight delays within Thailand	Cardholder/Spouse/ Child (per person): 2,000/4 hrs. (Max. 20,000)
8. Baggage delays	
8.1. Baggage delays abroad	Cardholder/Spouse/ Child (per person): 2,000/6 hrs. (Max. 20,000)
8.2. Baggage delays within Thailand	Cardholder/Spouse/ Child (per person): 2,000/4 hrs. (Max. 20,000)
9. Liability to third parties.	Cardholder/Spouse/ Child (per person): 1,000,000

Terms and Conditions

- This privilege shall be eligible exclusively to KRUNGSRI PRIVATE BANKING credit cardholders who maintain their active membership status, with coverage provided from January 1, 2025, to December 31, 2025.
- Please review the terms of coverage, compensation for claims, and other conditions in the insurance policy; for further inquiries or to file claims, contact KRUNGSRI PRIVATE BANKING Call Center at 0 2296 4565.
- All terms and conditions shall be as specified by the service providers; Krungsriayudhya Card Company Limited shall not be responsible for the service delivery; for service-related inquiries or complaints, please contact the service provider directly.
- The terms and conditions shall be as specified by Krungsriayudhya Card Company Limited.

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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
<ul style="list-style-type: none">• 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.	<ul style="list-style-type: none">• 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*

For clients with a balance of 30 Million Baht or more	For clients with a balance of 10 to 29.9 Million Baht
<ul style="list-style-type: none">• e-Code worth 1,200 Baht at premier restaurants.	<ul style="list-style-type: none">• e-Code worth 600 Baht at premier restaurants.



GIFT VOUCHER

For clients with a balance of 30 Million Baht or more	For clients with a balance of 10 to 29.9 Million Baht
<ul style="list-style-type: none">• Starbucks e-Coupon worth 1,000 Baht.• S&P e-Code worth 1,000 Baht.• GrabFood e-Code worth 1,000 Baht.	<ul style="list-style-type: none">• Starbucks e-Coupon worth 500 Baht.• S&P e-Code worth 500 Baht.• GrabFood e-Code worth 500 Baht.



TRAVEL*

For clients with a balance of 30 Million Baht or more	For clients with a balance of 10 to 29.9 Million Baht
<ul style="list-style-type: none">• One-way limousine transfer between accommodations and airports.	-

* 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 PRIVATE BANKING 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, 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 and purchased through the Bank, and/or life insurance products purchased through the Bank, 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 PRIVATE BANKING clients with an average deposit/investment balance of at least 50 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, 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 and purchased through the Bank, and/or life insurance products purchased through the Bank.
- 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.
- 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.
- 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.
- In case of disputes, the Bank’s decision shall be final.



2.3 Birthday Privilege

Select preferred gift to enhance special moment for KRUNGSRI PRIVATE BANKING clients with an average deposit/investment balance of at least 50 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
Operating hours vary by 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 PRIVATE BANKING clients who meet the following conditions: (1) having a total deposit/investment balance of at least 50 Million Baht, calculated based on financial products from the Bank (excluding products opened/used through the Kept Application), such as 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 and purchased through the Bank, and/or life insurance products purchased through the Bank; and (2) being a primary holder of a KRUNGSRI PRIVATE BANKING 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 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.

For KRUNGSRI PRIVATE BANKING Credit Cardholders
Use when necessary and pay back full amount on time
to avoid 16 % annual interest rate.



2.5 Exclusive Dining and Accommodation Discounts

Immerse in a curated selection of discounts on dining and accommodation at leading restaurants and hotels, perfect for quality moments with loved ones.

Scan or click the QR code for more details on services.



Terms and Conditions

- This privilege shall be valid from January 1, 2025, to December 31, 2025.
- This privilege shall be eligible when purchasing with a KRUNGSRI PRIVATE BANKING credit card.
- This privilege shall not be used in conjunction with other promotions or during festivals and public holidays.
- All terms and conditions shall be as specified by the service providers; 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.

