



# THE WISDOM

The Symbol of Smart Success



PRIVILEGE BOOK 2025





Use when necessary and pay back the full amount on time to avoid 16% interest rate

For more information, please call THE WISDOM Contact Center, 02-8888899, 24 hours a day.





True wealth is not measured solely by the assets you possess, but by the freedom to choose and define your own life.

Choice is like a 'power' that leads to the privilege of selecting the life you truly desire.

Today, THE WISDOM UP & MORE PERSONALIZED

Empowers you to rise beyond those limitations
with four exclusive packages, Giving you more choices and
allowing you to be more authentically yourself.



PLEASURE SEEKER: For those embracing life to the fullest



JOYFUL TRAVELER: For travel enthusiasts



WELLNESS LOVER: For those prioritizing health and wellness



LIFE EXPLORER: For those seeking diverse lifestyle activities

# UP&MORE PERSONALIZED

Exclusive privileges that give you more choices, and more ways to be yourself. You can select a package within 30 days from the date of card approval through THE WISDOM Contact Center, 02-8888899.



Exclusive privileges are for holders of KBank THE WISDOM Card (primary) who meet the eligibility criteria as determined by KBank.

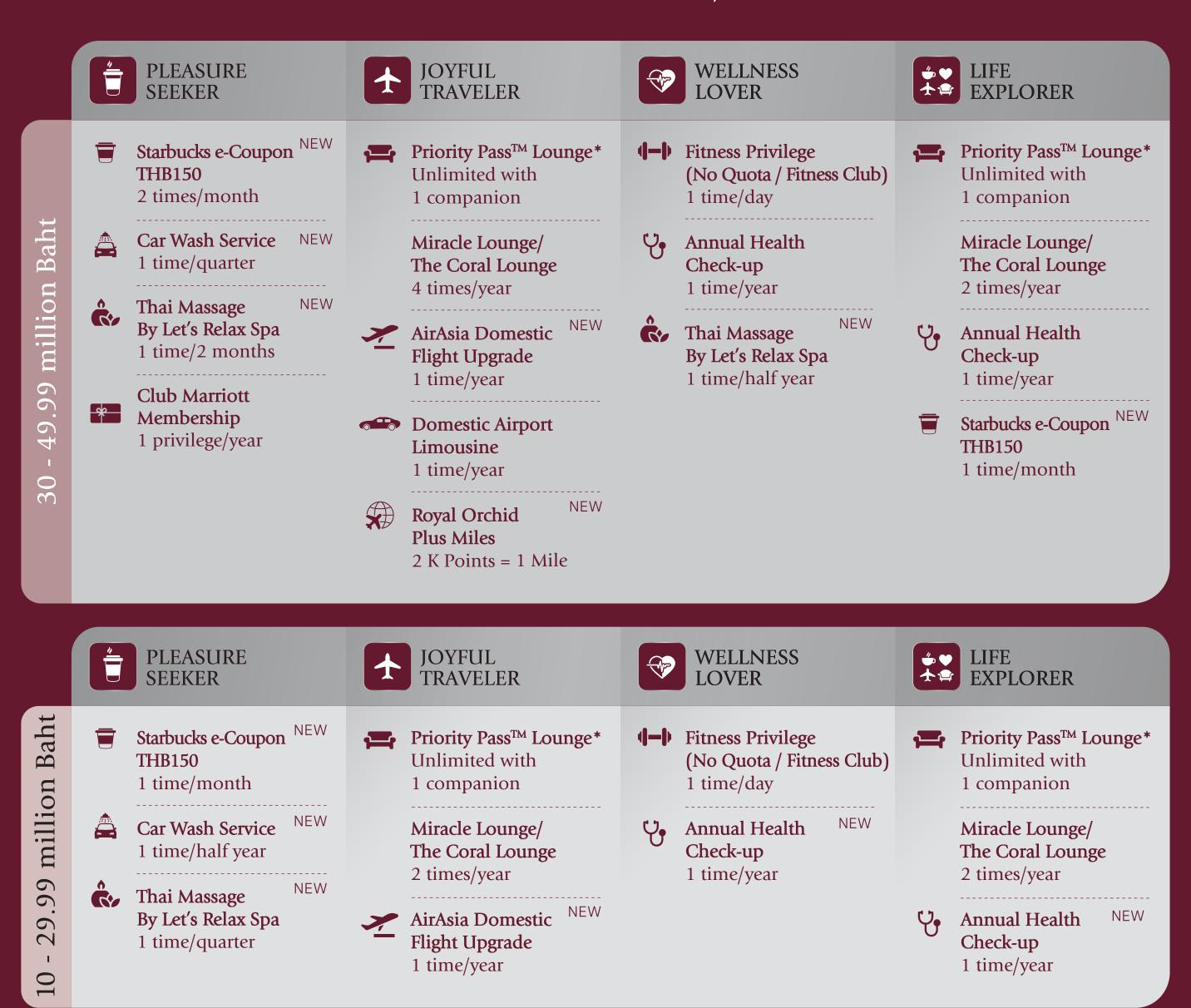
<sup>\*</sup>Available only at airport lounges at leading international airports displaying the Priority Pass™ sign.

<sup>\*\*</sup>Three Domestic Airport Limousine privileges can be exchanged for one International Airport Limousine privilege.





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## OTHER PRIVILEGES

## Exclusive privileges for holders of KBank THE WISDOM Card

## FINANCIAL PRIVILEGES / K WEALTH

Financial privileges, and a hub of knowledge, expertise in finance, investment and insurance from KBank and K Companies.

- Investment
  - THE WISDOM Wealth Management Advisory
  - K WEALTH Service
  - Investment Seminar
  - K-Econ & K-Business Analysis
  - All in One Investment Application
- THE WISDOM Financial Privileges
- K-Consolidated Statement
- Special Credit for Securities Trading
- THE WISDOM Safe-Deposit Box\*
- THE WISDOM Priority Service
- THE WISDOM Lounge
- KBank Health Service
- THE WISDOM Contact Center

#### OTHER LIFESTYLE PRIVILEGES

#### Lifestyle privileges

- THE WISDOM Exclusive Experience \*
- THE WISDOM Birthday Gifts \*
- Hotel & Spa Privileges
- Yacht Service by Sailing Yacht Thailand
- THE WISDOM Reserved Parking Service
- Personal Assistant Services
- Miracle Lounge at Suvarnabhumi Airport (THAI Airways)
- K Point KLUB at Suvarnabhumi Airport \*\*
- Global Customer Assistant Services
- Travel Insurance
- Samitivej Virtual Hospital
- Hospital Special Offers
- VIP Service from BDMS Wellness Clinic, Phayathai Hospital,
   MedPark Hospital and TRIA Medical Wellness Center
- Sanitizing Services from De Hygienique (Thailand) \*

<sup>\*</sup> Holders of KBank THE WISDOM Card (primary) having maintained a six-month average of at least 10 million Baht in deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.

<sup>\*\*</sup>Holders of KBank THE WISDOM Card (primary)

## Terms and Conditions for UP & MORE PERSONALIZED Campaign

- The campaign is valid from March 3, 2025, to December 31, 2025 ("Campaign Period") (Please check the details of each privilege on KBank THE WISDOM website or e-Privilege Book 2025).
- The UP & MORE PERSONALIZED privilege packages are exclusively for holders of KBank THE WISDOM Card (primary) ("Cardholders") of KASIKORNBANK PCL ("KBank") having maintained a six-month average of at least 10 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank.
- Cardholders can select one of four UP & MORE PERSONALIZED privilege packages based on their deposit/investment balance from March 3 to March 31, 2025, through THE WISDOM Contact Center at 02-8888899. Once Cardholders select a package, they cannot change it. Cardholders can start using the privileges immediately after completing the package selection.
- In case Cardholders do not select a package by March 31, 2025, it will be deemed that they agree to select the LIFE EXPLORER package. The privileges can be used from April 1, 2025 onwards.
- For new KBank THE WISDOM customers whose card (primary) is approved from March 3, 2025 onwards, they can select a package within 30 days from the date of card activation. Cardholders can check the privilege details and select a package through THE WISDOM Contact Center at 02-8888899. In case Cardholders do not select a package within the specified period, it will be deemed that they agree to select the LIFE EXPLORER package. The privileges can be used throughout the campaign period.

## Usage/Renewal/Issuance of Priority Pass™

- Cardholders holding a valid Priority Pass™: From March 3, 2025 onwards
  - o In case of selecting the LIFE EXPLORER or JOYFUL TRAVELER package, Cardholders can use one Priority Pass™ (primary card only) at airport lounges abroad with unlimited access per day and one companion per visit.
  - o In case of selecting the WELLNESS LOVER or PLEASURE SEEKER package and Cardholders use a Priority Pass<sup>™</sup> (both primary and supplementary cards) at airport lounges abroad, they agree to pay a service fee at the rate determined by the lounge\*. KBank will charge the fee in the credit card statement.
  - o In case Cardholders have not yet selected a package and use a Priority Pass<sup>™</sup> (both primary and supplementary cards) at airport lounges abroad, they agree to pay a service fee at the rate determined by the lounge\*. KBank will charge the fee in the credit card statement.
- For Cardholders whose Priority Pass<sup>™</sup> expires from April 2025 onwards, KBank reserves the right to renew the Priority Pass<sup>™</sup> only for Cardholders who select the LIFE EXPLORER or JOYFUL TRAVELER package.
- For new THE WISDOM customers, KBank will issue a Priority Pass™ to Cardholders who select the LIFE EXPLORER or JOYFUL TRAVELER package within 15 business days following the completion of package selection.

- In case of using a Priority Pass™ at lounges at Suvarnabhumi, Don Mueang, and other regional airports, Cardholders agree to pay a service fee at the rate determined by the lounge\*. KBank will charge the fee in the credit card statement.
   \*Please check service fees with the officer at the lounge before using the service.
- Cardholders cannot use this privilege in conjunction with other privileges/promotions.
- Cardholders cannot request an extension of, exchange, or redeem this privilege for cash.
- This privilege cannot be carried over to the following year and cannot be transferred, whether in whole or in part, to others.
- KBank reserves the right to provide this privilege only to Cardholders having maintained a six-month average of at least 10 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank. Cardholders must maintain THE WISDOM status from the date of privilege notification until the date of privilege usage.
- For inquiries regarding the privileges, please contact THE WISDOM Contact Center at 02-8888899 or your Relationship Manager (RM).
- KBank reserves the right to verify information, cancel or revoke privileges, or reclaim the value of privileges, whether in whole or in part, immediately without prior notice to Cardholders if KBank finds that Cardholders do not meet the eligibility criteria, or fail to comply with the established terms and conditions, or use the privileges dishonestly, fraudulently or illegally, or participate in promotional activities for commercial purposes, or violate the Bank's policies, or if Cardholders cancel a payment or request a refund at a later date.
- KBank and the participating partners reserve the right to amend, change, or add to the terms and conditions of this privilege, and/or alter this privilege, or cancel or revoke the details and conditions of this privilege, whether in whole or in part. KBank will give notice of such actions through the website www.kasikornbank.com/thewisdom and/or THE WISDOM Contact Center at 02-8888899.
- Cardholders agree to allow KBank and the participating partners to collect, use, and disclose their information between KBank and each partner for the purpose of using the privileges and any related operations. Other details and rights can be found in the Privacy Policy on KBank's website at www.kasikornbank.com/en/privacy-policy and on the respective websites of the participating partners selected by the cardholder.

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## Exclusive privileges

For KBank THE WISDOM customers
The pinnacle of superior privileges

# PLEASURE SEEKER

For those embracing life to the fullest



## Starbucks e-Coupon NEW

Starbucks Privilege e-Coupon valued at 150 Baht/coupon



Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
PLEASURE	4 times /	4 times /	2 times / month	1 time /
SEEKER	month	month		month

Redemption: March 3, 2025 – December 31, 2025.

## Use of Services:

Please call THE WISDOM Contact Center, 02-8888899, to request your privilege.

#### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card who have chosen the PLEASURE SEEKER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- You can redeem a Starbucks e-Coupon worth 150 Baht according to the number of entitlements specified in the privilege table.
- Please redeem the privilege at the service point. The QR Code is valid for 30 minutes after you confirm.
- You can redeem the privilege at Starbucks by scanning the QR Code from your phone screen only.
- This privilege is reserved for customers who register through THE WISDOM PRIVILEGE on the LINE application only. Screenshot capture is not allowed.
- The number of privileges you receive can only be used within the same calendar month.
- The coupon can be used for payment of products and services at all Starbucks branches in Thailand only.
- The coupon can be used in conjunction with the store's promotional offers.
- The coupon cannot be topped up, transferred to a Starbucks Card or added to the Starbucks application.
- The coupon cannot be exchanged for cash and does not entitle you to any benefits from Starbucks.
- Starbucks Thailand adheres to its Data Privacy policy, ensuring that no one other than the coupon owner can access or disclose usage information. Therefore, if an e-Coupon has already been used and the customer has any inquiries, they can directly contact Customer Care, 02-3390996.

## Car Wash Service

**NEW** 

Exclusive car wash service for KBank THE WISDOM customers at leading shopping malls and car wash service centers, free of charge





Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
PLEASURE	1 time	1 time	1 time	1 time
SEEKER	/ month	/ 2 months	/ quarter	/ half year

Redemption: March 3, 2025 – December 31, 2025.

## Proclean

Province / Region	Branch	Location	Telephone
	Central Rama 2	G floor	02-0047279
	Central Rama 3	G floor	02-6735806
	Central Pinklao	2nd floor	02-8848257
	Central Rattanathibet	2nd floor	02-5264127
	Central Bangna	B2 floor	02-0121360
	Central Rama 9	G floor underground	02-1083291
	Central Lat Phrao	3.5 floor	02-9370935
	Central Westgate	G floor of Green Zone	02-1027515
	Central Salaya	Parking lot at the back	02-4296940
Bangkok	Central Westville	Parking lot on LG floor	02-1610457
	Lotus Rattanathibet	Parking lot at the front	02-9503667
	Lotus Bangkapi	Parking lot under the building	02-3782185
	Lotus Navanakorn	Parking lot at the front	02-9091061
	Mega Bangna 1	Parking lot on G floor of IKEA Zone	02-1052271
	Mega Bangna 2	Parking lot near BIG C	02-1052276
	Big C Phetkasem	Parking lot at the front	02-8075163
	Siam Center	BA floor	02-6581132
	Robinson Lat Krabang	Parking lot	02-1214402
	Lotus Rangsit	Parking lot under the building	02-0019299
	Central Mahachai	Parking lot under the building	034-112419
	Robinson Suphan Buri	Parking lot at the front	035-440582
	Robinson Kanchanaburi	Parking lot at the back	034-603406
	Robinson Saraburi	Parking lot at the front	036-351915
Central	Robinson Samut Prakan	Parking lot under the building	021-742748
	Big C Ratchaburi	Parking lot under the building	032-926880
	Hua Hin Market Village	1st floor	032-526179
	Ayutthaya Park	Parking lot under the building	035-950598
	Central Nakhon Pathom	Underground parking lot	034-106919

Province / Region	Branch	Location	Telephone
	Central Festival Phuket	P1 floor	076-209261
	Central Nakhon Si Thammarat	Parking lot under the building	075-803105
South	Big C Phuket	Parking lot under the building	076-249281
	Robinson Trang	Parking lot at the back	075-210835
	Lotus Surat Thani	Parking lot at the back	077-961460
	Central Udon Thani	2nd floor	042-110655
	Central Ubon Ratchathani	Parking lot under the building	045-950740
	Lotus Ubon Ratchathani	Parking lot at the back	045-997893
	Lotus Korat	Parking lot under the building	044-263673
Northeast	Robinson Sakon Nakhon	Parking lot at the back	042-712216
	Robinson Surin	Parking lot at the back	044-060116
	Robinson Roi Et	Parking lot at the back	043-540798
	Robinson Mukdahan	Parking lot at the back	042-672393
	Robinson Buriram	Parking lot at the back	044-634776
	Central Rayong	Parking lot under the building	038-942683
	Central Pattaya Beach	G floor	038-043189
	Central Chon Buri	G floor	038-053729
East	Central Chanthaburi	Parking lot under the building	039-602218
	Robinson Chachoengsao	Parking lot at the back	038-564287
	Lotus Prachin Buri	Parking lot at the back	037-218350
	Central Festival Chiang Mai	B1 floor	053-288776
	Central Airport Chiang Mai	2A floor	053-903949
North	Central Lampang	Parking lot under the building	054-010799
	Lotus Phetchabun	Parking lot at the front	056-720989
	Central Phitsanulok	Parking lot at the back	055-000897

#### Poli-Chem

Province / Region	Branch	Location	Telephone
Khon Kaen	Central Khon Kaen	Parking lot	043-288116
Songkhla	Central Hat Yai	G floor near the entrance	074-339682

## Use of Services:

Please call THE WISDOM Contact Center, 02-8888899, to request your privilege.

### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card who have chosen the PLEASURE SEEKER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Please check the terms and conditions of the car wash service center before using the service.
- This privilege is not transferable or exchangeable.
- KBank reserves the right to provide one service per car wash per vehicle.
- The privilege to use the car wash service at all Proclean branches applies to vehicles of all sizes.
- The privilege to use the car wash service at Poli-Chem is valid only at Central Khon Kaen and Central Hat Yai branches and applies to vehicles of all sizes, except vans.
- KBank covers the car wash expenses for each session as specified by KBank. If the car wash service price exceeds KBank's specified amount, the customer must pay the difference in cash.
- KBank is not involved in the service provision and assumes no responsibility in any case.
- The entitlement period is from March 3, 2025 to December 31, 2025.

