



krungsri
กรุงศรี

A member of  MUFG

krungsri EXCLUSIVE



From January 1, 2026, to December 31, 2026

EXCLUSIVITY TO YOUR SUCCESS
KRUNGSRI EXCLUSIVE

Where Lifestyles Soar with
Unparalleled Freedom,
Experiences Turn into
Extraordinary Moments,
as You Chart Your Next Success
all on Your Own Terms.



TABLE OF CONTENTS

Travel Privileges

- Upgrade on an Airline Ticket 04
- Airport Lounge Access 07
- Private Airport Limousine Services 10
- Receive 20% discount when redeem points equal to spending amount at air ticket 12

Leisure Privileges

- Quarterly Privileges 14
- Monthly Privileges on krungsri app 17
- Birthday Privilege 18
- Leading Fitness Services 18
- Reserved Parking Privilege 22
- Earn Krungsri Point up to 5X 23
- Receive exclusive privileges for stays, birthdays, restaurant discounts and spa services 25

Financial Privileges

- Our trustworthy team of seasoned financial and investment experts 29
- Our exclusive suite of comprehensive financial services 29
- Financial Services 29
 - Fee & Service Exemption 29
 - Preferential Rate 30
 - Safe Deposit Box Services 30
 - KRUNGSRI EXCLUSIVE CENTER 33
 - KRUNGSRI EXCLUSIVE LOUNGE 34
 - KRUNGSRI EXCLUSIVE CORNER 34
 - Krungsri The Advisory 36

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)

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



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 as of 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 as of the redemption 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 as of 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 EXCLUSIVE Signature credit card from January 1, 2026 to December 31, 2026.
- 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, Krungsri Smart Plan (EPP), utilities, digital assets, cryptocurrencies, the spending which is for business benefits and/or personal benefits of the cardholder directly and indirectly in commercial way or in order to obtain benefits from sales promotion programs, the transactions which is not in lined with terms and conditions of the credit card or is an illegal activity, the transactions made through Electronic Data Capture (EDC)

devices under its cardholder's business, or in connection with the business owners.

- 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, 2026, to January 31, 2027, with travel completed by June 30, 2027, 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).
- Krungsriayudhaya Card Company Limited will withhold/suspend the benefits or recall the benefits (including the accumulated points), or charge back to the cardholder's credit card account according to the value of the benefits received by the cardholder in the event that the benefits have been granted in error, the cardholder cancels/rejects transactions or payments subsequently (in full or partial amount), the spending exceeds the credit limit due to overpay or temporary credit limit, benefits are obtained through dishonest or fraudulent means, or the credit card is used for commercial purposes /or for purchasing goods/services from merchants in which the cardholders have direct and indirect interests /or using the credit card for the wrong purpose of purchasing goods/services purposes or not in accordance with the credit card agreement or personal loan agreement (as the case may be), or transactions related to digital assets or cryptocurrency.
- 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.
- 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
- 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

- 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

- 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 8:30 AM to 5:30 PM.

1.2 Airport lounges access, globally and domestically

Airport Lounge	Visit/Calendar Year		
	30 Million Baht and above	10 to 29.9 Million Baht	5 to 9.9 Million Baht
Dragonpass (Available at airports worldwide)	4	2	-
Dragonpass (Available at domestic airports only)	-	-	2
Royal Silk Lounge (Available at Chiang Mai airport)	2	2	2

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 at least 30 Million Baht; and (2) having a total deposit/investment balance on the redemption date 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 and purchased through the Bank, and/or life insurance products purchased through the Bank; and (3) being a primary holder of a KRUNGSRI EXCLUSIVE Signature credit card; eligible cardholders shall eligible to access global lounges via Dragonpass 4 visits/calendar year, as well as to the Royal Silk Lounge of Thai Airways at Chiang Mai airports 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, 2026 to December 31, 2026.

- 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 between 10 Million Baht to 29.9 Million Baht; and (2) having a total deposit/investment balance on the redemption date between 10 Million Baht to 29.9 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 and purchased through the Bank, and/or life insurance products purchased through the Bank, or clients who are entitled to privilege equivalent to KRUNGSRI EXCLUSIVE clients who have deposits and/or investments totaling at 10 Million Baht 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 (3) being a primary holder of a KRUNGSRI EXCLUSIVE Signature credit card; eligible cardholders shall eligible to access global lounges via Dragonpass 2 visits/calendar year, as well as to the Royal Silk Lounge of Thai Airways at Chiang Mai airports 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, 2026 to December 31, 2026.