2.6 Exclusive Complimentary Green Fees

Delight in complimentary green fees, exclusively for primary holders of KRUNGSRI PRIVATE BANKING credit cards from January 1, 2025, to December 31, 2025, limited to one use/primary card account/month across all participating golf courses.

Scan or click the QR Code for service details and a full list of participating courses.



For KRUNGSRI PRIVATE BANKING Credit Cardholders
Use when necessary and pay back full amount on time to avoid 16 % annual interest rate.





2.7 Reserved Parking Privilege

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

Location & 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 PRIVATE BANKING credit cardholders; limited to one parking space/card/visit.

Novotel Suvarnabhumi Airport Hotel, Floor B

Conditions

- For a primary holder of a KRUNGSRI PRIVATE BANKING credit card, reservations shall be made at least 3 business days prior to service through KRUNGSRI PRIVATE BANKING Call Center at 0 2296 4565; 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.

Remark: Present KRUNGSRI PRIVATE BANKING credit cards to access.

For KRUNGSRI PRIVATE BANKING Credit Cardholders
Use when necessary and pay back full amount on time
to avoid 16 % annual interest rate.



2.8 Personal Assistant Privilege

Rest assured anywhere and anytime with emergency roadside assistance and towing services, as well as personal assistant service and in-home emergency assistance service, all available 24/7.

Emergency Roadside Assistance & Towing Service

In the event of vehicle breakdowns requiring immediate minor repairs, such as tire changes or battery recharges, Krungsriayudhya Card Company Limited shall coordinate with automotive specialists for assistance, and should issues not be resolved on-site, arrange for tow trucks to transport vehicles to the nearest repair facilities.

Emergency Roadside Assistance Service	Scope of Service
<ul style="list-style-type: none">• Towing Service• Emergency Repair Service• Fuel Replenishment Service• Locksmith Service• Coordination Service with Rental Car Agencies, Hotels, and Accommodations	<p>Up to 1,500 Baht/ case, limited to 1 case/year</p> <p>(Please note that only coordination shall be included; direct service provision shall not be covered.)</p>

Personal Assistant Service

In the event that assistance is required with recommendations or reservations for hotels, flowers, restaurants, and other special occasions, Krungsriayudhya Card Company Limited shall provide professional personal assistant services, tailored to suit every lifestyle and unique need, all to transform every day into an extraordinary experience.

Personal Assistant Service

(Please note that only coordination shall be included; direct service provision shall not be covered.)

- Recommendations and reservations for leading golf courses worldwide
- Recommendations and reservations for hotels and accommodations, both global and domestic
- Recommendations and reservations for tickets to movies, concerts, sports events, theatrical performances, and other renowned shows worldwide
- Ordering and delivery of flowers and gifts worldwide
- Recommendations and reservations for renowned restaurants, both global and domestic
- Recommendations and reservations for rental cars and limousines, both global and domestic
- Recommendations and bookings for airline tickets, both global and domestic
- Information on passport processing, visa requirements, and customs procedures
- information on interpreter services and urgent message delivery for families
- Information on the locations of ATMs

In-Home Emergency Assistance Service

In the event of lost house keys, plumbing blockages, or any other issues, Krungsriayudhya Card Company Limited shall provide in-home emergency assistance for all unforeseen circumstances, available 24/7.

In-Home Emergency Assistance Service
(Please note that only coordination shall be included; direct service provision shall not be covered.)

- Locksmith Assistance
- Plumbing Assistance
- Electrical Assistance
- Air Conditioning Assistance
- Roofing and Ceiling Assistance