## Thai Massage By Let's Relax Spa

**NEW** 

## Traditional Thai massage for Health and Relaxation



Experience the renowned traditional Thai massage, blending healing techniques from Chinese and Indian therapies. This massage focuses on muscle stretching and acupressure to provide long-lasting rejuvenation throughout the day. Perfect for relieving muscle tension from travel or easing daily stress.

Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
PLEASURE SEEKER	1 time / month Session of 2 hours	1 time /2 months Session of 1 hour	1 time /2 months Session of 1 hour	1 time / quarter Session of 1 hour

Redemption Period: March 3, 2025 – December 31, 2025

## Participating Branches

	Branches	Locations	Contact Number
1.	Anoma Grand Bangkok Hotel	99 Ratchadamri Road, Lumphini, Pathumwan, Bangkok 10330	094-2150898 02-6553052 02-6555555 #7519 02-6555555 #7520
2.	Carlton Bangkok Hotel	Carlton Hotel Bangkok, 10th floor, No. 491 Sukhumvit Road, Khlong Toei Nuea, Watthana, Bangkok 10110	082-5528802 02-0907899
3.	Central Embassy	Room No. LG-03, LG Floor, Central Embassy Shopping Mall, 1031 Ploenchit Road, Lumphini, Pathumwan, Bangkok 10330	096-8375242 02-1605749
4.	CentralWorld	4, 4/1-4/2, 4/4, CentralWorld Shopping Center, 2nd Floor, Room No. D205, Ratchadamri Road, Pathumwan, Bangkok 10330	095-3648323 02-2556559
5.	Ekkamai	18 Park Lane Bangkok Building, Room No. B205-B214, 2nd Floor, Soi Sukhumvit 61, Khlong Tan Nuea, Watthana, Bangkok 10110	095-3648402 02-3821133
6.	Kinza Thong Lo	Hotel Nikko Bangkok, Room No. 201, Zone A, 2nd Floor, No. 27, Soi Sukhumvit 55 (Thong Lo), Khlong Tan Nuea, Watthana, Bangkok 10110	097-2796143 02-1364226
7.	I'm Chinatown	I'm Chinatown Shopping Mall, Room No. F3-2, 3rd Floor, No. 531 Charoen Krung Road, Pom Prap, Pom Prap Sattru Phai, Bangkok 10100	095-3928429 02-0066286
8.	Mahanakhon CUBE	96, Mahanakhon CUBE Building, 4th Floor, Room No. F401, Narathiwat Ratchanakarin Road, Silom, Bang Rak, Bangkok 10500	084-1491627 02-0774451
9.	Mandarin Bangkok Hotel	662, Mandarin Hotel, M Floor, Rama 4 Road, Mahaphruttharam, Bang Rak, Bangkok 10500	064-1876586 02-6333359
10.	Ma Boon Khrong	444, MBK Center Building, 5th Floor, Room No. PLA.F05.A010000, Phaya Thai Road, Wang Mai, Pathumwan, Bangkok 10330	064-1878148 02-0031653
11.		220, Novotel Bangkok Platinum Hotel, 9th Floor, Phetchaburi Road, Phetchaburi, Ratcha- thewi, Bangkok 10400	064-1824323 02-1607177
12.	Phaya Thai	47/3-6 Phaya Thai Road, Phaya Thai, Ratchathewi, Bangkok 10400	064-3016459 02-1266840-1
13.	Grand Center Point Ploenchit Hotel	100, Grand Centre Point Ploenchit Hotel, 30th & 31st Floors, Witthayu Road, Lumphini, Pathumwan, Bangkok 10330	095-3648276 02-6515224

	Branches	Locations	Contact Number
14.	Siam Square One	388, Siam Square Building, Room No. SS6032, 6th Floor, Rama 1 Road, Pathumwan, Pathumwan, Bangkok 10330	095-3648275 02-2522228
15.	Suan Phlu	7/24 Soi Suan Phlu, Thung Maha Mek, Sathon, Bangkok 10120	095-2068498 02-6794454-5
16.	Sukhumvit 31	5/2-3 Soi Sukhumvit 31 (Sawaddee) Khlong Toei Nuea, Watthana, Bangkok 10110	097-2878803 02-0191181
17.	Sukhumvit 39	77 Soi Sukhumvit 39, Sukhumvit Road, Khlong Tan Nuea, Watthana, Bangkok 10110	095-3648271 02-6626935-6
18.	Terminal 21 Asoke	88, Terminal 21 Building, Room No. SH-6-003,004, 6th Floor, Soi Sukhumvit 19, Sukhumvit Road, Khlong Toei Nuea, Watthana, Bangkok 10110	095-3648272 02-1080555
19.	The Allez Sukhumvit 13	1, 3rd Floor, Soi Sukhumvit 13 (Saengchan), Sukhumvit Road, Khlong Toei Nuea, Watthana, Bangkok 10110	082-9162809 02-3010179
20.	The Berkeley Pratunam Hotel	559, The Berkeley Hotel, 10th Floor, Ratchaprarop Road, Makkasan, Ratchathewi, Bangkok 10400	099-8455389 02-3099999 #3275
21.	The Market Bangkok	111, The Market Bangkok Building, Room No. M14SA01, 4th Floor, Ratchadamri Road, Lumphini, Pathumwan, Bangkok 10310	096-8258836 02-2095199
22.	The Street Ratchada	3rd Floor, No. 139 Ratchadaphisek Road, Din Daeng, Din Daeng, Bangkok 10400	095-2068499 02-1211818-9
23.	Thong Lo	Grand Centre Point Sukhumvit 55 Hotel, No. 300, Soi Sukhumvit 55 (Thong Lo), L Floor & 5th Floor, Sukhumvit Road, Khlong Tan Nuea, Watthana, Bangkok 10110	064-3016461 02-0428045-6
24.	Terminal 21 Rama 3	356, Terminal 21 Rama 3 Shopping Mall, 4th Floor, Room Nos. 4001, 4002, 4003, 4004, 4005, Rama 3 Road, Bang Kho Laem, Bang Kho Laem, Bangkok 10120	099-5092707 02-1610687
25.	Samyan Mitrtown	944/1, Samyan Mitrtown Shopping Mall, 2nd Floor, 2U014-2U015, Rama 4 Road, Wang Mai, Pathumwan, Bangkok 10330	099-8748369 02-2191596

	Branches	Locations	Contact Number
26.	Queen Sirikit National Convention Center	60, Queen Sirikit National Convention Center, Room Nos. LM00U008, LM00I002-03, LM Floor, Ratchadaphisek Road, Khlong Toei, Khlong Toe, Bangkok 10110	096-2142069 02-1250407
27.	Ibis Styles Bangkok Ratchada Hotel	212, 2nd Floor, Ratchadaphisek Road, Huai Khwang, Huai Khwang, Bangkok 10310	061-0162446 02-2774549
28.	Radisson Blu Hotel	Radisson Blu Plaza Bangkok Hotel Building, 6th Floor, No. 489 Sukhumvit Road, Khlong Toei Nuea, Watthana, Bangkok 10110	064-1291494 02-2584935
29.	Silom Edge	Silom Edge Shopping Mall, Room No. 3U001, 3rd Floor, No. 2 Silom Road, Suriyawong, Bang Rak, Bangkok 10500	063-8688761 02-1151249
30.	Grande Center Point Surawong Hotel	Grand Centre Point Surawong Hotel Building, Lobby Floor, No. 299 Surawong Road, Suri- yawong, Bang Rak, Bangkok 10500	063-8421816 02-1270711
31.	Courtyard by Marriott Bangkok Suvarnabhumi Airport Hotel	Courtyard by Marriott Bangkok Suvarnabhumi Airport Hotel, 2nd Floor, No. 599/9 Lat Krabang Road, Lat Krabang, Lat Krabang, Bangkok 10520	063-8238489 02-7803500
32.	WellnessMe Bangna	8/10, 8/11, Moo 8, Bang Kaeo, Bang Phli, Samut Prakan 10540	063-8525644 02-1005204
33.	Sukhumvit 14	2, 2/1, 2/2, 2/3, 2/4, Soi Sukhumvit 14, Sukhumvit Road, Khlong Toei, Bangkok 10110	063-9155788
34.	Icon Charoen Nakhon	206 Charoen Nakhon Road, Khlong Ton Sai, Khlong San, Bangkok 10600	095-3752569 02-1005211
35.	Chiang Mai One Nimman	1/5, Room C103-105, C303, C403,	099-7469541 052-080918 052-080919
36.	Chiang Mai Pavilion	145 Pavilion Night Bazaar Building, Basement Floors 1 and 2, Chang Klan Road, Chang Klan, Mueang, Chiang Mai 50100	080-9240563 053-818498
37.	Chiang Mai Tha Pae	97/2, 97/3-4, 97/5 Ratchadamnoen Road, Phra Singh, Mueang, Chiang Mai 50200	095-2043751 053-271339
38.	Hua Hin Soi 100	8/62, Soi Moo Baan Nong Kae, Nong Kae, Hua Hin, Prachuap Khiri Khan Province 77110	095-3729983 032-900499
39.	Market Village Hua Hin	234/1, Hua Hin Market Village Shopping Center, Room No. E201, E201_Terrace, E301, A313, 2nd and 3rd Floors, Phetkasem Road, Hua Hin, Prachuap Khiri Khan 77110	095-3648279 032-526364

	Branches	Locations	Contact Number
40.	Wake Up Krabi Hotel	121/3, Moo 2, Wake Up Ao Nang Hotel, Beach Floor 1, Ao Nang, Mueang, Krabi 81000	095-3729985 075-695029-30
41.	Pattaya Beach Front Ho- tel	224/27-28, Moo 10, Nong Prue, Bang Lamung, Chon Buri 20150	064-1836909 033-641149
42.	Mövenpick Siam Na Jomtien Pattaya Hotel	Mövenpick Siam Hotel Na Jomtien Pattaya, No. 55, Moo 2, Sukhumvit Road, Na Jomtien, Sattahip, Chonburi 20250	084-1491721 033-078888 #301
43.	Pattaya Nua	240/9, Moo 5, Na Kluea, Bang Lamung, Chon Buri 20150	095-3648277 038-488591
44.	Terminal 21 Pattaya	456, 777, 777/1, Moo 5, Na Kluea, Bang Lamung, Chon Buri 20150	095-3729984 033-252329
45.	Veranda Pattaya	No. 211, 211/1, 211/2, Veranda Beach Pattaya Hotel Building, Building B, 1st Floor, Moo 1, Na Jomtien, Sattahip, Chon Buri 20250	082-0165978 033-136134
46.	Onsen and Spa Pattaya	Grand Centre Point Pattaya Hotel, 7th and 8th Floors, No. 888, Moo 5, Pattaya-Naklua Road, Na Kluea, Bang Lamung, Chon Buri 20150	093-8140391 033-266144-5
47.	Phuket Beyond Patong	No. 8, Sawatdirak Road, Patong, Kathu, Phuket 83150	063-8206544 076-604270
48.	Boat Lagoon Phuket	20/64, Moo 2, Thepkrasattri Road, Koh Kaew, Mueang , Phuket 83000	064-3021752 076-601327-8
49.	Phuket Karon	224/2-3, Karon Road, Karon , Mueang , Phuket 83100	090-9605643 076-396198
50.	Phuket Laguna Porto de Phuket	Porto de Phuket, Room No. 509, 1st Floor, No. 19/1, 19/2, 19/3, 19/4, 19/5, 19/6, Ban Don-Cherngtalay Road, Cherngtalay, Thalang, Phuket 83110	096-8733158 076-368219
51.	Phuket Patong Sai 2	No. 209/22-24, Rat-U-Thit 200 Pi Road, Patong, Kathu, Phuket 83150	064-1876589 076-346080
52.	Phuket Patong Sai 3	184/14, Phang Mueang Sai Kor Road, Patong, Kathu , Phuket 83150	090-9604653 076-366800
53.	The Sis Phuket Hotel	No. 255, Kok Tanot Road, Karon, Mueang , Phuket 83100	064-3021753 076-609555

	Branches	Locations	Contact Number
54.	Rua Rasada Hotel	Rua Rasada Hotel, No. 188, Phatthalung Road, Thap Thiang, Mueang, Trang 92000	082-0146516 075-271779
55.	Centara Ao Nang Beach	No. 981, Centara Anda Beach Resort & Spa Building, 1st Floor, Moo 2, Ao Nang, Mueang, Krabi 81180	088-6854975
56.	Centara Anda Dhevi	No. 182, Centara Anda Dhevi Resort & Spa Krabi Building, 1st Floor, Moo 3, Ao Nang, Mueang , Krabi 81180	088-6856196
57.	M Social Hotel	M Social Hotel, No.199 Soi Rat-U-Thit 200 Pi, Patong, Kathu, Phuket 83150	090-9284313 076-603817 076-603818
58.	Holiday Inn Resort Phuket Karon Beach	No. 568, Holiday Inn Resort Phuket Karon Beach, 1st Floor, Patak Road, Karon, Mueang, Phuket 83110	081-2496539 076-358666

## Use of Services:

Please call to make a reservation one day in advance at THE WISDOM Contact Center, 02-8888899.

- Valid only for holders of KBank THE WISDOM Card who have chosen the PLEASURE SEEKER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Let's Relax Spa privileges may be redeemed in accordance with the number of entitlements specified in the special privileges table.
- Please make a reservation at least 1 day in advance before your service date and use your privilege within the designated time slot. Call the branch of your choice to schedule your appointment.
- The special code is valid for 10 days after confirmation.
- Service use is subject to the terms and conditions determined by Let's Relax Spa.
- KBank is not involved with the service provision and holds no responsibility under any circumstances.
- This privilege cannot be exchanged for cash or credit and cannot be used in conjunction with other discounts or promotions.
- This privilege is not transferable or exchangeable.
- Conditions of KBank and the service providers apply.

## Club Marriott Membership

## Club Marriott Membership Card

## club**MARRIOTT**™

THAILAND



A program that offers numerous privileges to members, including accommodations, food, and beverages, with the most comprehensive coverage at more than 330 participating Marriott hotels and resorts across the Asia-Pacific region, such as JW Marriott Hotel Bangkok, Bangkok Marriott Marquis Queen's Park, Renaissance Bangkok Ratchaprasong Hotel, and The Athenee Hotel, A Luxury Collection Hotel, Bangkok.

Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
PLEASURE SEEKER	1 time/ year	1 time/ year	1 time/ year	_

Redemption Period: March 3, 2025 – December 31, 2025

You can receive e-vouchers through the Club Marriott application to enjoy the following exclusive privileges:

- A complimentary voucher for a one-night stay at any participating hotel in Thailand, including Aloft Bangkok Sukhumvit 11, Bangkok Marriott Hotel Sukhumvit, Bangkok Marriott Marquis Queen's Park, Courtyard Bangkok Suvarnabhumi Airport, Courtyard by Marriott Bangkok Sukhumvit 20, Moxy Bangkok Ratchaprasong, The Westin Grande Sukhumvit, Bangkok, Chiang Mai Marriott Hotel, Courtyard by Marriott Phuket Town.
- A 50% discount voucher when dining for 2-12 people (a total of three vouchers). The voucher is valid for lunch, dinner, or Sunday brunch at participating hotels in Bangkok, excluding Madi Paidi Bangkok, Autograph Collection and Moxy Bangkok Ratchaprasong. Not valid for the Sheng private room at Yao restaurant Bangkok Marriott Hotel The Surawongse, the Lunch Break promotion at The Kitchen Table restaurant W Bangkok, and restaurants and bars operated by external parties. For

Akira Back restaurant - Bangkok Marriott Marquis Queen's Park, vouchers are valid for 2-6 people only, Sunday-Thursday. For restaurants at The Athenee Hotel, A Luxury Collection Hotel, vouchers are valid for 2-10 people, and for The Silk Road restaurant, vouchers are valid Monday-Friday only.

- A 50% discount voucher for food when dining for 2-6 people (a total of one voucher). The voucher is valid for lunch, dinner, or Sunday brunch at Rayong Marriott Resort & Spa, Renaissance Pattaya Resort & Spa (valid at 609 Kitchen only), Sheraton Hua Hin Resort & Spa, and Chiang Mai Marriott Resort & Spa.
- Avoucher for a free Peking duck when dining for at least 4 people and ordering a minimum of 4 main dishes (from each hotel's main course menu) for dinner only, with a minimum spending amount of 2,500++ Baht per bill (before 30% discount). The voucher is valid at Man Ho restaurant JW Marriott Hotel Bangkok, Fei Ya Renaissance Bangkok Ratchaprasong, Pagoda Bangkok Marriott Marquis Queen's Park Hotel, Yao Restaurant Bangkok Marriott Hotel The Surawongse, and HAN The Chinese Cuisine Chiang Mai Marriott Hotel (not valid at The Athenee Hotel, a Luxury Collection Hotel, Bangkok). Please make a reservation and pre-order the Peking duck 24 hours in advance.

In addition to the privileges from said vouchers, you can also enjoy the following privileges as a Club Marriott member:

• Up to 30% discount on food and beverages with unlimited number of visits at participating hotels in Bangkok, other provinces, and across the Asia-Pacific region.