- 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 between 5 Million Baht to 9.9 Million Baht; and (2) having a total deposit/investment balance on the redemption date between 5 Million Baht to 9.9 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 and purchased through the Bank, and/or life insurance products purchased through the Bank, or clients who are entitled to privilege equivalent to KRUNGSRI EXCLUSIVE clients who have deposits and/or investments totaling at 5 Million Baht 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 (3) being a primary holder of a KRUNGSRI EXCLUSIVE Signature credit card; eligible cardholders shall eligible to access domestic lounges via Dragonpass 2 visits/calendar year, as well as to the Royal Silk Lounge of Thai Airways at Chiang Mai airports 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, 2026 to December 31, 2026.

- 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.

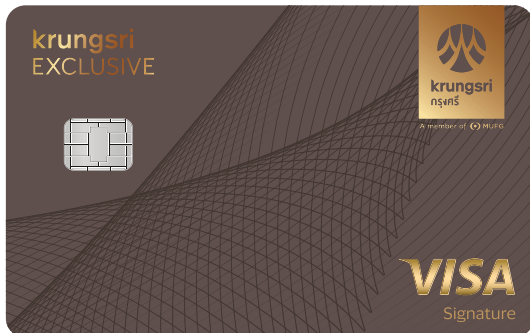
Terms and Conditions for Dragonpass Lounge Services

- 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 2026, accesses shall be redeemed via the UCHOOSE application; Dragonpass membership cards shall not be issued under any circumstances.

Terms and Conditions for Royal Silk Lounge Services

- For access Royal Silk Lounge, the name on the Thai Airways boarding passes must match the name on the credit cards, limited to 1 credit cardholder/visit, and is non-transferable in any circumstances. The Royal Silk Lounge service is available at Chiang Mai International Airport for passengers traveling with Thai Airways. Each lounge visit is limited to a maximum duration of 2 hours and 30 minutes.

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



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 Boundary	Limousine Service: Between Suvarnabhumi/Don Mueang Airports and accommodations in Bangkok, Nonthaburi, Pathum Thani, or Samut Prakan	• Limousine Service: Between Suvarnabhumi/Don Mueang Airports and accommodations in Bangkok, Nonthaburi, Pathum Thani, or Samut Prakan or • Limousine Service: Between airports and accommodations in the area of Amphoe Muang of each province in Chiang Mai and Phuket
Details	Accommodate up to 4 passengers and 4 pieces of luggage, each no larger than 28 inches, per vehicle	Accommodate up to 2 passengers and 2 pieces of luggage, each no larger than 28 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: service@lifestyle-privilege.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 Airport	Don Mueang Airport
• Arrival Level, 2nd Floor, between Gates 3 and 4	• International Arrival Building, 1st Floor, 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.

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 at least 30 Million Baht; and (2) having a total deposit/

investment balance as of the redemption date at least 30 Million Baht, 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) 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, 2026, to December 31, 2026.

- 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 between 10 Million Baht to 29.9 Million Baht; and (2) having a total deposit/investment balance as of the redemption date between 10 Million Baht to 29.9 Million Baht, 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, 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 (3) 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, 2026, to December 31, 2026.
- 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 20%* discount on airline ticket when redeeming Krungsri points

Krungsri point redemption process

1. Contact KRUNGSRI Travel Service:
0 2235 0557.
2. Select your preferred flight, redeem point equal to spending amount at air ticket and receive 20%* discount.
3. Krungsri points will be deducted automatically from your account.

