



Superior THE WISDOM Privileges

KBank Product Holding	Minimum Value
Fixed-term deposit (Six month or longer term)	10 million Baht
KBank debentures, Mutual funds (Six month or longer term) LTFs/RMFs Other funds as designated by KBank	
	(Project Code 1671)

Exclusive experiences, superior privileges

From THE WISDOM March 7, 2018 – December 31, 2018

Qualify for your KBank THE WISDOM Card

KBank Product Holding	Product type	Minimum Insurance Premium
Life insurance	Whole Life 80/4 or Whole Life 99/5	1,000,000 Baht
	Whole Life 60/5 or Endowment 615 or Annuity A85/5	
	Endowment 615 Guarantee or Endowment 520	
		(Project Code 1672) *

Remark: Product may be offered during a limited period and/or in limited quantities set by the Bancassurance Business Management Department.

*KBank would like to thank you, our valued customer, for your continued trust in our products. As a token of our gratitude, we are offering the opportunity to qualify for the KBank THE WISDOM Card valid for three years by purchasing one of the life insurance products listed above.

Program Terms and Conditions

Conditions for application

- Product buyer acknowledges that purchase of the above-mentioned products (fixed-term deposits, mutual funds (six months or longer term) and/or KBank debentures and/or LTFs/RMFs and/or other designated funds, and/or life insurance) is at buyer's discretion.
- Eligibility accrues only to actual named owner of KBank fixed deposit accounts/mutual fund accounts/KBank debentures, held in compliance with Program terms and conditions and purchased through KBank channels March 7 through December 31, 2018, of at least 10 million Baht total value, individually or combined.
- To apply for the special life insurance purchase program, premiums of different types of insurance may be included. Eligibility accrues only to the actual owner of policy approved by Muang Thai Life Assurance PCL March 7 through December 31, 2018.
- If a fixed deposit or mutual fund account is jointly held, the amount counting toward eligibility shall be the increase in balance over the Program period in increments of 10 million Baht divided by the number of holders of the account. For example, if a joint six-month fixed deposit account with a balance of 10 million Baht is held by two customers, five million Baht shall count toward qualification.

Card renewal conditions

- Conditions for KBank THE WISDOM Card renewal
 - Renewed cards are valid for three years.
 - As of a card renewal date, customers must have a combined balance of at least 10 million Baht of:
 - Deposit, and/or
 - Investment (of types designated by KBank), and/or
 - Total insurance premium of valid policies (based on actual amount of premiums already paid)

Calculation

Total premium = Annual premium x the number of years that premiums have been paid.
Note: Existing policies remain in effect and customer is required to continue to pay the premiums.

Disclaimers

- KBank reserves the right to approve and renew KBank THE WISDOM Cards in accordance with KBank conditions and criteria for loan approval; approval of KBank THE WISDOM Card requires review by the National Credit Bureau, of which financial institutions are members.
- In case a KBank THE WISDOM Cardholder who qualified via the special life insurance purchase program (types of life insurance designated by KBank) cancels a qualifying policy, KBank reserves the right to terminate customer's KBank THE WISDOM Card and associated privileges. In such cases, KBank will substitute another type of credit card.

Examples

Deposit/investment balance	Substitute card
2 million Baht or more	KBank THE PREMIER Card
Less than 2 million Baht	KBank PLATINUM Card

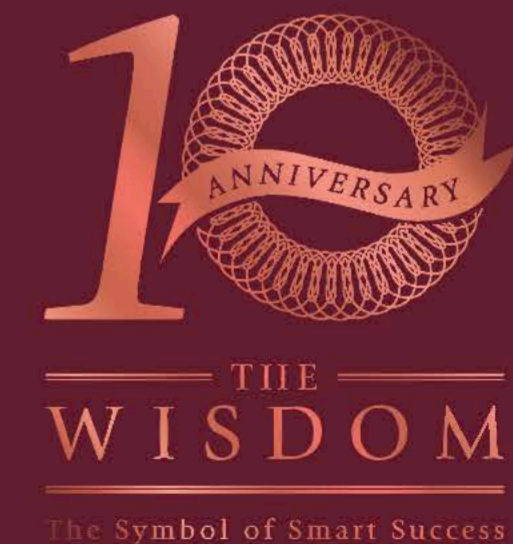
- KBank THE WISDOM Card remains valid only for customers who maintain THE WISDOM status (a combined balance of 10 million Baht of deposits and/or investments and/or total premiums of the valid policies (based on actual amount of premiums already paid).
- KBank acts as a life insurance broker, license No. Chor 00024/2546 and Muang Thai Life Assurance PCL is the insurer. Life insurance buyers should understand details of coverage and conditions and should read and thoroughly understand the policy before making any decision to purchase. Insurance conditions and criteria are as specified by Muang Thai Life Assurance PCL.
- KBank reserves the right to change conditions and details of the Program without prior notice. In case of dispute, KBank decisions are final.
- Total value of prizes given in connection with the use of KSecurities products shall not exceed that allowed by established criteria.