# Participating hotels (Group 1) 30% discount on food and beverages

- Aloft Bangkok Sukhumvit 11
- Bangkok Marriott Hotel Sukhumvit
- Bangkok Marriott Marquis Queen's Park
- Bangkok Marriott Hotel The Surawongse
- Courtyard Bangkok Suvarnabhumi Airport
- Courtyard by Marriott Bangkok
- Courtyard by Marriott Bangkok Sukhumvit 20
- Four Points by Sheraton Bangkok, Sukhumvit 15
- JW Marriott Hotel Bangkok
- Le Meridien Bangkok
- Le Meridien Suvarnabhumi, Bangkok Golf Resort & Spa
- Marriott Executive Apartments Bangkok, Sathorn Vista
- Marriott Executive Apartments Bangkok, Sukhumvit Park

- Marriott Executive Apartments Bangkok, Sukhumvit Thonglor
- Moxy Bangkok Ratchaprasong
- Renaissance Bangkok Ratchaprasong Hotel
- Royal Orchid Sheraton Hotel & Towers
- The Athenee Hotel, A Luxury Collection Hotel, Bangkok
- The Westin Grande Sukhumvit, Bangkok
- W Bangkok
- Chiang Mai Marriott Hotel

# Participating hotels (Group 2) 20% discount on food and beverages

- Madi Paidi Bangkok, Autograph Collection
- Courtyard by Marriott North Pattaya
- Courtyard by Marriott Phuket Town
- Four Points by Sheraton Phuket Patong Beach Resort
- JW Marriott Khao Lak Resort & Spa
- JW Marriott Phuket Resort & Spa
- Le Meridien Chiang Rai
- Le Meridien Phuket Beach Resort
- Le Meridien Phuket Mai Khao Beach Resort
- Le Méridien Khao Lak Resort & Spa
- Hua Hin Marriott Resort & Spa
- Khao Lak Marriott Beach Resort & Spa
- Rayong Marriott Resort & Spa
- Phuket Marriott Resort & Spa, Merlin Beach
- Phuket Marriott Resort & Spa, Nai Yang Beach
- The Naka Island, A Luxury Collection Resort & Spa Phuket
- Renaissance Pattaya Resort & Spa
- Renaissance Phuket Resort & Spa

- Renaissance Koh Samui Resort & Spa
- Sheraton Hua Hin Resort & Spa
- Sheraton Hua Hin Pranburi Villas
- Sheraton Samui Resort
- Vana Belle, A Luxury Collection Resort
- The Westin Siray Bay Resort & Spa, Phuket
- W Koh Samui
- Up to 20% discount on the Best Available Rate (BAR) for standard rooms at participating Marriott International hotels and resorts in the Asia Pacific region.
- A 20% discount on bakery items at participating hotels in Bangkok and Chiang Mai Marriott Hotel.
- A 20% discount on spa services at participating hotels in Thailand.
- A 50% discount on corkage fees at participating hotels in Bangkok and Chiang Mai Marriott Hotel, excluding bars and Madi Paidi Bangkok, Autograph Collection.

### Use of Services:

You may request a Club Marriott membership card at THE WISDOM Contact Center, 02-8888899.

After the request, you will receive a welcome email from Club Marriott within 2 business days. The email will inform you of how to download and register for the Club Marriott application, which you can register within 14 days of receiving the email.

Once you have downloaded and registered, you can immediately start using your membership card, vouchers, and receive exclusive Club Marriott member privileges. For further details on exclusive privileges or how to download and install the Club Marriott application, please contact 02-0110091 or thailand@myclubmarriott.com.

- Privileges are reserved for customers who have chosen the PLEASURE SEEKER package and maintained a six-month average of at least 30 million Baht in deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Eligible to receive one Club Marriott membership card per person per year.
- The hotel membership card will be delivered to you within 15 business days (excluding Saturdays and Sundays).
- Privileges are reserved for members whose names appear on the Club Marriott card only.
- Privileges can be used through the Club Marriott application.
- Club Marriott reserves the right to change the list of participating hotels and restaurants, privileges, and conditions without prior notice.

- This privilege is non-extendable, non-exchangeable and non-redeemable for cash.
- Service and membership conditions are as determined by the Company and Bank only.
- Club Marriott privileges are redeemable within December 31, 2025.

## A Complimentary Hotel Dining Voucher

NEW

A voucher valued at 3,000 Baht for dining at restaurants in leading hotels in Bangkok and other provinces. One voucher can be used at any of 6 participating hotels.













Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
PLEASURE SEEKER	1 time/ year	1 time/ year		_



## 1. ANANTARA Siam Bangkok Hotel

• A 3,000-Baht voucher for dining at Madison Steakhouse, Biscotti, Shintaro, AQUA, The Lobby, Spice Market, GUILTY.

#### Use of Services:

Please call to make a reservation two days in advance at THE WISDOM Contact Center, 02-8888899.

Redemption Period: March 3, 2025 to December 20, 2025.

- **Privileges are reserved for customers who have chosen the PLEASURE SEEKE**R package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Reservations must be made at least 2 days in advance and are subject to hotel availability.
- Cancellations must be made at least 1 day in advance.
- Vouchers cannot be used for in-room dining.
- Vouchers cannot be used for purchasing gift baskets, mooncakes, or Mocha & Muffins products.
- Vouchers cannot be used on public holidays, special holidays, special events, or festivals.
- This voucher is non-refundable, non-extendable, non-exchangeable, and non-redeemable for cash.
- This voucher can only be used for dining at designated restaurants.
- This voucher cannot be used for groups of 8 or more people and meetings.
- Terms and conditions are as specified by the hotel.
- For more information, please call 02-1268866.
- This privilege cannot be used on February 14, April 20, September (World Food Festival week), December 24-25, and December 31, 2025.
- Please make a reservation in advance per the specified conditions and use the services by December 20, 2025 only.

## 2. Centara Hotels & Resorts

A 3,000-Baht voucher for dining at participating restaurants within Centara Hotels
 & Resorts in Bangkok and other provinces.

#### Use of Services:

Please call to make a reservation three days in advance at THE WISDOM Contact Center, 02-8888899.

Redemption Period: March 3, 2025 - December 31, 2025.

- Privileges are reserved for customers who have chosen the PLEASURE SEEKER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Please make a reservation at least 3 days in advance before 6:00 p.m., subject to availability at that time.
- If your spending exceeds the value provided by the Bank, customers must pay the difference themselves.
- The voucher can only be used at designated restaurants.
- This privilege is valid for food payments only (excluding beverages) at the designated restaurants.
- The voucher can only be used at specified Centara hotels and resorts.
- This privilege cannot be used in conjunction with other privileges or promotional offers.
- This privilege is non-transferrable, non-extendable, non-exchangeable, and non-redeemable for cash.
- Payment must be made through KBank THE WISDOM Card or KBank THE WISDOM (VISA INFINITE) Card only.
- The terms and conditions are as specified by the hotel.
- Please make a reservation in advance per the specified conditions and use the services before December 31, 2025.

Locations	Participating branches	Telephone	Extension	
	Centara Grand at CentralWorld			
	- Mill & Co	02-1006255	2321	
	- UNO MAS Restaurant	02-1006255	5400	
	- Red Sky, 55th floor	02-1006255	5501	
	- Red Sky Bar 56th floor	02-1006255	5601	
	- COCOA XO	02-1006255	6442	
	- CRU Champagne Bar	02-1006255	5904	
	- Ventisi Restaurant	02-1006255	6478	
Bangkok	- Tea & Tipple	02-1006255	6792	
	Centara Grand at Central Plaza	Ladprao Bangko	k	
	- Chatuchak Café	02-5411234	4101	
	- Dynasty	02-5411234	4272	
	- Hagi	02-5411234	4081	
	- Blue Sky Restaurant & Bar	02-5411234	4065	
	- Don Giovanni	02-5411234	4169	
	- Suan Bua	02-5411234	4068	
	- Lobby Lounge	02-5411234	4187	
	Centara Watergate Pavilion Hotel Bangkok			
	- Café 9	02-6251234	4705	
	- Walk Bar	02-6251234	4711	
	- Infuze	02-6251234	4708	
	Centara Grand Beach Resort & Villas Hua Hin			
	- Railway	032-512021	636	
	- COAST Beach Club & Bistro	032-512021	710	
Hua Hin	- Hagi	032-512021	587	
	- Museum	032-512021	707	
	- Elephant bar	032-512021	620	

Locations	Participating branches	Telephone	Extension
	Centara Grand Mirage Beach Reso	ort Pattaya	
Pattaya	- Oasis	038-301234	4315, 4316
	- Vistas	038-301234	4280
	- Hagi	038-301234	4265, 4266
	- Wave Pool Bar	038-301234	4322
	- COAST Beach Club & Bistro	038-301234	4274
	- Rum Jungle	038-301234	4200
	- The Lost Atlantis	084-2353623	
	Centara Grand Beach Resort Phul	ket	
	- The Cove	076-201234	1274
	- Lobby Bar	076-201234	1274
Phuket	- Splash pool	076-201234	1381
	- Ripples pool	076-201234	1383
	- COAST Beach Club & Bistro	076-201234	1276
	Centara Reserve Samui		
	- The Terrace	077-230500	
	- Sa-Nga	077-230500	
Samui	- Act 5 – The Grill	077-230500	
	- Salt Society Beach Bar & Kitchen	077-230500	
	- The Gin Run	077-230500	
	Centara Korat		
Korat	- House of Kin	044-251234	6
	- PICANTE Rooftop	044-251234	5301
Udon	Centara Udon		
	- Publico	042-3435555	3
	- Lobby Lounge	042-3435555	2017
	- Deli Corner	042-3435555	2017
Ubon	Centara Ubon		
	- Bread and Butter	045-319556	5700

Locations	Participating branches	Telephone	Extension
Ayutthaya	Centara Ayutthaya		
	- House of Kin	035-243555	6

**Note:** The list of participating restaurants within the hotels and resorts may change depending on the operating hours and services of each hotel.

## 3. Grand Hyatt Erawan Bangkok

 A 3,000 Baht voucher for food and beverages at The Dining Room, Erawan Tea Room, Salvia, Gaston, You&Mee, Erawan Bakery, The Breezeway, Bar @494 at the Grand Hyatt Erawan Bangkok only.

## Use of Services:

Please call to make a reservation three days in advance at THE WISDOM Contact Center, 02-8888899.

Redemption Period: March 3, 2025 - December 31, 2025.

- Privileges are reserved for customers who have chosen the PLEASURE SEEKER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- For food and beverages at restaurants within the Grand Hyatt Erawan Bangkok only.
- Not valid on special and public holidays.
- Please make a reservation at least 24 hours in advance, subject to table availability. For more information, please call 02-2541234.
- This voucher cannot be used for special events or group dining for more than 20 people.
- This voucher cannot be combined with World of Hyatt point accrual or benefits.
- This voucher is non-refundable, and non-exchangeable for cash, plus other goods or services.
- This voucher cannot be used in conjunction with other promotions or discounts and is non-redeemable for cash.
- The terms and conditions are as specified by the hotel.
- Please make a reservation in advance per the specified conditions and use the services by December 31, 2025 only.

## 4. InterContinental PHUKET Resort

• A 3,000 Baht voucher for dining at hom, Jaras, Pine Beach Bar, 333 At The Beach, Pinto, Tengoku and Devas.

#### Use of Services:

Please call to make a reservation one day in advance at THE WISDOM Contact Center, 02-8888899.

Redemption Period: March 3, 2025 - December 31, 2025.

## Terms and Conditions for Use of Services:

- Privileges are reserved for customers who have chosen the PLEASURE SEEKER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- For dining at restaurants only.
- Not valid on special and public holidays.
- Please make a reservation at least 24 hours in advance.
- This voucher is non-refundable, or non-exchangeable for cash, plus other goods or services.
- This voucher cannot be used in conjunction with other promotions or discounts and is non-redeemable for cash.
- The terms and conditions are as specified by the hotel.
- For more details, please call 076-629999.
- Please make a reservation in advance per the specified conditions and use the services by December 31, 2025 only.

## 5. JW Marriott Hotel Bangkok

• A 3,000 Baht voucher for dining at JW Café, Man Ho, Tsu, Nami, New York Steak house, Manhattan Bar, Lobby Lounge and BBCO (Bangkok Baking Company).

## Use of Services:

Please call to make a reservation three days in advance at THE WISDOM Contact Center, 02-8888899.

Redemption Period: March 3, 2025 - December 30, 2025.

### Terms and Conditions for Use of Services:

- **Privileges are reserved for customers who have chosen the PLEASURE SEEKER** package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.

- This voucher is valid only at JW Marriott Bangkok.
- You must present the code obtained from redeeming the privilege to the restaurant staff before ordering.
- This voucher is non-transferable and cannot be exchanged for cash or other monetary value.
- This voucher is valid for single use at one restaurant only.
- This voucher cannot be combined with Marriott Bonvoy, Club Marriott, other promotions, other discounts, or other vouchers.
- This voucher cannot be used on public holidays, festivals, and special events.
- This voucher cannot be used to accrue Marriott Bonvoy or Club Marriott points.
- Reservations must be made at least 24 hours in advance.
- In case of any dispute, JW Marriott Hotel Bangkok reserves the right to make the final decision.
- This voucher cannot be extended. For more details, please call 02-6567700.
- The terms and conditions are as specified by the hotel.
- Please make a reservation per the specified conditions and use the services by December 30, 2025 only.

## 6. Chiang Mai Marriott

A 3,000 Baht voucher for food and beverages at The Ping Cuisine and Bar, Favola, HAN
 The Chinese Cuisine, The Plaii Eatery Café and Bar, Ping's Bar & Pool House

### Use of Services:

Please call to make a reservation three days in advance at THE WISDOM Contact Center, 02-8888899.

Redemption Period: March 3, 2025 - December 30, 2025

#### Terms and Conditions for Use of Services:

- Privileges are reserved for customers who have chosen the PLEASURE SEEKER package and maintained a six-month average of deposit/investment with KBank and/ or paid life insurance premiums in accordance with the calculation method determined by KBank.

- For dining at restaurants only.
- Not valid on special and public holidays.
- Please make a reservation at least three days in advance.
- This voucher is non-refundable, and non-exchangeable for cash, plus other goods or services.
- This voucher cannot be used in conjunction with other promotions and accumulated points.
- This voucher cannot be used in conjunction with other promotions or discounts and is non-redeemable for cash.
- The terms and conditions are as specified by the hotel.
- For more details, please call 053-253666.
- Please make a reservation in advance per the specified conditions and use the services by December 30, 2025 only.

## A Complimentary One Night Stay

**NEW** 

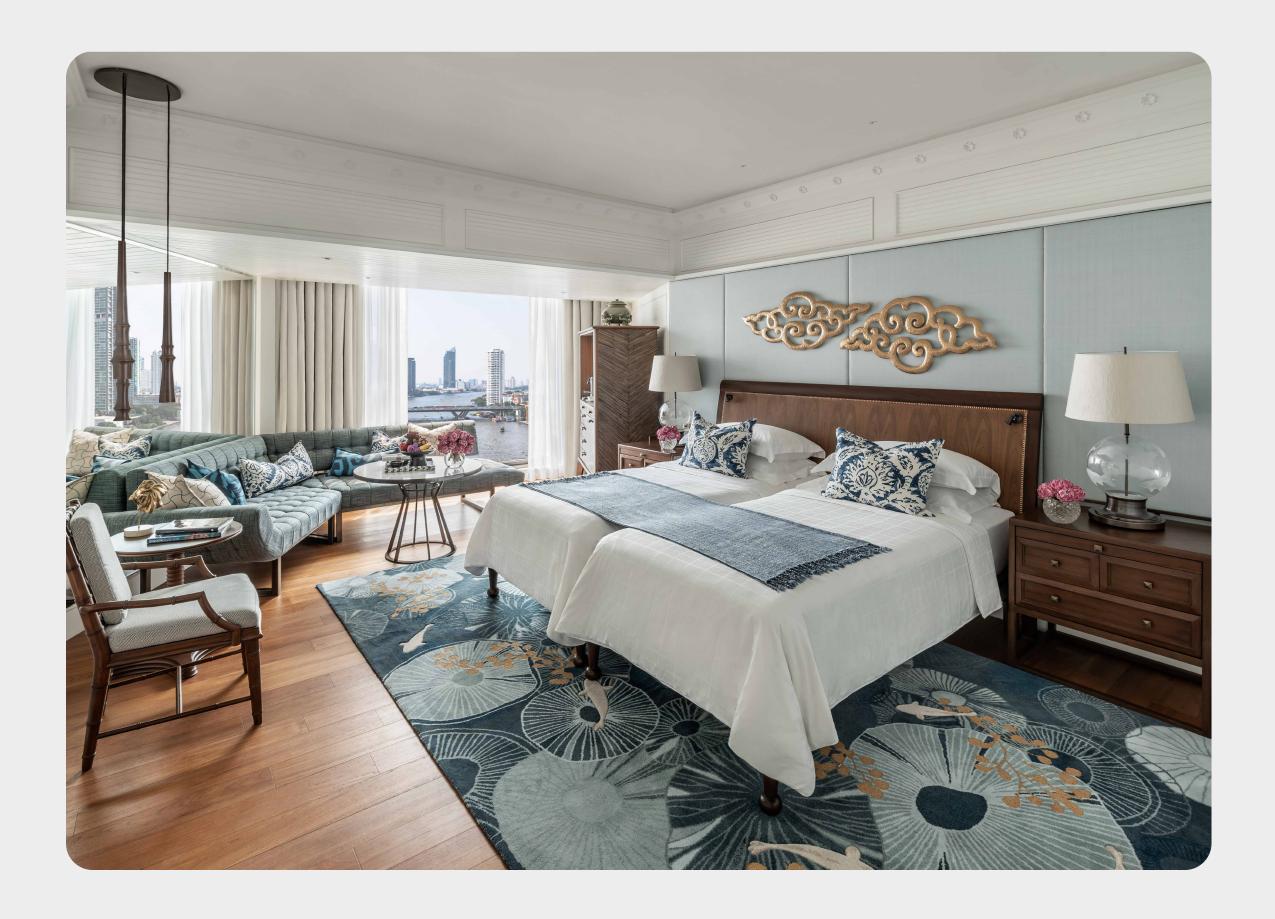
A deluxe premier room at a luxury hotel in Bangkok with breakfast for two. Choose from 2 participating hotels.





Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
PLEASURE SEEKER	1 time/ year	_	_	

Redemption Period: March 3, 2025 - December 30, 2025.



## 1. Mandarin Oriental, Bangkok

Enjoy an exclusive one-night stay in a Deluxe Premier Room, including a buffet breakfast for two and a 3,000 Baht cash credit, which can be used at the hotel's restaurants and bars.

## Details:

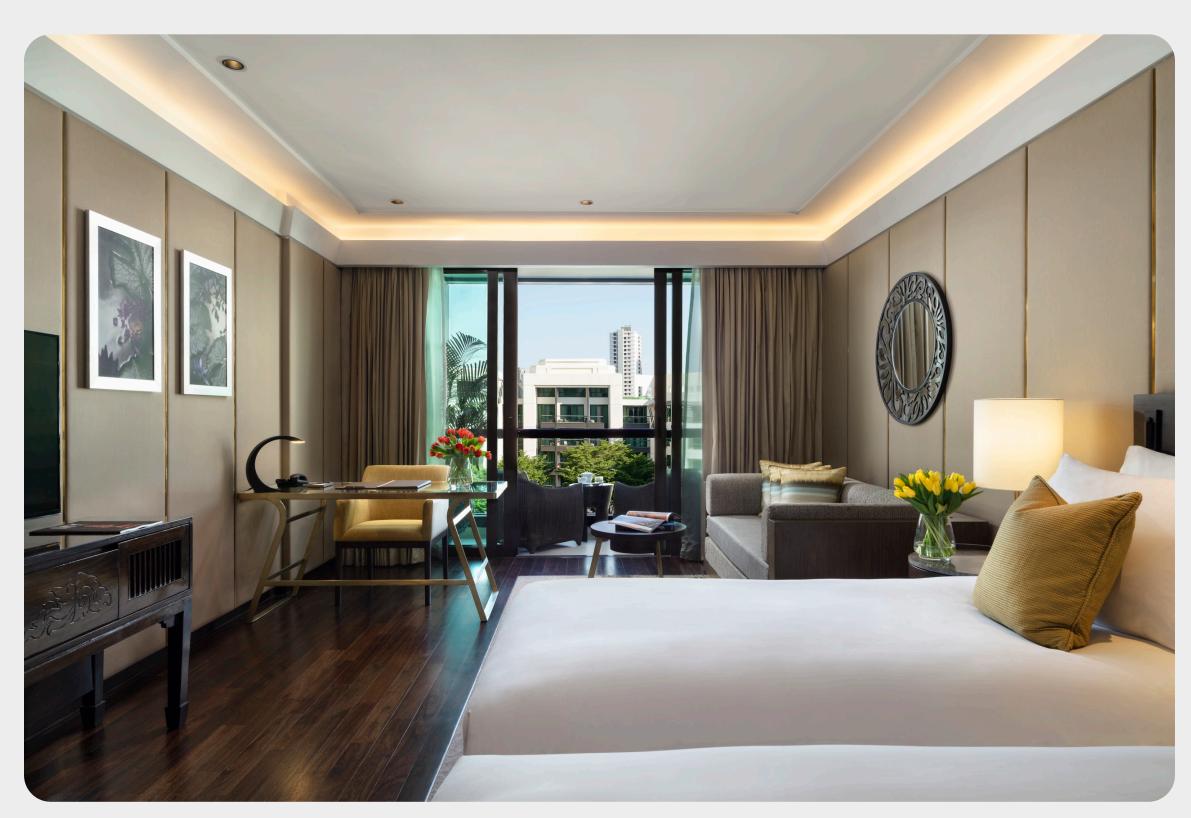
- An exclusive one-night stay in a Deluxe Premier Room at Mandarin Oriental Bangkok for 1-2 people.
- A daily buffet breakfast for 1 or 2 people at The Verandah, open all day.
- A 60-minute spa treatment for 2 people (one-time use).
- 3,000 Baht cash credit\*
  - \* Cash credit is redeemable at The Oriental Spa, plus restaurants and bars, including: Le Normandie by Alex Dilling, Kinu by Takagi, Sala Rim Naam, Baan Phraya, The Verandah, Lord Jim's, The Author's Lounge, Ciao Terrazza, The China House, Riverside Terrace, Terrace Rim Naam, and The Bamboo Bar.
- A fruit basket and bouquet upon arrival.
- 24-hour butler service.
- Complimentary access to the fitness center.

## Use of Services:

Please call to make a reservation seven days in advance at THE WISDOM Contact Center, 02-8888899.

## Terms and Conditions for Use of Services:

- Privileges are reserved for customers who have chosen the PLEASURE SEEKER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- The privilege is for holders of KBank The WISDOM Card (primary) only.
- This privilege is not valid during special hotel events and cannot be combined with other promotions or sales campaigns.
- This privilege is not valid from December 20, 2025 to December 31, 2025.
- The voucher is non-refundable, non-replaceable if lost, damaged, or expired.
- The voucher is non-refundable and non-exchangeable for cash, and outstanding balances are non-refundable.
- Terms and conditions of the service and membership are as determined by the Bank and the hotel.
- For more details on products and services, please contact the Mandarin Oriental Bangkok, 02-6599000.
- A reservation must be made at least seven business days in advance, and the privilege must be redeemed by December 31, 2025.



## 2. Siam Kempinski Hotel Bangkok

Enjoy an exclusive two-night stay at a Deluxe Balcony Room with breakfast for two.

## Details:

- A two-night stay at a Deluxe Balcony Room with breakfast for two.
- Complimentary lunch at Sra Bua by Kiin Kiin for two.

#### Use of Services:

Please call to make a reservation three days in advance at THE WISDOM Contact Center, 02-8888899.

- Privileges are reserved for customers who have chosen the PLEASURE SEEKER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- The privilege is for holders of KBank The WISDOM Card (primary) only.
- Two-night accommodation (must be used consecutively).
- One complimentary lunch for two at Sra Bua by Kiin Kiin, redeemable only during the stay.
- Not valid during special hotel events and cannot be combined with other promotions or offers.
- This privilege cannot be used on February 1 3; March 24 April 13; April 18 20; April 30 May 3; June 6 8; July 1 August 15; October 1 7; December 25 31, 2025, subject to room availability at the time of booking.
- This privilege is non-extendable, non-exchangeable and non-redeemable for cash.
- Terms & conditions are as determined by the hotel and the Bank.
- For more details on products and services, please contact Siam Kempinski Hotel Bangkok at 02-1629000.
- Reservations must be made at least 7 business days in advance, and stays must be completed before December 25, 2025.

# JOYFUL TRAVELER

### For travel enthusiasts



# Priority Pass<sup>TM</sup> Airport Lounge

Global Airport Lounge Access



Your Priority PassTM gives you access to airport lounges for relaxation and convenience at more than 1,700 leading airports worldwide. Services include complimentary snacks, refreshments and business facilities provided to important customers like you and one accompanying guest with no limit on service use.

Only VIP lounge service is available; other value-added services such as use of shower facilities may be subject to service fees (determined by the Lounge).

The service can be used at Suvarnabhumi Airport, Don Mueang International Airport and other domestic airports (and/or where VIP lounge service (Priority Pass<sup>TM</sup>) is available), and may be subject to VIP lounge fees which will be charged to the credit card.

(Lounge fees shall in no case be exempted.)

Visit www.prioritypass.com for details.

Package	150 million Baht or more	50 – 149.99 million Baht	30–49.99 million Baht	10–29.99 million Baht	Non-compliant / Supplementary Cardholders
JOYFUL TRAVELER		Unlimited with	n 1 companion		For Priority Pass™ Lounge service, a fee will be charged according to the lounge's rates.

Redemption Period: March 3, 2025 – December 31, 2025.

#### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card who have chosen the JOYFUL TRAVELER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- KBank will issue a Priority Pass™ to new customers who hold KBank THE WISDOM Card (primary) if they select the JOYFUL TRAVELER package within 15 business days from the date the package selection is completed.
- Please present Priority Pass<sup>™</sup> to use VIP lounge service at airports in other countries.
- From March 3, 2025 onward, KBank reserves the right to issue and renew the Priority Pass™ card to holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 10 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank, who have chosen the JOYFUL TRAVELER package.
- The service is available once a year to holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 10 million Baht in deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank, who have chosen the JOYFUL TRAVELER package, including one accompanying guest.
- KBank reserves the right to charge holders of KBank THE WISDOM Card (supplementary), who possess and use Priority Pass™. The fee will be applied according to the lounge's rates and will be charged to the credit card.
- If the number of accompanying guests exceeds the allowed limit, the customer will be charged a fee according to the lounge's rates. KBank will charge this fee to the credit card.
- KBank reserves the right to charge any other service fees, such as fees for use of shower facilities. Please check the fees before using the service.
- For holders of KBank THE WISDOM Card (primary) with a six-month average of less than 10 million Baht in deposit/insurance in accordance with the calculation method determined by KBank, who have not chosen the JOYFUL TRAVELER package and who have used Priority Pass™ (including primary and supplementary cards), KBank will charge the service fees to the credit card in accordance with the lounge's rates.
- KBank reserves the right to offer one service to holders of KBank THE WISDOM Card (primary), who have not chosen the JOYFUL TRAVELER package, and one accompanying guest provided that they have maintained a six-month average of not less than 10 million Baht in deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank on the date of service use until the statement date of that particular month, without any additional service fee.

# Miracle Lounge / The Coral Lounge

Miracle Lounge @ Suvarnabhumi Airport and Don Mueang Airport

The Coral Lounge @ Suvarnabhumi Airport, Don Mueang Airport, Phuket Airport, Chiang Mai Airport, Chiang Rai Airport, Udon Thani Airport and Hat Yai Airport





Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
JOYFUL	Unlimited** with	6	4	2
TRAVELER	1 companion	times / year	times / year	times / year

Redemption Period: March 3, 2025 – December 31, 2025.

#### Use of Services:

Please call THE WISDOM Contact Center, 02-8888899, to request your privilege.

#### Terms and Conditions for Use of Services:

You can use Miracle Lounge @ Suvarnabhumi Airport and Don Mueang Airport, or The Coral Lounge @ Suvarnabhumi Airport, Don Mueang Airport, Phuket Airport, Chiang Mai Airport, Chiang Rai Airport, Udon Thani Airport and Hat Yai Airport.

- Valid for only holders of KBank THE WISDOM Card who have chosen the JOYFUL TRAVELER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
  - \*\*Holders of KBank THE WISDOM Card (primary), who have chosen the JOYFUL TRAVELER package and maintained a six-month average of not less than 150 million Baht in deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank (one cardholder is counted as one entitlement, and one accompanying person is counted as one entitlement), can use the services an unlimited number of times throughout the year.

### Terms and Conditions for Use of the Miracle Lounge:

- Only the passenger whose name on the boarding pass corresponds to that on KBank THE WISDOM Card is entitled to Lounge access. This privilege cannot be transferred, and can be used for one accompanying guest traveling together with a Cardholder on the same flight only, with a limit of two times per day. Additional accompanying guests are subject to fees charged at the rates as determined by the Lounge.
- Each use of the Lounge is limited to 2 hours. Cardholders will be charged fees set by the Miracle Lounge for overstaying the limit.

- Cardholders who have already used the service are not entitled to gain access to the Lounge again if there are technical difficulties with the flight to be taken.
- Children less than three years old are allowed access free of charge.
- Services are available at 11 Miracle Lounges located in Concourse A, C, D, F, G and SAT-1, Domestic and International Departures @Suvarnabhumi Airport.
- Services are available at the Miracle Lounge at International Departures (Passenger Terminal 1, 3rd floor and 4th floor), and Domestic Departures (Passenger Terminal 2, 3rd floor) located along the walkway to Pier 5 @Don Mueang Airport.

### Terms and Conditions for Use of The Coral Lounge:

- Services are available at The Coral Executive Lounge, The Coral Premium Lounge and The Coral Finest Business Class Lounge at Suvarnabhumi Airport and Don Mueang Airport, as well as Domestic Coral Lounge at Chiang Mai, Chiang Rai, Udon Thani, Phuket and Hat Yai airports.
- Only the passenger whose name on the boarding pass corresponds to that on KBank THE WISDOM Card is entitled to Lounge access. This privilege cannot be transferred, and can be used for one accompanying guest traveling together with a Cardholder on the same flight only, with a limit of two times per day. Additional accompanying guests are subject to fees charged at the rates as determined by the Lounge.
- Each use of the Lounge is limited to 2.5 hours. Cardholders will be charged fees set by The Coral Lounge for overstaying the limit.
- Cardholders who have already used the service are not entitled to gain access to the Lounge again if there are technical difficulties with the flight to be taken.
- Children less than two years old are allowed access free of charge.
- The privileges are determined by KBank and The Executive Lounge (Thailand) Company Limited. KBank reserves the right to change conditions without prior notice.

# AirAsia Domestic Flight Upgrade

NEW

Special seat upgrade service for domestic flight tickets, plus meals, beverages, and baggage allowance with AirAsia



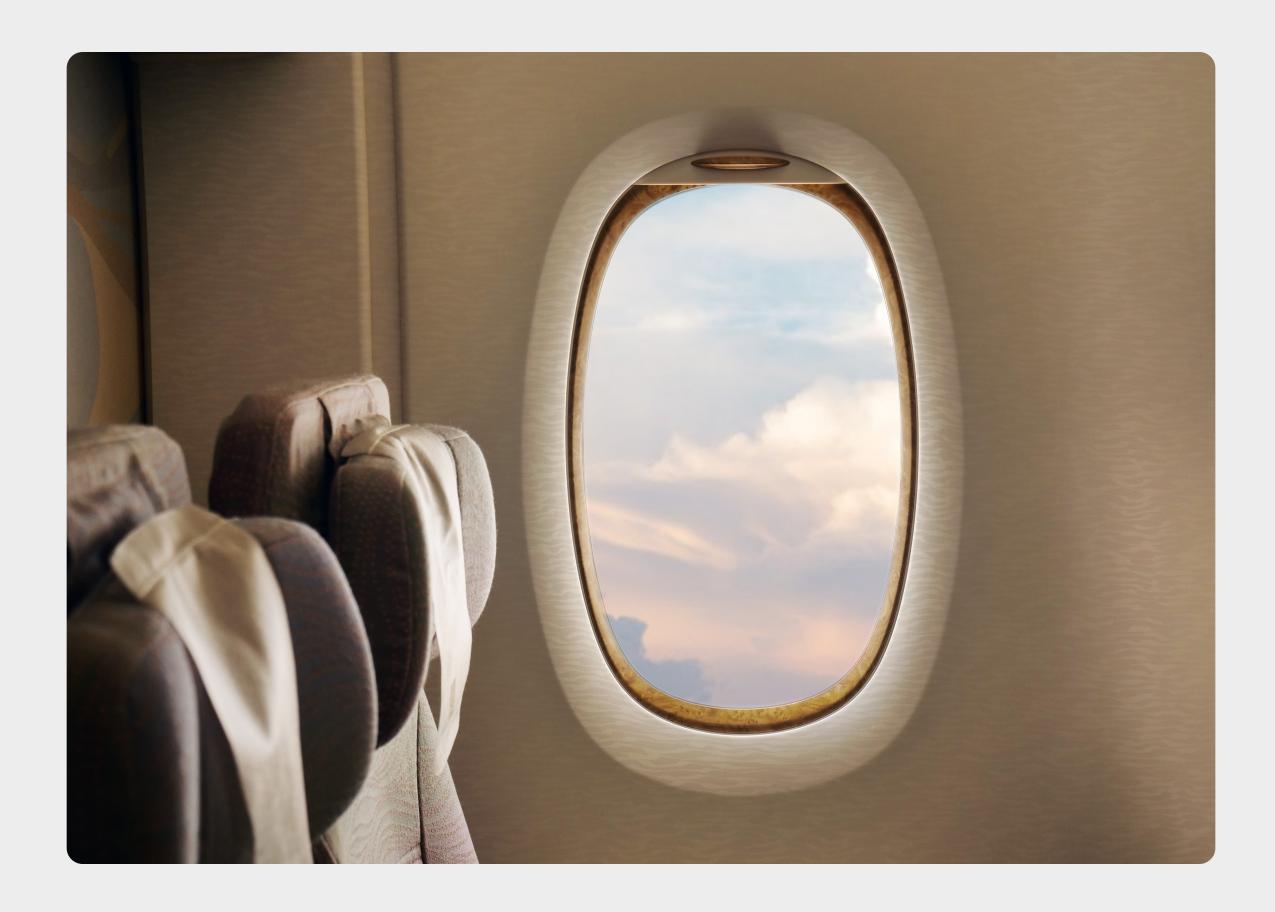
To enhance your travel comfort, seat upgrade to a HOT SEAT is offered on domestic flights with AirAsia, plus meals, beverages and an additional baggage allowance of up to 20 kg at no extra cost.

Package	150 million Baht or more	50 – 149.99 million Baht	30–49.99 million Baht	10–29.99 million Baht
JOYFUL	2	2	1	l
TRAVELER	times / year	times / year	time / year	time / year

Redemption Period: March 3, 2025 – December 31, 2025.