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



4. Pay air ticket with the value after receiving a 20%* discount.

Terms and conditions

- This privilege is required for an adequate point to redeem and available to join this program only primary credit card holders of the KRUNGSRI EXCLUSIVE Signature credit card.
- Redemption period is 1 October 2026 to 31 December 2026.
- To redeem points and receive 20% discount, the cardholders must have spending from 1,000 THB above/sales slip and redeem points equal to spending amount at air ticket. Limit minimum point redemption from 1,000 THB/sales slip and limit of maximum 500,000 Krungsri points/primary card/month.
- To reserve your booking and receive 20% discount by point redemption, please call Krungsri Travel Service 0 2235 0557 only.
- Points shall be deducted automatically from your account when redeeming points equal to spending amount at air ticket.
- Once you have already redeemed points, you cannot cancel your transaction in any cases.
- To receive 20% discount, the said spending shall not be included interests, penalties, fees, cancelled transactions, installments, Krungsri Smart Plan (EPP), digital assets, cryptocurrencies, the spending which is for business benefits and/or personal benefits of the cardholder directly and indirectly in commercial way or in order to obtain benefits from sales promotion programs, the transactions which is not in lined with terms and conditions of the credit card or is an illegal activity, the transactions made through Electronic Data Capture (EDC) devices under its cardholder's business, or in connection with the business owners.
- This privilege shall not be transferred, exchanged, redeemed for cash, or used in conjunction with other promotions.
- Krungsriayudhaya Card Company Limited shall reserves the right to give the discount to primary card accounts which maintain the valid membership status and have good payment records until the date of receiving the discount.
- Krungsriayudhya Card Company Limited reserves the right to adhere to information obtained by Krungsriayudhya Card Company Limited. The cardholders shall keep the evidence of program participation and sale slips for further references.
- Krungsriayudhaya Card Company Limited will withhold/suspend the benefits or recall the benefits (including the accumulated points), or charge back to the cardholder's credit card account according to the value of the benefits received by the cardholder in the event that the benefits have been granted in error, the cardholder cancels/rejects transactions or payments subsequently (in full or partial amount), the spending exceeds the credit limit due to overpay or temporary credit limit, benefits are obtained through dishonest or fraudulent means, or the credit card is used for commercial purposes/or for purchasing goods/services from merchants in which the cardholders have direct and indirect interests/or using the credit card for the wrong purpose of purchasing goods/services purposes or not in accordance with the credit card agreement or personal loan agreement (as the case may be), or transactions related to Digital Assets or Cryptocurrency.
- 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 specified by Krungsriayudhya Card Company Limited.
- Krungsri Credit Card is provided by Krungsriayudhaya Card Company Limited.

LEISURE PRIVILEGES

2.1 Quarterly Privileges Choose from a curated selection of top-tier brands, available 1 redemption per quarter or maximum of 4 redemptions a year, all tailored to evolving preferences at any given moment. If you decide to redeem the voucher for Chivawattana Value Gold Membership Card, you will not be eligible to redeem other quarterly privileges available in 2026.



HEALTH & WELLNESS

For clients with an average deposit or investment of 30 million Baht or more over the past 6 months	For clients with an average deposit or investment of 10 to 29.9 million Baht or more over the past 6 months
• 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 an average deposit or investment of 30 million Baht or more over the past 6 months	For clients with an average deposit or investment of 10 to 29.9 million Baht or more over the past 6 months
• e-Code worth 1,200 Baht at premier restaurants.	• e-Code worth 600 Baht at premier restaurants.



GIFT VOUCHER

For clients with an average deposit or investment of 30 million Baht or more over the past 6 months	For clients with an average deposit or investment of 10 to 29.9 million Baht or more over the past 6 months
• Starbucks e-Coupon worth 1,000 Baht. • S&P e-Code worth 1,000 Baht. • GrabFood e-Code worth 1,000 Baht. • Bangchak Gas Station 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. • Bangchak Gas Station worth 500 Baht.

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



TRAVEL⁽¹⁾

For clients with an average deposit or investment of 30 million Baht or more over the past 6 months	For clients with an average deposit or investment of 10 to 29.9 million Baht or more over the past 6 months
• One-way limousine transfer to or from accommodations and airports.	-

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

Redemption Channels:

- Scan QR Code provided on the quarterly privilege letter sent to clients via postal mail (applicable to for client aged 60-year-old and above)
- Via krungsri app

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 at least 10 Million Baht; and (2) having a total deposit/investment balance on the redemption date at least 10 Million Baht, 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, 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 valid from January 1, 2026, to December 31, 2026.
- The average deposit/investment balance over the past six months for this privilege shall be calculated as follows:
 - Quarter 1/2026: Based on the average deposit/investment balances from June 2025 to November 2025;
 - Quarter 2/2026: Based on the average deposit/investment balances from September 2025 to February 2026;
 - Quarter 3/2026: Based on the average deposit/investment balances from December 2025 to May 2026;
 - Quarter 4/2026: Based on the average deposit/investment balances from March 2026 to August 2026.