Terms and Conditions

- This privilege shall be eligible to primary holders of KRUNGSRI PRIVATE BANKING credit cards who maintain their active membership status, and valid from January 1, 2025, to December 31, 2025.
- Emergency roadside assistance and towing services shall be provided nationwide in Thailand, including Phuket, but excluding other islands.
- Emergency roadside assistance and towing services shall not cover accidents occurring on the road.
- Towing services shall be limited to 1,500 Baht/case or the first 20 kilometers, with coverage restricted to 1 case/calendar year; and any additional charges incurred beyond this limit shall be borne by the cardholders.
- Towing services shall be limited to situations where primary holders are present at the vehicles during the service; this privilege shall be eligible exclusively to credit cardholders, and not be transferred, exchanged, or substituted for other services for other individuals.
- Towing services shall be limited to roadside emergencies such as flat tires, non-starting vehicles, dead batteries, or overheating.
- In the event that additional parts are required, the charges for such parts shall be borne by the cardholders.
- All terms and conditions shall be as specified by the service providers; Krungsriayudhya Card Company Limited shall not be responsible for the service delivery; for service-related inquiries or complaints, please contact the brands directly.
- For more information, please contact KRUNGSRI PRIVATE BANKING Call Center at 0 2296 4565.

For KRUNGSRI PRIVATE BANKING Credit Cardholders
Use when necessary and pay back full amount on time
to avoid 16 % annual interest rate.



FINANCIAL PRIVILEGES

Wealth Management Services

KRUNGSRI PRIVATE BANKING stands poised to offer comprehensive wealth management tailored to your needs, all powered by a team of national experts from Krungsri Bank and BlackRock, a leading global partner. Together, they address every aspect of financial and investment requirements, for your goals to be met with precision and excellence.



1. Wealth Advisory Expert Team

Deeply versed in every dimension of finance and investment, our Wealth Advisory Expert Team propels your success towards enduring prosperity, with

- Your Personal Private Banker
- The Krungsri Investment Intelligence Team

Boasting extensive experience in both finance and investment, our team stands ready to support you with financial market data and investment strategies, all aimed at helping you achieve your financial objectives and goals.

2. Tailor-made Wealth Advisory Service

Leveraging the expertise of a team of seasoned financial professionals, our service stands equipped to assist you in setting personal investment goals and meticulously crafting strategic asset allocations to align with these goals and your risk tolerance. Following this, we will closely monitor your investment performance and continuously provide recommendations for investment opportunities that are suitable for each unique market condition.

3. "One Krungsri Investment View" Market Update and Investment Perspectives Service

4. Investment Solutions

Our diverse suite of financial products curated from around the globe ensures optimal risk diversification and maximum efficiency, most notably:

- **Onshore Mutual Fund** - Offering trading services for mutual fund units from leading domestic asset management companies, featuring a variety of investment policies across all asset classes;

- **Direct Offshore Mutual Fund** - Offering trading services for mutual fund units from leading global asset management companies, allowing for tapping into diverse international assets via the investment platforms of Krungsri Bank and its partners;

- **Private Asset** - Offering investment solutions in private assets to enhance long-term returns with lower volatility, including private equities and private credits from non-institutional investors;

- **Alternative Investment** - Offering investment solutions in alternative investments beyond traditional investments, such as real estate, collectibles, and gold;

- **Corporate Bonds** - Offering advisory services on corporate bond investments, providing opportunities for higher returns than traditional deposits while maintaining lower risk compared to equity investments;

- **Structured Product** - Offering investment solutions in structured products, with returns tied to the performance of various assets across a diverse range of categories;

- **Global Equity** - Offering investment solutions in foreign equities, be it common stocks or ETFs, in numerous countries around the globe;

- **Private Fund** - Offering personalized investment management for clients who wish to collaborate with fund managers, ensuring alignment with specific objectives, goals, conditions, and constraints;
- **Sustainable Investment** - Offering investment solutions that integrate Environmental, Social, and Governance (ESG) principles into decision-making processes, alongside financial analysis, ensuring that investments not only generate financial returns but also contribute positively to society and the environment.

5. Banking Services

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

Privilege	Allowance
5.1. Fee and Service Exemption	
• Cheque Book (20 cheques per book)	2 Cheque Books/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
• Property appraisal and collateral assessment valued at 3,210 baht per collateral (VAT inclusive)	Unlimited
• SMS Notification	1 mobile number
5.2 Preferential Rate	
• Home loan interest	Special Rate
• Foreign exchange transaction when conducted at any branch of the Bank.	Special Rate