### Use of Services:

Please call THE WISDOM Contact Center, 02-8888899, to request your privilege.



### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card who have chosen the JOYFUL TRAVELER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- For holders of KBank THE WISDOM Card (primary), each trip, whether departure or arrival, is counted as one privilege. The cardholder can use their privilege together with one accompanying person on the same flight (one cardholder is counted as one privilege, and one accompanying person is counted as one entitlement).
- Please call to request your privilege at least seven business days before your travel date at Express International Travel, 02-2350557.
- Customers must have a domestic flight ticket with AirAsia purchased directly through the airline's website (https://www.airasia.com/) or mobile application. Additionally, they must not have selected a seat before requesting the seat upgrade privilege.
- KBank will upgrade the seat to a special seat with a meal and baggage allowance, only for flights where special seats are available and/or meals are provided. Seat upgrades cannot be transferred across different airlines.
- This special seat upgrade service is available exclusively for AirAsia passengers on domestic FD flights only.
- KBank reserves the right to provide an additional baggage allowance of up to 20 kg, including the baggage weight the customer had before the upgrade date.
- KBank reserves the right on seat selection and does not allow changes to the passenger's name, travel date, or time under any circumstances. Additionally, changes or cancellations of the trip, as well as modifications to the meal and beverage selection, are not permitted after the privilege has been confirmed by KBank.
- Please make a reservation in advance per the specified conditions and use the services by December 31, 2025 only.

# Domestic Airport Limousine Service

NEW

Limousine transfer service between accommodations and Suvarnabhumi Airport, Don Mueang Airport and provincial airports (Chiang Mai, Phuket and Khon Kaen)

Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
JOYFUL	6 times /	4 times /	l time /	_
TRAVELER	year**	year**	year**	

Redemption Period: March 3, 2025 – December 31, 2025.

<sup>\*</sup>Service available with a Luxury Sedan.

<sup>\*\*</sup>Service available with a Luxury Sedan, Toyota Alphard or an equivalent vehicle

#### Use of Services:

Please call THE WISDOM Contact Center, 02-8888899, to request your privilege.

### Terms and Conditions for Use of Domestic Airport Limousine Service:

- Valid only for holders of KBank THE WISDOM Card who have chosen the JOYFUL TRAVELER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Service is reserved exclusively for trips undertaken by holders of KBank THE WISDOM Card (primary).
- Each arrival or departure trip is counted as one usage of the limousine service.
- Limousine service provides airport pick-up and drop-off for both domestic and international flights. The service is available at both Suvarnabhumi Airport and Don Mueang Airport; specified pick-up and drop-off points are limited to areas within the Bangkok Metropolitan Region and designated areas as determined by KBank, as well as provincial airports (Chiang Mai, Phuket and Khon Kaen).
- KBank reserves the right to allocate one limousine / card / trip.
- Luxury Sedan accommodates up to two passengers and two pieces of 28-inch luggage per trip.
- Toyota Alphard accommodates up to four passengers and four pieces of 28-inch luggage per trip.
- Unused privileges cannot be carried over to the next year, and the privilege is non-transferable, either in whole or in part.
- Please make your reservation at least five business days in advance through THE WISDOM Contact Center, 02-8888899.
- If your need to change or modify your appointment, please notify us at least three business days in advance through THE WISDOM Contact Center, 02-8888899.
- Please present a valid identification document, such as a passport, along with your KBank THE WISDOM Card at the meeting point.
- Please make your reservation in advance per the specified conditions and use the services by December 31, 2025 only.

# International Airport Limousine Service

**NEW** 

Limousine transfer service between accommodations and airports in foreign countries that participate in the program

Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
JOYFUL TRAVELER	2 times / year		_	_

Redemption Period: March 3, 2025 – December 31, 2025.

Zone	Country
America	USA, Canada, Mexico
APAC	Australia, China, Hong Kong, India, Japan, Macau, Malaysia, New Zealand, Singapore, Taiwan, Vietnam, Korea
Europe	Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Ireland, Israel, Italy, Luxembourg, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Russia, Slovakia, Spain, Sweden, Switzerland, Turkey, Ukraine, United Kingdom
South America	Argentina, Brazil, Chile
Middle East	Jordan, Kuwait, Oman, Qatar, Saudi Arabia, United Arab Emirates
Africa	South Africa

### Terms and Conditions for Use of International Airport Limousine Service:

- Valid only for holders of KBank THE WISDOM Card who have chosen the JOYFUL TRAVELER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Customers having maintained a six-month average of 50 149.99 million Baht in deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank may exchange three Domestic Airport Limousine privileges for one International Airport Limousine privilege.
- Service is reserved exclusively for trips undertaken by holders of KBank THE WISDOM Card (primary).
- Please make a reservation at least seven business days in advance; if you need to change or modify your appointment, please notify us at least five business days in advance through THE WISDOM Contact Center, 02-8888899.
- KBank reserves the right to allocate one limousine / card / trip.
- For international limousine services, the vehicle type provided is subject to a maximum limit of 8,000 Baht per trip.
- The number of passengers and luggage is limited according to the type of limousine specified by the service provider.
- International limousine service is reserved for trips subject to the areas, distances and conditions of the participating limousine service providers in each city.
- Limousine reservations are subject to vehicle availability at the time of booking.
- Please make a reservation in advance per the specified conditions and use the services by December 31, 2025 only.

## Airport Meet & Assist Service

Meet & Assist Arrival Service at Suvarnabhumi Airport (up to two passengers per trip)

### Airport Meet & Assist Arrival Service

Meet & Assist service at Suvarnabhumi Airport (arrival)

Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
JOYFUL TRAVELER	4 times / year	4 times / year		

Redemption Period: March 3, 2025 – December 31, 2025.

### Airport Meet & Assist Departure Service

Meet & Assist service at Suvarnabhumi Airport (departure)

Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
JOYFUL TRAVELER	2 times / year	_	_	_

Redemption Period: March 3, 2025 – December 31, 2025.

### Use of Services:

Please call THE WISDOM Contact Center, 02-8888899, to request your privilege.

### Terms and Conditions for Use of International Airport Limousine Service:

- Valid only for holders of KBank THE WISDOM Card who have chosen the JOYFUL TRAVELER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Service is reserved exclusively for trips undertaken by holders of KBank THE WISDOM Card (primary).
- Each arrival or departure trip is counted as one usage of the Meet & Assist service, with a maximum of two passengers per service.
- The electric cart ride service (Buggy) is complimentary with the Meet & Assist service at Suvarnabhumi Airport. It is exclusively offered to arriving customers and cannot be used separately. The service is reserved for specific flights and only within areas authorized by the airport authority.
- KBank reserves the right to allocate one cart / card / trip.

- Unused privileges cannot be carried over to the next year, and the privilege is non-transferable, either in whole or in part.
- Please make a reservation at least five business days in advance through THE WISDOM Contact Center, 02-8888899.
- If your need to change or modify your appointment, please notify us at least three business days in advance through THE WISDOM Contact Center, 02-8888899.
- Please present a valid identification document, such as a passport, along with your KBank THE WISDOM Card at the meeting point.
- Please make a reservation in advance per the specified conditions and use the services by December 31, 2025 only.

# Royal Orchid Plus Miles

**NEW** 

Special ROP Mileage

Redeem Royal Orchid Plus miles at a special rate



Exclusive travel privilege: Redeem your K Points for Thai Airways Royal Orchid Plus miles faster with a special rate.



Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
JOYFUL	2 K Points	2 K Points	2 K Points	_
TRAVELER	= 1 mile	= 1 mile	= 1 mile	

Redemption Period: March 3, 2025 – December 31, 2025.

#### Use of Services:

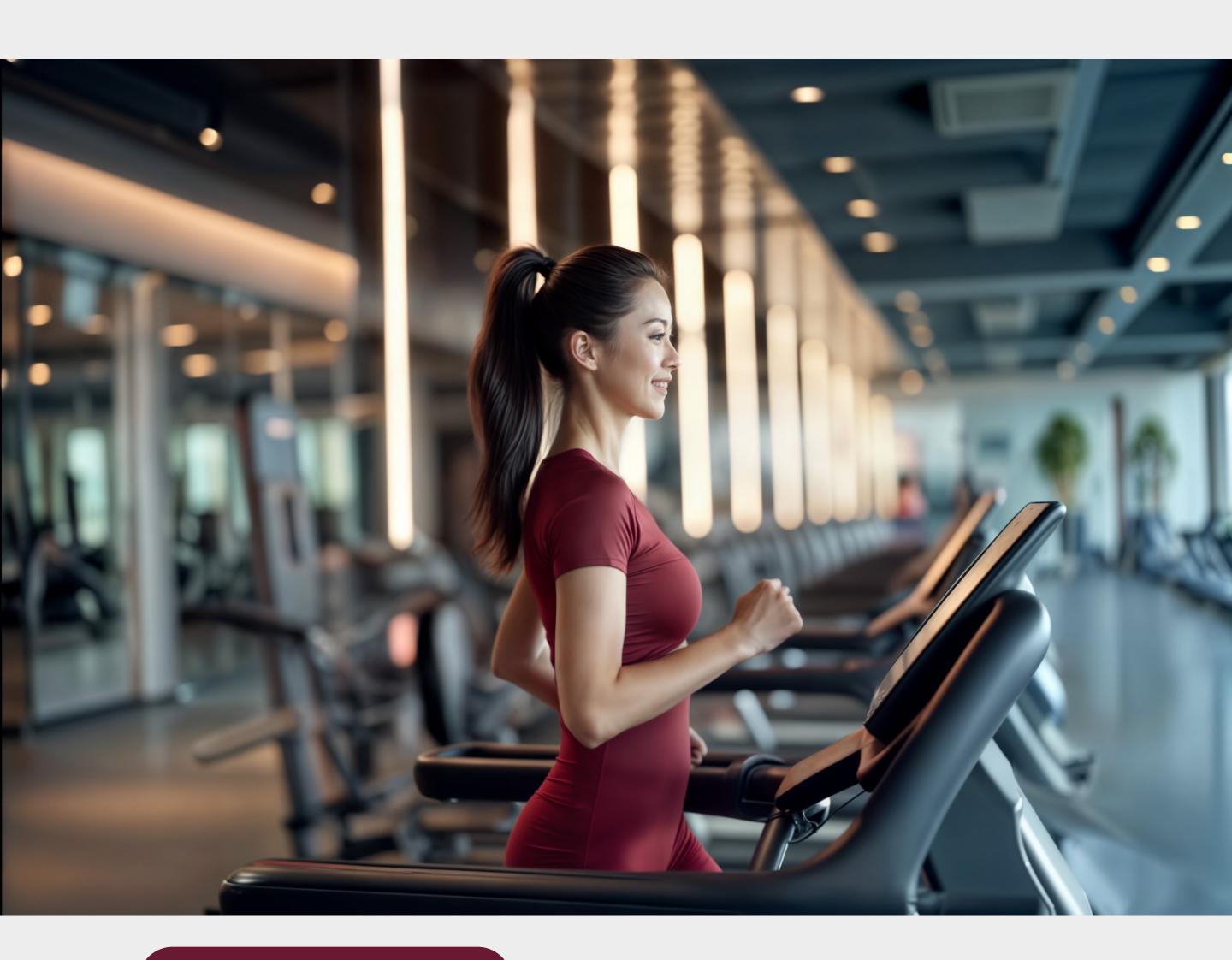
Please call THE WISDOM Contact Center, 02-8888899, to request your privilege.

### Terms and Conditions for Use of International Airport Limousine Service:

- Valid only for holders of KBank THE WISDOM Card who have chosen the JOYFUL TRAVELER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- The minimum redemption requirement is 15,000 K Points, with a conversion rate of 2 K Points for 1 Royal Orchid Plus mile.
- Points redeemed for Royal Orchid Plus miles cannot be refunded under any circumstances.
- Royal Orchid Plus miles are valid for 3 years from the date of conversion from credit card reward points.
- Accumulated points cannot be transferred between primary and supplementary cards.
- Redemption is only available for accumulated points within KBank THE WISDOM Card (primary).
- The conversion rate of reward points to Royal Orchid Plus miles is determined by KBank.
- The redemption of miles is subject to KBank's terms and conditions.

# WELLNESS LOVER

For those prioritizing health and wellness



# Fitness Privilege

Fitness service at leading fitness centers

















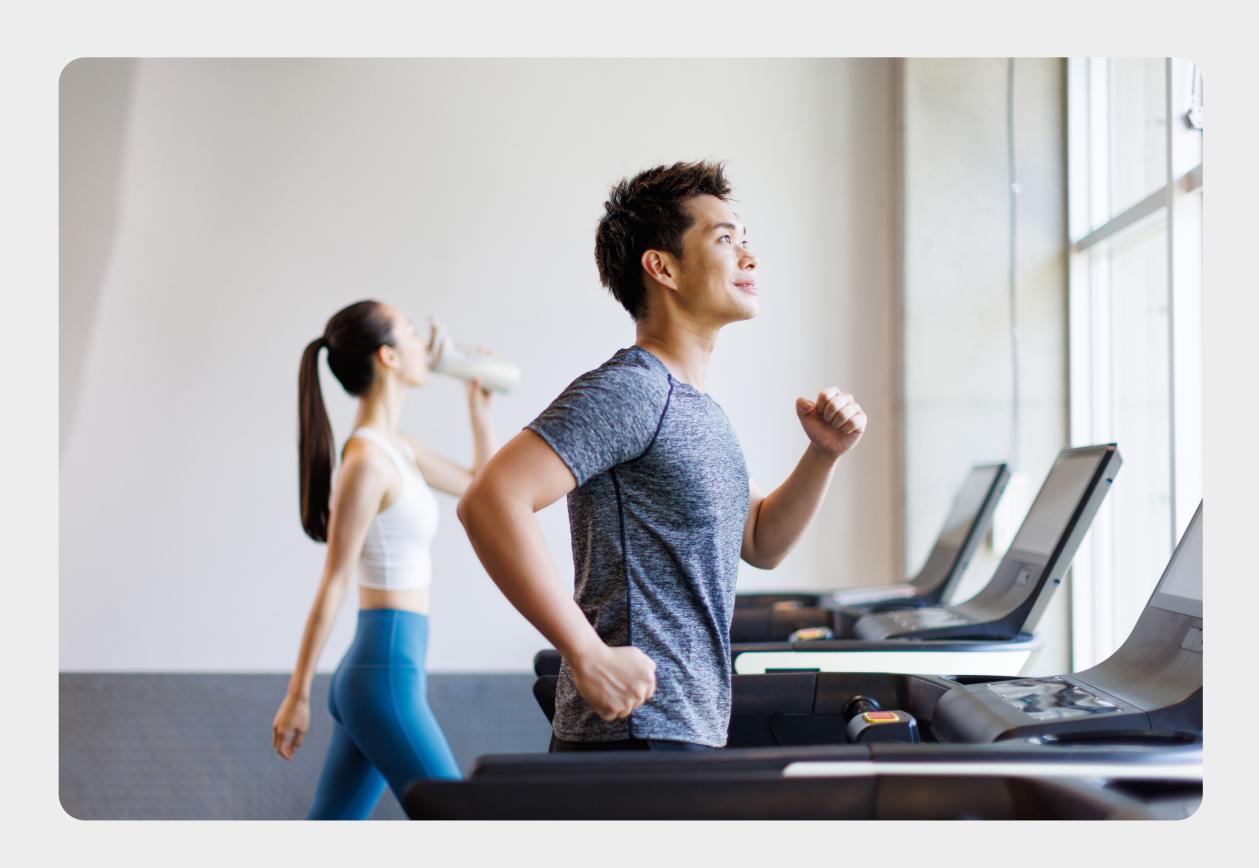






Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
WELLNESS LOVER	1 time / day			

Redemption Period: March 3, 2025 – December 31, 2025



Enjoy exclusive access at the following fitness centers:

## Bangkok Metropolis

Leading Fitness Center	Telephone	Remarks
Absolute You, Crystal Park Ekkamai - Ramindra	02-5150868	7:30 a.m9:30 p.m. Monday-Friday 7:30 a.m5:30 p.m. Weekends and public holidays
Absolute You, The Circle Ratchaphruek	02-0500214	8:00 a.m9:00 p.m. Monday-Friday 8:30 a.m6:30 p.m. Weekends and public holidays
Absolute You, Nirvana PORCH Krungthep Kreetha	02-6628590	7:00 a.m9:00 p.m. Monday-Friday 8:00 a.m6:00 p.m. Weekends and public holidays
Absolute You, Market Place Nanglinchee	02-2872099	7:30 a.m9:00 p.m. Monday-Thursday 7:30 a.m7:30 p.m. Friday 8:30 a.m4:00 p.m. Weekends and public holidays
Absolute You, Ari Vanit Village	065-9862542	7:00 a.m9:30 p.m. Monday-Thursday 7:00 a.m8:00 p.m. Friday 8:30 a.m4:00 p.m. Weekends and public holidays
Absolute You, Gaysorn Amarin	02-2524400	7:00 a.m9:30 p.m. Monday-Thursday 7:00 a.m9:00 p.m. Friday 8:00 a.m5.30 p.m. Saturday 7:30 a.m5:30 p.m. Sunday
Absolute You, RSU Tower	02-2584020	7:00 a.m9:30 p.m. Monday-Friday 8:30 a.m8:00 p.m. Weekends and public holidays