- This privilege shall be eligible exclusively at specified stores or hospitals within the designated periods, and cannot 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 exclusively to KRUNGSRI EXCLUSIVE clients who meet the following conditions: (1) having an average deposit/investment balance over the past six months at least 5 Million Baht; and (2) having a total deposit/investment balance on the redemption date at least 5 Million Baht, 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, 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 We are pleased to present a specially selected birthday gift as an exclusive privilege 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.

For clients with an average deposit or investment of 10 million Baht or more over the past 6 months

Bangkok and its metropolitan area

- **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.
- **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 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.
- **Millennium Hilton Bangkok**
Open Monday to Friday from 6:00 AM to 10:00 PM,
Contact: 0 2442 2000
- **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.

For clients with an average deposit or investment of 5 million Baht or more over the past 6 months

Bangkok and its metropolitan area

- **Jetts**
Can Access Monday to Friday
from 08.00 AM to 8.00 PM
 - Silom Connect (Chong Nonsi BTS Station):
09 5851 9310
 - Canvas (Ploenchit): 0 2441 1349, 06 4207 9972
 - Asoke: 06 3850 3316
 - Siam Square One: 09 1732 9384
 - Nawamin City Avenue: 09 7006 9628
 - SJ Infinite One: 08 2692 9489

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 6:00 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.

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 over the past six months at least 5 Million Baht; and (2) having a total deposit/investment balance as of the redemption date at least 5 Million Baht, 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, 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 (3) being a primary holder of a KRUNGSRI EXCLUSIVE Signature credit card, and valid from January 1, 2026, to December 31, 2026; 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 and a seamless experience.

Location and Conditions

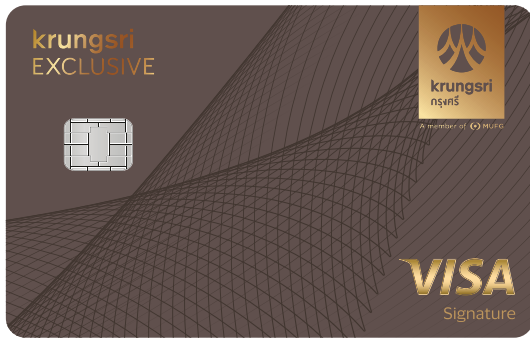
Hyatt Regency Bangkok Suvarnabhumi Airport, Floor B

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.

Remark: Present KRUNGSRI EXCLUSIVE Signature credit cards to access.

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



2.6 Earn Krungsri Point up to 5X

- When spending through KRUNGSRI EXCLUSIVE Signature credit card, every 10,000 THB/primary account/sales slip at participating airlines & hotels
- When spending through KRUNGSRI EXCLUSIVE Signature credit card, every 5,000 THB/primary account/sales slip at offline and online channels of participating department stores.

Terms and conditions

- This privilege is for KRUNGSRI EXCLUSIVE Signature credit cardholders (primary accounts) from January 1, 2026 to December 31, 2026.
- Earn Krungsri points up to 5X. (Normal Krungsri point 1X and extra Krungsri point 4X).
- 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, Krungsri Smart Plan (EPP), utilities, digital assets, cryptocurrencies, the spending which is for business benefits and/or personal benefits of the cardholder directly and indirectly in commercial way or in order to obtain benefits from sales promotion programs, the transactions which is not in lined with terms and conditions of the credit card or is an illegal activity, the transactions made through Electronic Data Capture (EDC) devices under its cardholder's business, or in connection with the business owners.
- Krungsriayudhaya Card Company Limited will transfer extra Krungsri points to account within 5 days after billing date to your account. (Extra Krungsri point of supplementary card will be transferred to primary account only.)
- This privilege shall not be transferred, exchanged, redeemed for cash, or used in conjunction with other promotions.
- Krungsriayudhaya Card Company Limited shall reserves the right to transfer Krungsri extra points to primary card accounts which maintain the valid membership status and have good payment records until the date of extra point transfer in their accounts.
- Krungsriayudhya Card Company Limited reserves the right to adhere to information obtained by Krungsriayudhya Card Company Limited. The cardholders shall keep the evidence of program participation and sale slips for further references.
- Krungsriayudhaya Card Company Limited will withhold/suspend the benefits or recall the benefits (including the accumulated points), or charge back to the cardholder's credit card account according to the value of the benefits received by the cardholder in the event that the benefits have been granted in error, the cardholder cancels/rejects transactions or payments subsequently (in full or partial amount), the spending exceeds the credit limit due to overpay or temporary credit limit, benefits are obtained through dishonest or fraudulent means, or the credit card is used for commercial purposes /or for purchasing goods/services from merchants in which the cardholders have direct and indirect interests /or using the credit card for the wrong purpose of purchasing goods/ services purposes or not in accordance with the credit card agreement or personal loan agreement (as the case may be), or transactions related to digital assets or cryptocurrency.
- 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 specified by Krungsriayudhya Card Company Limited.
- Krungsri Credit Card is provided by Krungsriayudhaya Card Company Limited.