Investors should have a thorough understanding of the nature of products, conditions for returns, and risks before deciding to invest.



To learn more, please call
THE WISDOM Contact Center at 02-8888899

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The Symbol of your Pleasure

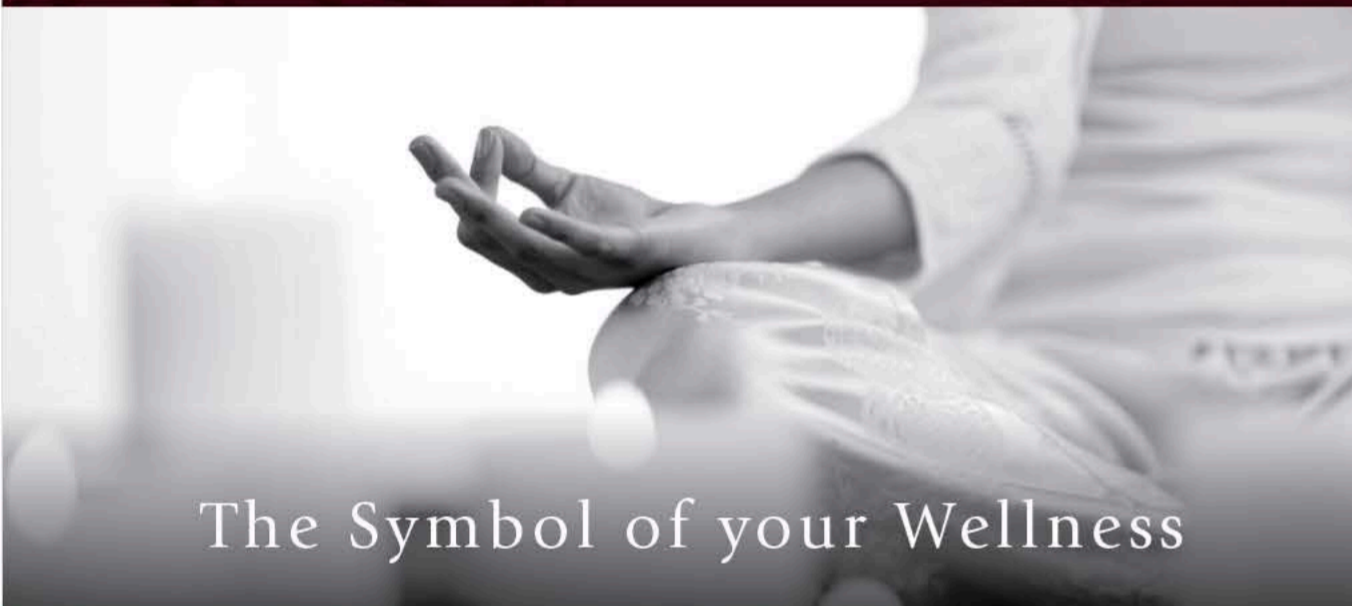
- THE WISDOM Exclusive Experience.
- Exclusive Privileges at Leading Hotels.
- Personal Concierge Service 24 hours a day.
- THE WISDOM Park and Wash.

THE WISDOM

The Symbol of Smart Success



The Symbol of You



The Symbol of your Wellness

- Annual health checkup at leading hospitals.
- Special Offers from the BDMS Hospital Group.
- Use of facilities at leading fitness center.



The Symbol of your Journey

- THE WISDOM Lounge at Suvarnabhumi Airport.
- Priority Pass Lounges at airports worldwide.
- Miracle Lounge at Don Mueang airport (new).
- Meet and Assist Service at Suvarnabhumi Airport.
- Access to Royal Silk Lounges at airports in other provinces.
- THE WISDOM Global Travel Accident Insurance Plan: Personal accident coverage when you charge your airfare to your KBank THE WISDOM Card.
- THE WISDOM Global Customer Assistance Services.



The Symbol of your Visionary

- THE WISDOM Wealth Management Advisory.
- K-Consolidated Statement.
- K-Econ Analysis: In-depth investment analysis and data economic shifts and trends.
- THE WISDOM monthly e-Newsletter.
- Investment Recommendation & Update via SMS alert.
- Priority service at KBank branches.
- THE WISDOM Lounge.
- THE WISDOM Center with Safe Deposit Box.
- THE WISDOM Contact Center 02-8888899.
- Special Credit Line for Securities Trading.
- Fee exemptions and preferential rates for financial services.



Terms and privileges specified by KBank