Leading Fitness Center	Telephone	Remarks
Atrium Athletic Club, Tipco Tower	02-2714200	6:00 a.m 10:00 p.m. Monday-Friday 9:00 a.m 8:00 p.m. Weekends and public holidays
SO/ FIT, So Bangkok Hotel	02-6240000	6.00 a.m.– 10:00 p.m. Every day Remark: 6:00 a.m12:00 p.m. Last Saturday of each month
Thana City Country Club	02-1722300	6.00 a.m.– 10:00 p.m. Every day
WE Fitness, Khae Rai	02-0593939 Ext. 1 and 5	6:00 a.m 10:00 p.m. Monday-Friday 8:00 a.m 10:00 p.m. Weekends and public holidays
WE Fitness, Pin Klao	02- $0593939$ Ext. $1$ and $4$	6:00 a.m 10:00 p.m. Monday-Friday 8:00 a.m 10:00 p.m. Weekends and public holidays
WE Fitness, Ratchayothin	02-0593939 Ext. $1$ and $1$	6:00 a.m 10:00 p.m. Monday-Friday 8:00 a.m 10:00 p.m. Weekends and public holidays
WE Fitness, VIE Hotel Bangkok	02-0593939 Ext. 1 and 7	6:00 a.m 10:00 p.m. Monday-Friday 8:00 a.m 10:00 p.m. Weekends and public holidays
WE Fitness, Ekkamai	02-0593939 Ext. 1 and 2	6:00 a.m 10:00 p.m. Monday-Friday, 8:00 a.m 10:00 p.m. Weekends and public holidays
WE Fitness, Esplanade Ratchadaphisek	02-0593939 Ext. 1 and 3	6:00 a.m 10:00 p.m. Monday-Friday 8:00 a.m 10:00 p.m. Weekends and public holidays

### Upcountry

Provinces	Leading Fitness Center	Telephone	Remarks
Khon Kaen	Fitness First, Cen- tral Khon Kaen	02-1186665	6:00 a.m10:00 p.m. Monday-Friday 8:00 a.m9:00 p.m. Weekends 8:00 a.m8:00 p.m. Public holidays
Nakhon Ratchasima	Fitness First, The Mall Nakhon Rat- chasima	02-1186665	6:00 a.m9:30 p.m. Monday-Friday 8:00 a.m9:00 p.m. Weekends 8:00 a.m8:00 p.m. Public holidays

Provinces	Leading Fitness Center	Telephone	Remarks
Udon Thani	Fitness First, Central Udon Thani	02-1186665	6:00 a.m10:00 p.m. Monday-Friday 8:00 a.m9:00 p.m. Weekends 8:00 a.m8:00 p.m. Public holidays
Chon Buri	Fitness First, Central Chon Buri	02-1186665	6:00 a.m10:00 p.m. Monday-Friday 8:00 a.m9:00 p.m. Weekends 8:00 a.m8:00 p.m. Public holidays
Rayong	Golden Golf & Sport Club Rayong	086-1500220	7:00 a.m9:00 p.m. Monday-Friday 8:00 a.m9:00 p.m. Weekends
Chiang Mai	Maxx Fitness	052-081222	6:00 a.m.– 10.00 p.m. Every day
Phuket	Alpha Health Club	076-612655-6 094-2639145	6:30 a.m 10:00 p.m. Monday-Friday 8:00 a.m9:00 p.m. Weekends and public holidays
Songkhla	Factfit	098-8292989	7:00 a.m10:30 p.m. Monday-Friday 7:30 a.m9:00 p.m. Weekends
Surat Thani	Fitness Lifestyle	080-8374295	6:00 a.m.– 9:00 p.m. Every day

#### Use of Services:

Please call THE WISDOM Contact Center, 02-8888899, to request your privilege.

### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card who have chosen the WELLNESS LOVER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Please check conditions and service hours of each fitness center.
- This privilege is not transferable or exchangeable.
- Use of individual fitness center is limited to once a day per card. Cardholders using the service in excess of specified limited are subject to daily service charges at rates established by the fitness center.
- KBank shall not be responsible for any expenses incurred from use of the service outside periods stipulated by KBank.
- Privileges are limited to users who comply with fitness center regulations. Please check your privileges and conditions of service use before using the service. In case of non-compliance, KBank reserves the right to cancel privileges.
- KBank and fitness centers reserve the right to change the terms and conditions without prior notice.

# Annual Health Check-up or Specialized Check-up

### Annual health check-up or specialized check-up at leading hospitals





























































Package	150 million Baht or more	50–149.99 million Baht	30 – 49.99 million Baht	10–29.99 million Baht
WELLNESS LOVER	1 time / year for holders of KBank THE WISDOM Card (primary) and one family member (at the same time) with limousine transfer service	1 time / year with limousine transfer service	1 time/ year	1 time/ year

Redemption Period: March 3, 2025 – December 31, 2025.

### Benefits that you can choose:

- 1. Annual health check-up with following details:
  - Physical Examination
  - Complete blood count (CBC)
  - Fasting blood sugar (FBS)
  - Liver function test (SGPT, SGOT, Alkaline phosphatase)
  - Kidney function test (Creatinine, BUN)
  - Uric acid
  - Blood lipid count (Cholesterol, Triglyceride, HDL, LDL)
  - Complete urine examination
  - Chest X-ray
  - Electrocardiogram (EKG)
  - Result report

### Or the following specialized health check-up: \*

2. Two doses of quadrivalent influenza vaccine for two persons at the same time (including physician fees)

- 3. Pap smear by obstetrician (including physician fees) Liquid-Based Cytology
- 4. Prostate-specific antigen (PSA) (including physician fees)

\*Specialized check-up is available at the participating BDMS hospitals: Bangkok Hospitals: Bangkok (Soi Soonvijai), Pattaya, Rayong, Trat, Chanthaburi, Phuket, Hat Yai, Nakhon Ratchasima, Udon Thani, Khon Kaen, Hua Hin, Sanam Chan (Nakhon Pathom), Chiang Rai, Siriroj (Phuket), and Pak Chong Samitivej Hospitals: China Town, Thon Buri and Sri Racha Phyathai Hospital Phahon Yothin Paolo Hospital Phrapradaeng BDMS Wellness Clinic

### Annual health check-up is available at participating hospitals:

- Bangkok Hospital Group: Bangkok (Soi Soonvijai), Pattaya, Rayong, Trat, Chanthaburi, Phuket, Hat Yai, Samui, Surat Thani, Nakhon Ratchasima, Udon Thani, Khon Kaen, Hua Hin, Sanam Chan (Nakhon Pathom), Chiang Mai, Phitsanulok, Chiang Rai, Siriroj (Phuket) and Pak Chong
- Phyathai Hospital Group: Phyathai 1, Phyathai 2, Phyathai 3, Phyathai Sriracha, Phyathai Nawamin and Phyathai Phahon Yothin
- Paolo Hospital Group: Phahol Yothin, Chokchai 4, Samut Prakan and Phrapradaeng
- BDMS Wellness Clinic
- Bangkok Hospital Muangraj, Ratchaburi
- Bangkok Hospital Phetchaburi, Phetchaburi
- Ekachai Hospital, Samut Sakorn
- Kasemrad Hospital Chachoengsao, Chachoengsao
- Kasemrad Hospital Pathumthani, Pathumthani
- Kasemrad International Rattanatibeth Hospital, Nonthaburi
- Kasemrad Sriburin Hospital, Chiang Rai
- Nakharin Hospital, Nakhon Si Thammarat
- Paolo Hospital Rangsit, Pathumthani
- Phetcharat Hospital, Phetchabun
- Pitsanuvej Hospital, Phitsanulok
- Pitsanuvej Phichit Hospital, Phichit
- Pitsanuvej Uttaradit Hospital, Uttaradit
- Princ Hospital Mukdahan, Mukdahan
- Princ Hospital Sakonnakhon, Sakonnakhon
- Rajthanee Hospital, Phra Nakhon Si Ayutthaya
- Samitivej Chonburi Hospital, Chonburi
- Srisawan Hospital, Nakhon Sawan
- Thonburi-chumphon hospital, Chumphon
- Ubonrak Thonbuti Hospital, Ubon Ratchathani
- Wattanapat Hospital Ao Nang, Krabi
- Wattanapat Hospital Trang, Trang
- \*\*Cardholders choosing to use the privileges of annual health check-up are entitled to the Chivawattana Value Gold Card that offers myriad privileges of Bangkok Hospital Group, Samitivej Hospital Group, Phyathai Hospital Group and Paolo Hospital Group, for example:
  - 30% off for inpatient room
  - 10% off for IPD/OPD medical expenses
  - 5-10% off for dentistry

### Use of Services:

Please make advance reservation through THE WISDOM Contact Center, 02-8888899.

#### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card who have chosen the WELLNESS LOVER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Valid only for cardholders who comply with reservation procedures.
- Appointments can be changed at least five business days in advance through THE WISDOM Contact Center, 02-8888899.
- Please present your confirmation slip together with your KBank THE WISDOM Card at the hospital counter.
- More information on services, conditions and exemptions may be obtained through THE WISDOM Contact Center, 02-8888899
- Please make a reservation in advance per the specified conditions and use the services by December 31, 2025 only.

# Limousine for Health Check-up

**NEW** 

### Limousine service to/from hospitals

Limousine service for annual health check-up is available in Bangkok Metropolitan Area and upcountry (Chiang Mai, Phuket and Khon Kaen) with the pick-up/drop-off spots in the areas as determined by KBank.

Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
WELLNESS LOVER	1 time / year	1 time/ year	<u>—</u>	_

Redemption Period: March 3, 2025 - December 31, 2025

### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card who have chosen the WELLNESS LOVER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Limousine service is available for annual health check-up or specialized check-up only.
- One limousine is available for one time per one card.
- This privilege cannot be kept for the next year and is not wholly or partially transferable.
- Limousine service is for transfer only and does not include care assistance.
- Please make reservation through THE WISDOM Contact Center, 02-8888899 at least five days in advance.

- In case of any change of appointment, please inform the Bank through THE WISDOM Contact Center, 02-8888899 at least three days in advance.
- Please make a reservation in advance per the specified conditions and use the services by December 31, 2025 only.

# Thai Massage By Let's Relax Spa

**NEW** 

### Traditional Thai massage for Health and Relaxation



Experience the renowned traditional Thai massage, blending healing techniques from Chinese and Indian therapies. This massage focuses on muscle stretching and acupressure to provide long-lasting rejuvenation throughout the day. Perfect for relieving muscle tension from travel or easing daily stress.

Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
WELLNESS LOVER	1 time /month Session of 2 hours	1 time / 2 months Session of 1 hours	1 time /half year Session of 1 hours	_

Redemption Period: March 3, 2025 – December 31, 2025

### Participating Branches

Branches	Locations	Contact Number
1. Anoma Grand Bangkok Hotel	99 Ratchadamri Road, Lumphini, Pathumwan, Bangkok 10330	094-2150898 02-6553052 02-6555555 #7519 02-6555555 #7520
2. Carlton Bangkok Hotel	Carlton Hotel Bangkok, 10th floor, No. 491 Sukhumvit Road, Khlong Toei Nuea, Watthana, Bangkok 10110	082-5528802 02-0907899
3. Central Embassy	Room No. LG-03, LG Floor, Central Embassy Shopping Mall, 1031 Ploenchit Road, Lumphini, Pathumwan, Bangkok 10330	096-8375242 02-1605749
4. CentralWorld	4, 4/1-4/2, 4/4, CentralWorld Shopping Center, 2nd Floor, Room No. D205, Ratchadamri Road, Pathumwan, Bangkok 10330	095-3648323 02-2556559
5. Ekkamai	18 Park Lane Bangkok Building, Room No. B205-B214, 2nd Floor, Soi Sukhumvit 61, Khlong Tan Nuea, Watthana, Bangkok 10110	095-3648402 02-3821133

	Branches	Locations	Contact Number
6.	Kinza Thong Lo	Hotel Nikko Bangkok, Room No. 201, Zone A, 2nd Floor, No. 27, Soi Sukhumvit 55 (Thong Lo), Khlong Tan Nuea, Watthana, Bangkok 10110	097-2796143 02-1364226
7.	I'm Chinatown	I'm Chinatown Shopping Mall, Room No. F3-2, 3rd Floor, No. 531 Charoen Krung Road, Pom Prap, Pom Prap Sattru Phai, Bangkok 10100	095-3928429 02-0066286
8.	Mahanakhon CUBE	96, Mahanakhon CUBE Building, 4th Floor, Room No. F401, Narathiwat Ratchanakarin Road, Silom, Bang Rak, Bangkok 10500	084-1491627 02-0774451
9.	Mandarin Bangkok Hotel	662, Mandarin Hotel, M Floor, Rama 4 Road, Mahaphruttharam, Bang Rak, Bangkok 10500	064 <sup>-</sup> 1876586 02 <sup>-</sup> 6333359
10.	Ma Boon Khrong	444, MBK Center Building, 5th Floor, Room No. PLA.F05.A010000, Phaya Thai Road, Wang Mai, Pathumwan, Bangkok 10330	064-1878148 02-0031653
11.	Novotel Bangkok Platinum Pratunam Hotel	220, Novotel Bangkok Platinum Hotel, 9th Floor, Phetchaburi Road, Phetchaburi, Ratchathewi, Bangkok 10400	064-1824323 02-1607177
12.	Phaya Thai	47/3-6 Phaya Thai Road, Phaya Thai, Ratchathewi, Bangkok 10400	064-3016459 02-1266840-1
13.	Grand Center Point Ploenchit Hotel	100, Grand Centre Point Ploenchit Hotel, 30th & 31st Floors, Witthayu Road, Lumphini, Pathumwan, Bangkok 10330	095-3648276 02-6515224
14.	Siam Square One	388, Siam Square Building, Room No. SS6032, 6th Floor, Rama 1 Road, Pathumwan, Pathumwan, Bangkok 10330	095-3648275 02-2522228
15.	Suan Phlu	7/24 Soi Suan Phlu, Thung Maha Mek, Sathon, Bangkok 10120	095-2068498 02-6794454-5
16.	Sukhumvit 31	5/2-3 Soi Sukhumvit 31 (Sawaddee) Khlong Toei Nuea, Watthana, Bangkok 10110	097-2878803 02-0191181
17.	Sukhumvit 39	77 Soi Sukhumvit 39, Sukhumvit Road, Khlong Tan Nuea, Watthana, Bangkok 10110	095-3648271 02-6626935-6
18.	Terminal 21 Asoke	88, Terminal 21 Building, Room No. SH-6-003,004, 6th Floor, Soi Sukhumvit 19, Sukhumvit Road, Khlong Toei Nuea, Watthana, Bangkok 10110	095-3648272 02-1080555
19.	The Allez Sukhumvit 13	1, 3rd Floor, Soi Sukhumvit 13 (Saengchan), Sukhumvit Road, Khlong Toei Nuea, Watthana, Bangkok 10110	082-9162809 02-3010179
20.	The Berkeley Pratunam Hotel	559, The Berkeley Hotel, 10th Floor, Ratchaprarop Road, Makkasan, Ratchathewi, Bangkok 10400	099-8455389 02-3099999 #3275

	Branches	Locations	Contact Number
21.	The Market Bangkok	111, The Market Bangkok Building, Room No. M14SA01, 4th Floor, Ratchadamri Road, Lumphini, Pathumwan, Bangkok 10310	096-8258836 02-2095199
22.	The Street Ratchada	3rd Floor, No. 139 Ratchadaphisek Road, Din Daeng, Din Daeng, Bangkok 10400	095-2068499 02-1211818-9
23.	Thong Lo	Grand Centre Point Sukhumvit 55 Hotel, No. 300, Soi Sukhumvit 55 (Thong Lo), L Floor & 5th Floor, Sukhumvit Road, Khlong Tan Nuea, Watthana, Bangkok 10110	064-3016461 02-0428045-6
24.	Terminal 21 Rama 3	356, Terminal 21 Rama 3 Shopping Mall, 4th Floor, Room Nos. 4001, 4002, 4003, 4004, 4005, Rama 3 Road, Bang Kho Laem, Bang Kho Laem, Bangkok 10120	099-5092707 02-1610687
25.	Samyan Mitrtown	944/1, Samyan Mitrtown Shopping Mall, 2nd Floor, 2U014-2U015, Rama 4 Road, Wang Mai, Pathumwan, Bangkok 10330	099-8748369 02-2191596
26.	Queen Sirikit National Convention Center	60, Queen Sirikit National Convention Center, Room Nos. LM00U008, LM00I002-03, LM Floor, Ratchadaphisek Road, Khlong Toei, Khlong Toe, Bangkok 10110	096-2142069 02-1250407
27.	Ibis Styles Bangkok	212, 2nd Floor, Ratchadaphisek Road, Huai	061-0162446
	Ratchada Hotel	Khwang , Huai Khwang, Bangkok 10310	02-2774549
28.	Radisson Blu Hotel	Radisson Blu Plaza Bangkok Hotel Building,	064-1291494
		6th Floor, No. 489 Sukhumvit Road, Khlong	02-2584935
		Toei Nuea, Watthana, Bangkok 10110	
29.	Silom Edge	Silom Edge Shopping Mall, Room No. 3U001, 3rd Floor, No. 2 Silom Road, Suri- yawong, Bang Rak, Bangkok 10500	063-8688761 02-1151249
30.	Grande Center Point Surawong Hotel	Grand Centre Point Surawong Hotel Build- ing, Lobby Floor, No. 299 Surawong Road, Suriyawong, Bang Rak, Bangkok 10500	063-8421816 02-1270711
31.	Courtyard by Marriott Bangkok Suvarnabhumi Airport Hotel	Courtyard by Marriott Bangkok Suvarnabhumi Airport Hotel, 2nd Floor, No. 599/9 Lat Krabang Road, Lat Krabang, Lat Krabang, Bangkok 10520	063-8238489 02-7803500
32.	WellnessMe Bangna	8/10, 8/11, Moo 8, Bang Kaeo, Bang Phli, Samut Prakan 10540	063-8525644 02-1005204
33.	Sukhumvit 14	2, 2/1, 2/2, 2/3, 2/4, Soi Sukhumvit 14, Sukhumvit Road, Khlong Toei, Bangkok 10110	063-9155788
34.	Icon Charoen Nakhon	206 Charoen Nakhon Road, Khlong Ton Sai, Khlong San, Bangkok 10600	095-3752569 02-1005211