Terms and conditions to earn Krungsri Point up to 5X at participating airlines & hotels

- Limit rewarding extra point at participating airlines & hotels when spending every 10,000 THB/primary accounts/sales slip.
- Limit of 4 times/primary accounts/month or limit up to 6,400 extra Krungsri points/primary accounts/month.
- Krungsri points are reserved exclusively for full payment transaction categorized under MCC Codes related to air ticket booking through the airline website, mobile application or airline counters and hotel booking worldwide. Bookings made through travel agencies and online travel platforms such as Agoda, Booking.com, Trip.com, Traveloka, Klook, KKday, Hotels.com, Airbnb Expedia.co.th, Goher, AirAsia Move and other online platforms registered under MCC: 5962, 4722, 4723.
- All spendings through Krungsri Credit Card at merchants, service providers, online merchants, websites, and applications registered overseas which are not considered for Point's eligibility:
 - 1) Spending at merchants and service providers registered in European Economic Area (EEA) and United Kingdom.
 - 2) Spending at merchants and service providers registered in People's Republic of China (excluding Special Administrative Regions such as Hong Kong and Macau).
 - 3) Spending via credit card in Thai Baht (THB) at merchants, service providers, online merchants, websites, and applications registered overseas, other than those specified in no. 1) and no. 2).
 - 4) Online spending in foreign currencies through online merchants, websites or applications registered in the European Economic Area (EEA), the United Kingdom, and the People's Republic of China, and spending at merchants and services registered in other overseas countries, other than those specified above, will still be eligible to earn Krungsri Point, subject to the terms and conditions set by the company.

Terms and conditions to earn Krungsri Point up to 5X at offline and online channels of participating department stores

- Limit rewarding extra Krungsri point of when spending every 5,000 THB/primary accounts/sales slip at participating department stores: Central Department Stores all branches including Chat&Shop1425, The Mall Lifestore all branches, The Mall Korat, Emporium, Emquartier, Emsphere and Paragon including M Chat & Shop all channels, Call To Order, Live Personal Shopper.
- Limit of 4 times/primary accounts/month or limit up to 3,200 extra Krungsri points/primary accounts/month.
- The said spending amount shall not include the purchase of alcohol drinks, cigarette, telephone card, all prepaid card, voucher, gift voucher, e-voucher, rental stores, non-participating products of each department store, supermarkets, convenience stores, BnB home, Central App, www.central.co.th, B2S, Muji, Supersports, Central Food Hall, Tops Market, Tops, Power Buy, Power Buy App, www.powerbuy.co.th, Power Buy Facebook &Line, Office Mate, Thai Watsadu, Centara Hotels & Resorts, Marks & Spencer, www.monline.com, Power Mall, Gourmet Market & Home Fresh Mart, medicine, Infant and young child formula milk 1 and 2, partial payment, redemption goods, payment through wallet, interests, penalties, fees, foreign currency payments, cancelled transactions, installments, Krungsri Smart Plan (EPP), digital assets, cryptocurrencies, the spending which is for business benefits and/or personal benefits of the cardholder directly and indirectly in commercial way or in order to obtain benefits from sales promotion programs, the transactions which is not in lined with terms and conditions of the credit card or is an illegal activity, the transactions made through Electronic Data Capture (EDC) devices under its cardholder's business, or in connection with the business owners.

2.7 Enjoy special benefits for your stays, birthdays, dining, and Wellness experiences* at Dusit Hotels and Resorts, both in Thailand and abroad Elite Havens and Veranda hotels

2.7.1 Dusit hotels and resorts

Join Dusit Gold today through the Dusit Hotels & Rewards app and start experiencing these exclusive privileges immediately.

- Enjoy room upgrade to the next category, subject to room availability.
- Benefits for Dusit Gold Silver members, such as receiving 1,000 points*.