5.3 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:	0 2730 5549
Chakkrawat:	0 2222 1677
Charumueang:	0 2214 2352
Seacon Bang Khae:	0 2409 7448
Central Pinklao:	0 2433 4830
Central Festival EastVille:	0 2553 6188
CentralPlaza Grand Rama 9:	0 2160 2912

CentralPlaza WestGate	
Smart:	0 2194 2795-9
CentralWorld:	0 2251 7055
The Old Siam Shopping Plaza:	0 2223 9637
The Promenade:	0 2130 4201
The Mall Bang Khae:	0 2455 3930
Chan Road:	0 2287 4384-8
Charoen Nakorn Soi 35:	0 2439 0615
Nang Linchee Road:	0 2678 3016-8
Bangna-Trad (CentralCity):	0 2361 0562
Phatthanakan Road:	0 2314 7700
Ratchadapisek (Central Rama 3):	0 2673 6310
Sathorn Nua (AI-Center):	0 2637 7278
Sathupradi:	0 2295 1104
Sukhumvit 71:	0 2381 0022
Bang Khen:	0 2579 1225
Bang Khae:	0 2454 2947
Pratunam:	0 2251 3277
Paradise Park:	0 2398 5378
Future Park Rangsit:	0 2567 6176
Fashion Island:	0 2947 5140
Mega Bangna:	0 2174 5617
Yaowarat:	0 2223 1555
Ratchadapisek (Huai Khwang):	0 2275 4906
Worachak:	0 2221 7678
Siam Paragon:	0 2129 4560-5

Suan Mali:	0 2223 5413
Saphan Khwai:	0 2272 2990
Saphan Phra Pin Klao:	0 2433 0085-8
Bang Rak Branch Office:	0 2237 7177
Sam Yaek Branch Office:	0 2221 1520
Rama 3 Office:	0 2296 2000
Si Yaek Seu Pa:	0 2223 5334
Si Yaek Asoke:	0 2261 8119
Sukhumvit 35:	0 2259 0020
Ekkamai:	0 2714 0083
Icon Siam Smart:	0 2437 9978

Other Provinces

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

Remarks:

- This privilege shall be eligible exclusively to KRUNGSRI PRIVATE BANKING 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.



5.4 KRUNGSRI PRIVATE BANKING Center



Our KRUNGSRI PRIVATE BANKING Center serves as an exclusive space for KRUNGSRI PRIVATE BANKING clients, located at the Bank of Ayudhya Head Office, a Thai-style edifice by the Chao Phraya River that offers a distinguished experience. Designed with inspiration from Thai Ayutthaya architecture by the 2010 National Artist in Architecture Phau Suwannasaksri, the space harmoniously blends unique design elements of KRUNGSRI PRIVATE BANKING, with a particular focus on comfort and privacy, all aimed at comprehensively catering to all financial and lifestyle needs. Featuring private meeting rooms and a lounge with carefully curated beverages and snacks, this space ensures top-notch service. Moreover, KRUNGSRI PRIVATE BANKING clients may enjoy access to Krungsri The Advisory financial and investment services, as well as Krungsri Exclusive lounges, available at all branches nationwide.

Terms and Conditions

1. KRUNGSRI PRIVATE BANKING is a premium service offered by Bank of Ayudhya Public Company Limited (the “Bank”) which is exclusive to individual client aged 20 years and above, hereinafter referred to as “KRUNGSRI PRIVATE BANKING client”. KRUNGSRI PRIVATE BANKING client must maintain at least 50 Million Baht in the deposits and/or investments in qualified financial and investment products purchased through the Bank (excluding any products opened or used through the Kept Application). Qualified financial and investment products include:

- Fixed Deposits Accounts;
- 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.

2. In the event that KRUNGSRI PRIVATE BANKING 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 PRIVATE BANKING status and/or reduce or 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. In the event qualifying financial and investment products are held in joint accounts, the Bank shall grant KRUNGSRI PRIVATE BANKING status solely to the primary account holders.

4. 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 PRIVATE BANKING clients shall present their KRUNGSRI PRIVATE BANKING status or KRUNGSRI PRIVATE BANKING credit cards to the service providers/brands prior to redemption.

5. In case of disputes, the Bank’s decision shall be final.