New Dusit Gold/Silver Members: Enjoy 1,000 bonus points*

- Get up to 35%* discount on room at Dusit Hotels and Resorts.
- Receive 15%* discount on Dining at Baan Dusit Thani and for participating hotel restaurants.
- Enjoy 15%* discount for Wellness and spa programme at participating Devarana Wellness and Naam Spa.
- Birthday Privileges:
 - Exclusive stay in your birthday month for 2 consecutive nights, pay for only 1 night* when booking suite room with the Flexible rate (maximum 4 consecutive nights, pay for 2 nights).
 - Receive the Devarana Signature Facial Treatment - Siam Triple Serum Precision Facial spa treatment service (90 minutes) at a special price of only 5,000 baht (from the normal price of 6,500 baht) at Devarana Wellness Dusit Thani Bangkok.

The Participating Hotels and Resorts

Thailand 1. Dusit Suites Hotel Ratchadamri, Bangkok 2. Dusit Thani Hua Hin 3. Dusit Thani Pattaya 4. Dusit Thani Krabi Beach Resort 5. Dusit Thani Laguna Phuket 6. dusitD2 Samyan, Bangkok 7. dusitD2 Hua Hin 8. Dusit Princess Chiang Mai 9. Dusit Princess Srinakarin 10. Dusit Princess Phatthalung

China 11. Dusit Hotel AG Park Chengdu 12. Dusit Thani Dongtai, Jiangsu 13. Dusit Thani Fudu Qingfeng Garden, Changzhou 14. Dusit Thani Tianmu Mountain, Hangzhou 15. Dusit Thani Wujin, Changzhou 16. Dusit Devarana Hot Spring & Spa Conghua, Guangzhou

Philippines 17. Dusit Thani Lubi Plantation Resort 18. Dusit Thani Manila 19. Dusit Thani Mactan Cebu 20. Dusit Thani Residence Davao 21. dusitD2 Davao

Vietnam 22. Dusit Princess Moonrise Beach Resort, Phu Quoc 23. Dusit Le Palais Tu Hoa Hanoi

Malaysia 24. Dusit Princess Melaka

Singapore 25. Dusit Thani Laguna Singapore

Maldives 26. Dusit Thani Maldives 27. dusitD2 Feydhoo Maldives

Oman 28. dusitD2 Naseem Resort Jabal Akhdar

Qatar 29. Dusit Doha Hotel 30. dusitD2 Salwa, Doha

Egypt 31. Dusit Thani LakeView Cairo

United Arab Emirates 32. Dusit Thani Abu Dhabi 33. Dusit Thani Dubai

United State of America 34. Dusit Thani Guam Resort 35. Dusit Beach Resort Guam

2.7.2 Elite Havens Hotels

- Get 5%* discount on top from the rate on the website www.elitehavens.com.
- Get special privileges during your birthday month when staying for 2 consecutive nights* as follows:
 - Stay 2 consecutive nights and receive a birthday cake and drink*.
 - Stay 3 nights or more and receive early check-in or late check-out with complimentary welcome amenities and Thai family-style dinner*.
 - Stay 5 nights or more to receive the above privileges, and one-way airport pick-up or drop-off service between the airport and the villa, and the right to choose a 1-hour in-villa massage service per person or a chauffeured car for 1 day*.
 - Stay 7 nights or more and receive all the above benefits plus in-villa babysitting with a gift set for children and one round trip airport transfer*.

The Participating Villa: Phuket and Samui

2.7.3 Veranda Hotels

- Get special birthday privileges: stay 2 consecutive nights, pay for only 1 night (excluding breakfast for 2nd night)* at participating Veranda hotels.
 - Reservations are available for Deluxe rooms and above, except for Pool Villa rooms.
 - For Deluxe room type and above, staying on a Saturday night, will have additional surcharge of 1,000 baht.
 - For Pool Suite room type and above, staying on a Saturday night, will have additional surcharge of 2,000 baht.
- Get 15% discount on food and beverages. These privileges are available for every restaurant in hotel except room service, The Jetty, The Glass Room - Espresso Bar, Skoop Beach Café, Corkage fee and alcoholic beverages.

The Participating Hotels

1. Veranda Resort & Villas Hua Hin Cha Am
2. Veranda Resort Pattaya Na Jomtien - MGallery Collection
3. VERSO hua hin - a Veranda Collection



- Get special birthday privileges: stay 3 consecutive nights, pay for only 2 nights (excluding breakfast 3rd night)* at participating Veranda hotels.
 - For Chiang Mai and Samui branches, reservations are available for Deluxe rooms and above, except for Pool Villa rooms.
 - For Phuket branch, reservations are available for Deluxe rooms and above, except for 2 Bedroom Sky Pool Duplex and 2 Bedroom Sky Pool Villa rooms.
 - For Deluxe room type and above, staying on a Saturday night, will have additional surcharge of 1,000 baht.
 - For Pool Suite room type at Chaing Mai, Samui, Phuket and Pool Villa, staying on a Saturday night, will have additional surcharge of 2,500 baht.
 - For The Iconic Beachfront Pool Villa, staying on a Saturday night, will have additional surcharge of 5,000 baht.
- Get 15% discount on food and beverages. These privileges are available for every restaurant in hotel except room service, Corkage fee and alcoholic beverages.

The Participating Hotels

1. Veranda High Resort Chiang Mai - MGallery Collection
2. Veranda Collection Samui - Rocky's Resort
3. Veranda Resort Phuket, Autograph Collection

Terms and Conditions for Dusit hotel and resorts

- This privilege is available for credit cardholders who applied to be the Dusit Gold membership via the Dusit Hotels & Rewards application.
- The room upgrade, subject to room availability, and refrain from applying any other upgraded room benefits.
- Special birthday privileges for the credit cardholders who are the birthday owners only. When booking suite room at Flexible Rate, credit cardholders can exclusive booking 2 consecutive nights, pay for only 1 night (maximum 4 consecutive nights (pay for 2 nights)). Please book in advance via the website www.dusit.com/specialoffers/KCCBD without specifying a promotion code, or email customerservice@dusit.com or by contacting the hotel directly with specifying a promotion code 'KCCBD'.
- Please present the Dusit Hotels & Rewards application (membership number), KRUNGSRI EXCLUSIVE Signature credit card and ID card upon check-in on the date of stay for receiving other benefits and birthday privileges. Room booking is subject to room availability.
- This privilege cannot be combined with other privileges and promotions.
- This privilege cannot be used on public holidays, long holidays and special holidays.
- This privilege is only applicable for an individual booking and not for a group booking.
- Terms and conditions are as specified by hotels and Dusit gold member club.

Terms and Conditions for Elite Havens Hotels

- 5% discount on top is available for staying only. Please reserve room in advance via reservations@elitehavens.com or <https://www.elitehavens.com/contactus.aspx> or call (Phuket) 08 1893 2442 or (Samui) 06 5979 9676 specifying a promotion code EPEH5 and room reservations are subject to availability at the time.
- Birthday privilege is available when staying for 2 consecutive nights or more and can be used only within birthday month.
- Please present KRUNGSRI EXCLUSIVE Signature credit card and ID card upon check-in on the date of stay. Room booking is subject to room availability.

- This privilege can combine with other offers and online promotion.
- Discount valid only for select properties and varies based on length of stay.
- Please see more conditions on <https://www.elitehavens.com/terms.aspx>.
- Please see more information on <https://www.elitehavens.com/contactus.aspx> or email: reservations@elitehavens.com.
- Terms and conditions are as specified by Elite Havens.

Terms and Conditions for Veranda Hotels

- Limit 1 right/1 primary card during promotion.
- Birthday privileges are available when staying for 2 consecutive nights on birthday month and until 2 months after the birth month only.
- Please present KRUNGSRI EXCLUSIVE Signature credit card and ID card upon check-in on the date of stay. Room booking is subject to room availability.
- Please make advance booking at least 7 days.
- This privilege cannot be used on public holidays, long holidays or additional holidays announced by the government, Chinese New Year, New Year and Songkran festivals.
- This privilege is only applicable for an individual booking and not for a group booking.
- Terms and conditions are as specified by hotels.

Terms and Conditions

- This privilege shall be eligible exclusively to primary holders of KRUNGSRI EXCLUSIVE Signature credit card.
- For Dusit hotels and resorts and Elite Havens hotels, Privileges period is from January 1, 2026 to December 30, 2026. For Veranda hotels, Privileges period is from January 1, 2026 to December 20, 2026.
- This privilege cannot be transferred/exchanged/redeemed/changed for cash or used in conjunction with other promotions.
- Krungsriayudhaya Card Company Limited will withhold/suspend the benefits or recall the benefits (including the accumulated Krungsri points), or charge back to the cardholder's credit card account according to the value of the benefits received by the cardholder in the event that the benefits have been granted in error, the cardholder cancels/rejects transactions or payments subsequently (in full or partial amount), the spending exceeds the credit limit due to overpay or temporary credit limit, benefits are obtained through dishonest or fraudulent means, or the credit card is used for commercial purposes /or for purchasing goods/services from merchants in which the cardholders have direct and indirect interests /or using the credit card for the wrong purpose of purchasing goods/services purposes or not in accordance with the credit card agreement or personal loan agreement (as the case may be), or transactions related to Digital Assets or Cryptocurrency.
- Krungsriayudhya Card Co., Ltd. reserves the right to rely on its own records. The cardholders shall keep proof of participation and sales slips for verification.
- Other terms and conditions are as specified by service providers. Krungsriayudhya Card Co., Ltd. shall not be responsible for the service delivery; for service-related inquiries or complaints, please contact the service providers directly.
- Conditions are as specified by Krungsriayudhya Card Co., Ltd.
- Krungsri credit cards service is provided by Krungsriayudhya Card Co., Ltd.

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.

Privilege	Allowance
-----------	-----------

3.1 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

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
International money transfer fee (excluding commission in lieu of exchange)	350 Baht/transaction

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 2088-9.

• **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
EmSphere:	0 2259 0020
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 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.

All Seasons Place:	0 2250 1240
EmQuartier (3 rd Floor):	0 2392 2991
Siam Paragon (4 th 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.

Bangkok and its Vicinity

Central Pinklao (4 th Floor):	0 2433 4830
Central Rama 2 (Branch 2) (Ground Floor):	0 2416 8113
Central Rama 3 (4 th Floor):	0 2673 6315
CentralPlaza Grand Rama 9 (5 th Floor):	0 2160 2912
CentralPlaza Salaya (3 rd Floor):	0 2429 6507
CentralPlaza Ladprao (2 nd Floor):	0 2541 1176
CentralFestival Eastville (3 rd Floor):	0 2553 6188
CentralWorld (4 th Floor):	0 2251 7055-9
The Promenade (3 rd Floor):	0 2130 4201
The Mall Ngamwongwan (5 th Floor):	0 2149 5848
The Mall Bangkae:	0 2455 3930
The Mall Tha Phra (2 nd Floor):	0 2477 7204

Nang Linchi Road:	0 2286 8842
Rama 2 Road:	0 2451 4094-7
Pattanakarn Road:	0 2314 7700
Lam Luk Ka Road (Klong 2):	0 2523 3933-5
Thonglor (Wasu Building):	0 2713 8507
Bang Khen:	0 2579 1225
Paradise Park:	0 2398 5378
Ploenchit Tower:	0 2209 8600
Future Park Rangsit (2 nd Floor):	0 2567 6176
Mega Bangna (1 st Floor):	0 2174 5617
Lumpini:	0 2285 6696
Sapan Khwai:	0 2272 2990
Bang Rak Branch Office:	0 2237 7177
Sam Yaek Branch Office:	0 2221 1520
Rama 3 Office:	0 2296 2000

Other Provinces

Central Chonburi (1 st Floor):	0 3805 3601
CentralFestival Chiang Mai (3 rd Floor):	0 5328 8755
CentralFestival Hat Yai (3 rd Floor):	0 7433 9913
CentralPlaza Khon Kaen (3 rd Floor):	0 4328 8100-1
CentralPlaza Korat (3 rd Floor):	0 4425 1334
CentralPlaza Nakhon Si Thammarat (2 nd Floor):	0 7539 2813
CentralPlaza Rayong (2 nd Floor):	0 3894 2812
CentralPlaza Udon Thani (3 rd Floor):	0 4292 1433
The Mall Nakhon Ratchasima (3 rd 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.

Icon Siam Smart (5 th Floor):	0 2437 9978-9
101 The Third Place Smart	
(3 rd Floor):	0 2730 5549
Central Plaza Westgate Smart	
(3 rd Floor):	0 2194 2795
Fashion Island (B Floor):	0 2947 5140
Central Festival Phuket (4 th 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 (exclude any products opened or used through the Kept Application):

- 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;
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 Signature credit cards to the service providers/brands prior to redemption.

4. In the event qualifying financial and investment products are held in joint accounts, the Bank shall grant KRUNGSRI EXCLUSIVE status solely to the primary account holders.

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