	Branches	Locations	Contact Number
35.	Chiang Mai One Nimman	1/5, Room C103-105, C303, C403,	099-7469541 052-080918 052-080919
36.	Chiang Mai Pavilion	Nimmanhaemin Road, Suthep, Mueang, Chiang Mai 50200	080 <sup>-</sup> 9240563 053 <sup>-</sup> 818498
37.	Chiang Mai Tha Pae	145 Pavilion Night Bazaar Building, Basement Floors 1 and 2, Chang Klan Road, Chang Klan, Mueang, Chiang Mai 50100	095-2043751 053-271339
38.	Hua Hin Soi 100	97/2, 97/3-4, 97/5 Ratchadamnoen Road, Phra Singh, Mueang, Chiang Mai 50200	095-3729983 032-900499
39.	Market Village Hua Hin	8/62, Soi Moo Baan Nong Kae, Nong Kae, Hua Hin, Prachuap Khiri Khan Province 77110	095-3648279 032-526364
40.	Wake Up Krabi Hotel	234/1, Hua Hin Market Village Shopping Center,	095-3729985 075-695029-30
41.	Pattaya Beach Front Hotel	Room No. E201, E201_Terrace, E301, A313, 2nd and 3rd Floors, Phetkasem Road, Hua Hin, Prachuap Khiri Khan 77110	064-1836909 033-641149
42.	Mövenpick Siam Na Jomtien Pattaya Hotel	121/3, Moo 2, Wake Up Ao Nang Hotel, Beach Floor 1,	084-1491721 033-078888 #301
43.	Pattaya Nua	Ao Nang, Mueang, Krabi 81000	095-3648277 038-488591
44.	Terminal 21 Pattaya	224/27-28, Moo 10, Nong Prue, Bang Lamung, Chon Buri 20150	095-3729984 033-252329
45.	Veranda Pattaya	No. 211, 211/1, 211/2, Veranda Beach Pattaya Hotel Building, Building B, 1st Floor, Moo 1, Na Jomtien, Sattahip, Chon Buri 20250	082-0165978 033-136134
46.	Onsen and Spa Pattaya	Grand Centre Point Pattaya Hotel, 7th and 8th Floors,	093-8140391 033-266144-5
47.	Phuket Beyond Patong	No. 888, Moo 5, Pattaya-Naklua Road, Na Kluea , Bang Lamung , Chon Buri 20150	063-8206544 076-604270
48.	Boat Lagoon Phuket	20/64, Moo 2, Thepkrasattri Road, Koh Kaew, Mueang, Phuket 83000	064-3021752 076-601327-8
49.	Phuket Karon	224/2-3, Karon Road, Karon , Mueang , Phuket 83100	090-9605643 076-396198
50.	Phuket Laguna Porto de Phuket	Porto de Phuket, Room No. 509, 1st Floor, No. 19/1, 19/2, 19/3, 19/4, 19/5, 19/6, Ban Don-Cherngtalay Road, Cherngtalay, Thalang, Phuket 83110	096 <sup>-</sup> 8733158 076 <sup>-</sup> 368219

	Branches	Locations	Contact Number
51.	Phuket Patong Sai 2	No. 209/22-24, Rat-U-Thit 200 Pi Road, Patong, Kathu, Phuket 83150	064-1876589 076-346080
52.	Phuket Patong Sai 3	184/14, Phang Mueang Sai Kor Road, Patong , Kathu , Phuket 83150	090-9604653 076-366800
53.	The Sis Phuket Hotel	No. 255, Kok Tanot Road, Karon , Mueang , Phuket 83100	064-3021753 076-609555
54.	Rua Rasada Hotel	Rua Rasada Hotel, No. 188, Phatthalung Road, Thap Thiang, Mueang, Trang 92000	082-0146516 075-271779
55.	Centara Ao Nang Beach	No. 981, Centara Anda Beach Resort & Spa Building, 1st Floor, Moo 2, Ao Nang, Mueang, Krabi 81180	088-6854975
56.	Centara Anda Dhevi	No. 182, Centara Anda Dhevi Resort & Spa Krabi Building, 1st Floor, Moo 3, Ao Nang, Mueang, Krabi 81180	088-6856196
57.	M Social Hotel	M Social Hotel, No.199 Soi Rat-U-Thit 200 Pi, Patong, Kathu, Phuket 83150	090-9284313 076-603817 076-603818
58.	Holiday Inn Resort Phuket Karon Beach	No. 568, Holiday Inn Resort Phuket Karon Beach, 1st Floor, Patak Road, Karon, Mueang, Phuket 83110	081-2496539 076-358666

#### Use of Services:

Please call to make a reservation one day in advance at THE WISDOM Contact Center 02-8888899.

#### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card who have chosen the WELLNESS LOVER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Let's Relax Spa privileges may be redeemed in accordance with the number of entitlements specified in the special privileges table.
- Please make a reservation at least 1 day in advance before your service date and use your privilege within the designated time slot. Call the branch of your choice to schedule your appointment.
- The special code is valid for 10 days after confirmation.
- Service use is subject to the terms and conditions determined by Let's Relax Spa.
- KBank is not involved with the service provision and holds no responsibility under any circumstances.
- This privilege cannot be exchanged for cash or credit and cannot be used in conjunction

with other discounts or promotions.

- This privilege is not transferable or exchangeable.
- Conditions of KBank and the service providers apply.

# Luxury Spa by SPA Cenvaree

**NEW** 

Redeem a special privilege – a 3,000-Baht gift voucher – for spa services at designated branches.



Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
WELLNESS LOVER	8 times / year	1 time / half year	_	_

Redemption Period: March 3, 2025 – December 31, 2025.

### Use of Services:

Please call to make a reservation seven days in advance at THE WISDOM Contact Center, 02-8888899.



#### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card who have chosen the WELLNESS LOVER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Valid only at participating branches.
- Not valid on special holidays, public holidays, or festive periods.
- Please call to confirm your privilege three days in advance of your service date.
- In case the service cost exceeds the value provided by KBank, the customer is responsible for paying the difference.
- The gift voucher is only valid for spa services within participating branches (excluding spa products) at Centara Hotels & Resorts in Thailand.
- Each voucher can be used only once per receipt.
- For service payment, KBank reserves the right to accept only KBank THE WISDOM Card or KBank THE WISDOM (VISA INFINITE) Card.
- The gift voucher is non-refundable and cannot be exchanged for cash, products or other services.
- This privilege cannot be used in conjunction with any promotions, discounts or reward point accumulation.
- Conditions of the hotels apply.
- The hotels reserve the right to change service locations for special events or maintenance purposes, with prior notice. Compensation for such unforeseen circumstances will not be provided.
- Please make a reservation in advance as per the specified conditions and use the services by December 31, 2025 only.

# Participating Branches

Participating Branches	Telephone	Extension
Reserve SPA Cenvaree		
Centara Reserve Samui	077-230500	7580, 7548
SPA Cenvaree		
Centara Grand at CentralWorld	02-1001234	6511, 6516
Centara Grand at Central Plaza Ladprao Bangkok	02-5411234	4292, 4567
Centara Grand Beach Resort & Villas Hua Hin	032-51202138	712, 714
Centara Grand Mirage Beach Resort Pattaya	03-301234	4333
Centara Sonrisa Residences & Suites Sriracha	038-316888	3
Centara Koh Chang Tropicana Beach Resort & Spa	039-557122	1111
Centara Udon	042-343555	5
Centara Villas Samui	077-424020	4
Centara Karon	076-396200	6000
Centara Villas Phuket	076-372299	3

# LIFE EXPLORER

### For Those Seeking Diverse Lifestyle Activities









# Priority Pass<sup>TM</sup> Airport Lounge

Global Airport Lounge Access



Your Priority PassTM gives you access to airport lounges for relaxation and convenience at more than 1,700 leading airports worldwide. Services include complimentary snacks, refreshments and business facilities provided to important customers like you and one accompanying guest with no limit on service use.

Only VIP lounge service is available; other value-added services such as use of shower facilities may be subject to service fees (determined by the Lounge).

The service can be used at Suvarnabhumi Airport, Don Mueang International Airport and other domestic airports (and/or where VIP lounge service (Priority Pass<sup>TM</sup>) is available), and may be subject to VIP lounge fees which will be charged to the credit card.

(Lounge fees shall in no case be exempted.)

Visit www.prioritypass.com for details.

Package	150 million Baht or more	50 – 149.99 million Baht	30 – 49.99 million Baht	10 – 29.99 million Baht	Non-compliant / Supplementary Cardholders
LIFE EXPLORER		Unlimited with 1 companion			For Priority Pass™ Lounge service, a fee will be charged according to the lounge's rates.

Available March 3, 2025 - December 31, 2025

#### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card who have chosen the LIFE EXPLORER package and have maintained a six-month average of deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank.
- KBank will issue a Priority Pass<sup>™</sup> to new customers who hold KBank THE WISDOM Card (primary) if they select the LIFE EXPLORER package within 15 business days from the date the package selection is completed.
- Please present Priority Pass<sup>™</sup> to use VIP lounge service at airports in other countries.
- From March 3, 2025 onward, KBank reserves the right to issue and renew the Priority Pass™ card to holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 10 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank, who have chosen the LIFE EXPLORER package.
- The service is available once a year to holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 10 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank, who have chosen the LIFE EXPLORER package, including one accompanying guest.
- KBank reserves the right to charge holders of KBank THE WISDOM Card (supplementary), who possess and use Priority Pass™. The fee will be applied according to the lounge's rates and will be charged to the credit card.
- If the number of accompanying guests exceeds the allowed limit, the customer will be charged a fee according to the lounge's rates. KBank will charge this fee to the credit card.
- KBank reserves the right to charge any other service fees, such as fees for use of shower facilities. Please check the fees before using the service.
- For holders of KBank THE WISDOM Card (primary) with a six-month average of less than 10 million Baht in deposit/insurance in accordance with the calculation method determined by KBank, who have not chosen the LIFE EXPLORER package and who have used Priority Pass™ (including primary and supplementary cards), KBank will charge the service fees to the credit card in accordance with the lounge's rates.
- KBank reserves the right to offer one service to holders of KBank THE WISDOM Card (primary), who have not chosen the LIFE EXPLORER package, and one accompanying guest provided that they have maintained a six-month average of not less than 10 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank on the date of service use until the statement date of that particular month, without any additional service fee.

# Miracle Lounge / The Coral Lounge

Miracle Lounge @ Suvarnabhumi Airport and Don Mueang Airport

The Coral Lounge @ Suvarnabhumi Airport, Don Mueang Airport, Phuket Airport, Chiang Mai Airport, Chiang Rai Airport, Udon Thani Airport and Hat Yai Airport





Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
LIFE EXPLORER	Unlimited** with 1 companion	4 times / year	2 times / year	2 times / year

Available March 3, 2025 - December 31, 2025

#### Use of Services:

Please call THE WISDOM Contact Center, 02-8888899, to request your privilege.

### Terms and Conditions for Use of Services:

You can use Miracle Lounge @ Suvarnabhumi Airport and Don Mueang Airport, or The Coral Lounge @ Suvarnabhumi Airport, Don Mueang Airport, Phuket Airport, Chiang Mai Airport, Chiang Rai Airport, Udon Thani Airport and Hat Yai Airport.

- Valid for only holders of KBank THE WISDOM Card who have chosen the LIFE EXPLORER package and have maintained a six-month average of deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank.
  - \*\*Holders of KBank THE WISDOM Card (primary), who have chosen the LIFE EXPLORER package and have maintained a six-month average of not less than 150 million Baht in deposit/investment with KBank and/or paid insurance premium in accordance with the calculation method determined by KBank (one cardholder is counted as one entitlement, and one accompanying person is counted as one entitlement), can use the services an unlimited number of times throughout the year.

Terms and Conditions for Use of the Miracle Lounge:

- Only the passenger whose name on the boarding pass corresponds to that on KBank THE WISDOM Card is entitled to Lounge access. This privilege cannot be transferred, and can be used for one accompanying guest traveling together with a Cardholder on the same flight only, with a limit of two times per day. Additional accompanying guests are subject to fees charged at the rates as determined by the Lounge.
- Each use of the Lounge is limited to 2 hours. Cardholders will be charged fees set by the Miracle Lounge for overstaying the limit.
- Cardholders who have already used the service are not entitled to gain access to the Lounge again if there are technical difficulties with the flight to be taken.
- Children less than three years old are allowed access free of charge.
- Services are available at 11 Miracle Lounges located in Concourse A, C, D, F, G and SAT-1, Domestic and International Departures @Suvarnabhumi Airport.
- Services are available at the Miracle Lounge at International Departures (Passenger Terminal 1, 3rd floor and 4th floor), and Domestic Departures (Passenger Terminal 2, 3rd floor) located along the walkway to Pier 5 @Don Mueang Airport.

### Terms and Conditions for Use of The Coral Lounge:

- Services are available at The Coral Executive Lounge, The Coral Premium Lounge and The Coral Finest Business Class Lounge at Suvarnabhumi Airport and Don Mueang Airport, as well as Domestic Coral Lounge at Chiang Mai, Chiang Rai, Udon Thani, Phuket and Hat Yai airports.
- Only the passenger whose name on the boarding pass corresponds to that on KBank THE WISDOM Card is entitled to Lounge access. This privilege cannot be transferred, and can be used for one accompanying guest traveling together with a Cardholder on the same flight only, with a limit of two times per day. Additional accompanying guests are subject to fees charged at the rates as determined by the Lounge.
- Each use of the Lounge is limited to 2.5 hours. Cardholders will be charged fees set by The Coral Lounge for overstaying the limit.
- Cardholders who have already used the service are not entitled to gain access to the Lounge again if there are technical difficulties with the flight to be taken.
- Children less than two years old are allowed access free of charge.
- The privileges are determined by KBank and The Executive Lounge (Thailand) Company Limited. KBank reserves the right to change conditions without prior notice.

# Annual Health Check-up or Specialized Checkup

### Annual health check-up or specialized check-up at leading hospitals





























































Enjoy the privileges of annual health check-up and the Chivawattana Value Gold Card at participating BDMS hospitals\*\*

Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
LIFE EXPLORER	1 time / year for holders of KBank THE WISDOM Card (primary) and one family member (at the same time) with limousine transfer service	1 time / year with limousine transfer service	1 time / year	1 time / year

Redemption Period: March 3, 2025 – December 31, 2025.

### Benefits that you can choose:

- 1. Annual health check-up with following details:
  - Physical Examination
  - Complete blood count (CBC)
  - Fasting blood sugar (FBS)
  - Liver function test (SGPT, SGOT, Alkaline phosphatase)
  - Kidney function test (Creatinine, BUN)
  - Uric acid
  - Blood lipid count (Cholesterol, Triglyceride, HDL, LDL)
  - Complete urine examination
  - Chest X-ray
  - Electrocardiogram (EKG)
  - Result report

### Or the following specialized health check-up: \*

- 2. Two doses of quadrivalent influenza vaccine for two persons at the same time (including physician fees)
- 3. Pap smear by obstetrician (including physician fees) Liquid-Based Cytology
- 4. Prostate-specific antigen (PSA) (including physician fees)
- \*Specialized check-up is available at the participating BDMS hospitals: Bangkok Hospitals: Bangkok (Soi Soonvijai), Pattaya, Rayong, Trat, Chanthaburi, Phuket, Hat Yai, Nakhon Ratchasima, Udon Thani, Khon Kaen, Hua Hin, Sanam Chan (Nakhon Pathom), Chiang Rai, Siriroj (Phuket), and Pak Chong Samitivej Hospitals: China Town, Thon Buri and Sri Racha Phyathai Hospital Phahon Yothin Paolo Hospital Phrapradaeng BDMS Wellness Clinic

### Annual health check-up is available at participating hospitals:

- Bangkok Hospital Group: Bangkok (Soi Soonvijai), Pattaya, Rayong, Trat, Chanthaburi, Phuket, Hat Yai, Samui, Surat Thani, Nakhon Ratchasima, Udon Thani, Khon Kaen, Hua Hin, Sanam Chan (Nakhon Pathom), Chiang Mai, Phitsanulok, Chiang Rai, Siriroj (Phuket) and Pak Chong
- Phyathai Hospital Group: Phyathai 1, Phyathai 2, Phyathai 3, Phyathai Sriracha, Phyathai Nawamin and Phyathai Phahon Yothin
- Paolo Hospital Group: Phahol Yothin, Chokchai 4, Samut Prakan and Phrapradaeng
- BDMS Wellness Clinic
- Bangkok Hospital Muangraj, Ratchaburi
- Bangkok Hospital Phetchaburi, Phetchaburi
- Ekachai Hospital, Samut Sakorn
- Kasemrad Hospital Chachoengsao, Chachoengsao
- Kasemrad Hospital Pathumthani, Pathumthani
- Kasemrad International Rattanatibeth Hospital, Nonthaburi
- Kasemrad Sriburin Hospital, Chiang Rai
- Nakharin Hospital, Nakhon Si Thammarat
- Paolo Hospital Rangsit, Pathumthani
- Phetcharat Hospital, Phetchabun
- Pitsanuvej Hospital, Phitsanulok
- Pitsanuvej Phichit Hospital, Phichit
- Pitsanuvej Uttaradit Hospital, Uttaradit
- Princ Hospital Mukdahan, Mukdahan
- Princ Hospital Sakonnakhon, Sakonnakhon
- Rajthanee Hospital, Phra Nakhon Si Ayutthaya
- Samitivej Chonburi Hospital, Chonburi
- Srisawan Hospital, Nakhon Sawan
- Thonburi-chumphon hospital, Chumphon
- Ubonrak Thonbuti Hospital, Ubon Ratchathani
- Wattanapat Hospital Ao Nang, Krabi
- Wattanapat Hospital Trang, Trang

<sup>\*\*</sup>Cardholders choosing to use the privileges of annual health check-up are entitled to the Chivawattana Value Gold Card that offers myriad privileges of Bangkok Hospital Group, Samitivej Hospital Group, Phyathai Hospital Group and Paolo Hospital Group, for example:

- 30% off for inpatient room
- 10% off for IPD/OPD medical expenses
- 5-10% off for dentistry

#### Use of Services:

Please make advance reservation through THE WISDOM Contact Center, 02-8888899.

#### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card who have chosen the LIFE EXPLORER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Valid only for cardholders who comply with reservation procedures.
- Appointment can be changed five business days in advance through THE WISDOM Contact Center, 02-8888899.
- Please present your confirmation slip together with your KBank THE WISDOM Card at the hospital counter.
- More information on services, conditions and exemptions may be obtained through THE WISDOM Contact Center, 02-888889.
- Please reserve your service appointment in advance in accordance with the specified conditions and use the service by December 31, 2025 only.

### Starbucks e-Coupon

NEW

Starbucks Privilege e-Coupon valued at 150 Baht/coupon



Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
LIFE	4 times /	2 times /	1 time /	_
EXPLORER	month	month	month	

Redemption Period: March 3, 2025 - December 31, 2025

### Use of Services:

Please call THE WISDOM Contact Center, 02-8888899, to request your privilege.

#### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card who have chosen the LIFE EXPLORER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- You can redeem a Starbucks e-Coupon worth 150 Baht according to the number of entitlements specified in the privilege table.
- Please redeem the privilege at the service point. The QR Code is valid for 30 minutes after you confirm.
- You can redeem the privilege at Starbucks by scanning the QR Code from your phone screen only.
- This privilege is reserved for customers who register through THE WISDOM PRIVILEGE on the LINE application only. Screenshot capture is not allowed.
- The number of privileges you receive can only be used within the same calendar month.
- The coupon can be used for payment of products and services at all Starbucks branches in Thailand only.
- The coupon can be used in conjunction with the store's promotional offers.
- The coupon cannot be topped up, transferred to a Starbucks Card or added to the Starbucks application.
- The coupon cannot be exchanged for cash and does not entitle you to any benefits from Starbucks.
- Starbucks Thailand adheres to its Data Privacy policy, ensuring that no one other than the coupon owner can access or disclose usage information. Therefore, if an e-Coupon has already been used and the customer has any inquiries, they can directly contact Customer Care at 02-3390996.

## Car Wash Service

NEW

Exclusive car wash service for KBank THE WISDOM customers at leading shopping malls and car wash service centers, free of charge





Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
LIFE EXPLORER	1 time / $2$ months	l time / quarter	_	_

Redemption Period: March 3, 2025 - December 31, 2025



### Proclean

Provinces / Regions	Branches	Locations	Telephone
	Central Rama 2	G floor	02-0047279
	Central Rama 3	G floor	02-6735806
	Central Pinklao	2nd floor	02-8848257
	Central Rattanathibet	2nd floor	02-5264127
	Central Bangna	B2 floor	02-0121360
	Central Rama 9	G floor underground	02-1083291
	Central Lat Phrao	3.5 floor	02-9370935
	Central Westgate	G floor of Green Zone	02-1027515
	Central Salaya	Parking lot at the back	02-4296940
	Central Westville	Parking lot on LG floor	02-1610457
Bangkok	Lotus Rattanathibet	Parking lot at the front	02-9503667
	Lotus Bangkapi	Parking lot under the building	02-3782185
	Lotus Navanakorn	Parking lot at the front	02-909106
	Mega Bangna 1	Parking lot on G floor of IKEA Zone	02-105227]
	Mega Bangna 2	Parking lot near BIG C	02-1052276
	Big C Phetkasem	Parking lot at the front	02-8075163
	Siam Center	BA floor	02-6581132
	Robinson Lat Krabang	Parking lot	02-1214402
	Lotus Rangsit	Parking lot under the building	02-0019299

Robinson Kanchanaburi Parking lot at the back Robinson Saraburi Parking lot at the front 036-351915  Robinson Samut Prakan Parking lot under the building 032-926880 Hua Hin Market Village Ist floor 032-526179  Ayutthaya Park Parking lot under the building 035-950598 Central Nakhon Pathom Underground parking lot Central Nakhon Si Thammarat Central Nakhon Si Thammarat Parking lot under the building 034-106919  South Big C Phuket P1 floor 076-209261  Central Nakhon Si Thammarat Parking lot under the building 076-249281  Robinson Trang Parking lot under the building 076-249281  Lotus Surat Thani Parking lot at the back 075-210835  Lotus Ubon Ratchathani Parking lot under the building 045-950740  Lotus Ubon Ratchathani Parking lot under the building 045-950740  Lotus Korat Parking lot under the building 044-263673  Northeast Robinson Sakon Nakhon Parking lot at the back 042-712216  Robinson Roi Et Parking lot at the back 043-540798  Robinson Mukdahan Parking lot at the back 043-540798  Robinson Mukdahan Parking lot at the back 043-672393	Provinces / Regions	Branches	Locations	Telephone
Robinson Suphan Buri Parking lot at the front O35-440582 Robinson Kanchanaburi Parking lot at the back O34-603406 Robinson Saraburi Parking lot at the front O36-351915 Building Big C Ratchaburi Parking lot under the building O32-926830 Hua Hin Market Village Ist floor O32-526179 Ayutthaya Park Parking lot under the building O33-950598 Central Nakhon Parhom Underground parking lot Central Nakhon Parhom Underground parking lot Under the building O35-950598 Central Nakhon Si Thammarat Parking lot under the building O76-209261 Parking lot at the back O77-961460 O77-961		Central Mahachai	e e e e e e e e e e e e e e e e e e e	034-112419
Robinson Saraburi		Robinson Suphan Buri		035-440582
Central Robinson Samut Prakan Parking lot under the building 032-926830 Hua Hin Market Village 1st floor 032-526179 Ayutthaya Park Parking lot under the building 035-950598 Central Nakhon Pathom Underground parking lot Central Pestival Phuket P1 floor 076-209261 Central Nakhon Si Thammarat Parking lot under the building 075-803105 Robinson Trang Parking lot under the building 076-249281 Lotus Surat Thani Parking lot at the back 077-961460 Central Udon Thani 2nd floor 042-110655 Central Ubon Ratchathani Parking lot under the building 045-950740 Lotus Korat Parking lot at the back 045-997893 Lotus Korat Parking lot at the back 042-712216 Robinson Surin Parking lot at the back 042-712216 Robinson Roi Et Parking lot at the back 042-672393 Robinson Buriram Parking lot at the back 042-672393 Robinson Buriram Parking lot at the back 044-634776 Central Pattaya Beach G floor 038-043189 Central Chon Buri G floor 038-053729 Central Chanthaburi Parking lot under the building 039-602218 Central Chanthaburi Parking lot at the back 039-602218 Central Chanthaburi Parking lot at the back 039-602218		Robinson Kanchanaburi	Parking lot at the back	034-603406
Department		Robinson Saraburi	Parking lot at the front	036-351915
Hua Hin Market Village  Ayutthaya Park  Ayutthaya Park  Parking lot under the building  Central Nakhon Pathom  Central Festival Phuket  Central Festival Phuket  Parking lot under the building  Central Nakhon Si Thammarat  Central Nakhon Si Thammarat  Big C Phuket  Robinson Trang  Parking lot under the building  Robinson Trang  Parking lot at the back  Central Udon Thani  Central Udon Thani  Central Udon Thani  Central Ubon Ratchathani  Lotus Korat  Parking lot under the building  Lotus Ubon Ratchathani  Parking lot at the back  O45-950740  building  Northeast  Robinson Sakon Nakhon  Parking lot at the back  O44-263673  Robinson Surin  Parking lot at the back  O42-712216  Robinson Mukdahan  Parking lot at the back  O43-540798  Robinson Buriram  Parking lot at the back  O43-540798  Robinson Buriram  Parking lot at the back  O44-634776  Central Rayong  Parking lot at the back  O44-634776  Central Pattaya Beach  Central Chanthaburi  Central Chanthaburi  Parking lot under the building  Central Chanthaburi  Parking lot under the building  Central Chanthaburi  Parking lot under the back  O38-053729  Central Chanthaburi  Parking lot under the back  O38-0602218  Dalai Rayong building  Central Chanthaburi  Parking lot at the back  O38-564287	Central	Robinson Samut Prakan	e de la companya de	021-742748
Ayutthaya Park Parking lot under the building 035-950598  Central Nakhon Pathom Underground parking lot 034-106919  Central Festival Phuket P1 floor 076-209261  Central Nakhon Si Thammarat Parking lot under the building 075-803105  Big C Phuket Parking lot under the building 076-249281  Robinson Trang Parking lot at the back 075-210835  Lotus Surat Thani Parking lot at the back 077-961460  Central Udon Thani 2nd floor 042-110655  Central Ubon Ratchathani Parking lot under the building 045-950740  Lotus Ubon Ratchathani Parking lot under the building 045-950740  Lotus Korat Parking lot under the building 044-263673  Northeast Robinson Sakon Nakhon Parking lot at the back 042-712216  Robinson Roi Et Parking lot at the back 042-712216  Robinson Mukdahan Parking lot at the back 043-540798  Robinson Buriram Parking lot at the back 044-634776  Central Rayong Parking lot under the building 038-942683  Central Pattaya Beach G floor 038-043729  Central Chon Buri G floor 038-053729  Central Chanthaburi Parking lot under the building 039-602218		Big C Ratchaburi		032-926880
Central Nakhon Pathom Underground parking lot O34-106919 Central Festival Phuket P1 floor O76-209261 Central Nakhon Si Thammarat Central Nakhon Si Thammarat Big C Phuket Big C Phuket Parking lot under the building Robinson Trang Parking lot at the back O77-961460 Central Udon Thani Parking lot at the back Central Udon Thani Central Ubon Ratchathani Parking lot under the building Lotus Ubon Ratchathani Parking lot under the building Central Udon Thani Parking lot under the building Lotus Ubon Ratchathani Parking lot at the back O45-950740 Lotus Korat Parking lot at the back O44-263673 Robinson Sakon Nakhon Parking lot at the back O44-712216 Robinson Surin Parking lot at the back O44-660116 Robinson Roi Et Parking lot at the back O44-672393 Robinson Buriram Parking lot at the back O44-634776 Central Rayong Parking lot at the back O44-634776 Central Pattaya Beach Central Chon Buri G floor O38-042683 Central Chanthaburi Parking lot under the building Robinson Chachoengsao		Hua Hin Market Village	1st floor	032-526179
Central Festival Phuket		Ayutthaya Park	e de la companya de	035-950598
South    Big C Phuket   Parking lot under the building   Parking lot under the building   Parking lot under the building   Parking lot at the back   Parking lot under the building   Parking lot at the back   Parking lot under the building   Parking lot under the buildin		Central Nakhon Pathom	Underground parking lot	
South  Big C Phuket  Big C Phu		Central Festival Phuket	P1 floor	076-209261
Robinson Trang Robinson Satchathani Robinson Satchathani Robinson Saton Nakhon Robinson Surin Robinson Roi Et Robinson Roi Et Robinson Buriram Robinson Buriram Robinson Buriram Robinson Buriram Robinson Gentral Parking lot at the back Robinson Buriram Robinson Gentral Parking lot at the back Robinson Buriram Robinson Gentral Rayong Robinson Gentral Rayong Robinson Gentral Pattaya Beach Robinson Gentral Chon Buri Robinson Chachoengsao		Central Nakhon Si Thammarat	e e e e e e e e e e e e e e e e e e e	075-803105
Lotus Surat Thani Parking lot at the back 077-961460  Central Udon Thani 2nd floor 042-110655  Central Ubon Ratchathani Parking lot under the building 045-950740  Lotus Ubon Ratchathani Parking lot at the back 045-997893  Lotus Korat Parking lot under the building 044-263673  Northeast Robinson Sakon Nakhon Parking lot at the back 042-712216  Robinson Surin Parking lot at the back 044-060116  Robinson Roi Et Parking lot at the back 043-540798  Robinson Mukdahan Parking lot at the back 042-672393  Robinson Buriram Parking lot at the back 044-634776  Central Rayong Parking lot under the building 038-942683  Central Pattaya Beach G floor 038-043189  Central Chon Buri G floor 038-053729  Central Chanthaburi Parking lot under the building Robinson Chachoengsao Parking lot under the building 039-602218	South	Big C Phuket		076-249281
Central Udon Thani  Central Ubon Ratchathani  Deriving lot under the building  Lotus Ubon Ratchathani  Lotus Korat  Parking lot at the back  O45-997893  Lotus Korat  Parking lot under the building  O44-263673  Northeast  Robinson Sakon Nakhon  Parking lot at the back  O42-712216  Robinson Surin  Parking lot at the back  O44-060116  Robinson Roi Et  Parking lot at the back  O42-672393  Robinson Mukdahan  Parking lot at the back  O42-672393  Robinson Buriram  Parking lot at the back  O44-634776  Central Rayong  Parking lot under the building  Central Pattaya Beach  Central Chon Buri  G floor  O38-043189  Central Chanthaburi  Parking lot under the building  Robinson Chachoengsao  Parking lot under the building  Parking lot under the building  O39-602218		Robinson Trang	Parking lot at the back	075-210835
Central Ubon Ratchathani Parking lot under the building  Lotus Ubon Ratchathani Parking lot under the building  Lotus Korat Parking lot under the building  O445-950740  Parking lot under the back O445-997893  Lotus Korat Parking lot under the building O44-263673  Northeast Robinson Sakon Nakhon Parking lot at the back O42-712216  Robinson Surin Parking lot at the back O44-060116  Robinson Roi Et Parking lot at the back O42-672393  Robinson Buriram Parking lot at the back O42-672393  Robinson Buriram Parking lot under the building Central Rayong Parking lot under the building Central Chon Buri G floor O38-043189  Central Chanthaburi Parking lot under the building Robinson Chachoengsao Parking lot under the building		Lotus Surat Thani	Parking lot at the back	077-961460
Lotus Ubon Ratchathani building 045-930740  Lotus Ubon Ratchathani Parking lot at the back 045-997893  Lotus Korat Parking lot under the building 044-263673  Northeast Robinson Sakon Nakhon Parking lot at the back 042-712216  Robinson Surin Parking lot at the back 044-060116  Robinson Roi Et Parking lot at the back 043-540798  Robinson Mukdahan Parking lot at the back 042-672393  Robinson Buriram Parking lot at the back 044-634776  Central Rayong Parking lot under the building  Central Pattaya Beach G floor 038-043189  Central Chon Buri G floor 038-053729  East Central Chanthaburi Parking lot under the building  Robinson Chachoengsao Parking lot at the back 038-564287		Central Udon Thani	2nd floor	042-110655
Northeast Robinson Sakon Nakhon Parking lot at the back 042-712216  Robinson Surin Parking lot at the back 044-060116  Robinson Roi Et Parking lot at the back 043-540798  Robinson Mukdahan Parking lot at the back 042-672393  Robinson Buriram Parking lot at the back 044-634776  Central Rayong Parking lot under the building Central Pattaya Beach G floor 038-043189  Central Chon Buri G floor 038-053729  East Central Chanthaburi Parking lot under the building Robinson Chachoengsao Parking lot at the back 038-564287		Central Ubon Ratchathani	e e e e e e e e e e e e e e e e e e e	045-950740
Northeast Robinson Sakon Nakhon Parking lot at the back 042-712216  Robinson Surin Parking lot at the back 044-060116  Robinson Roi Et Parking lot at the back 043-540798  Robinson Mukdahan Parking lot at the back 042-672393  Robinson Buriram Parking lot at the back 044-634776  Central Rayong Parking lot under the building Central Pattaya Beach G floor 038-043189  Central Chon Buri G floor 038-053729  East Central Chanthaburi Parking lot under the building Robinson Chachoengsao Parking lot at the back 038-564287		Lotus Ubon Ratchathani	Parking lot at the back	045-997893
Robinson Surin  Parking lot at the back  044-060116  Robinson Roi Et  Parking lot at the back  043-540798  Robinson Mukdahan  Parking lot at the back  042-672393  Robinson Buriram  Parking lot at the back  044-634776  Central Rayong  Parking lot under the building  Central Pattaya Beach  Central Chon Buri  Central Chanthaburi  Parking lot under the building  Central Chanthaburi  Parking lot under the building  Central Chanthaburi  Parking lot under the building  Robinson Chachoengsao  Parking lot under the building  Robinson Chachoengsao  Parking lot at the back  038-564287		Lotus Korat	$\mathbf{c}$	044-263673
Robinson Roi Et Parking lot at the back 043-540798  Robinson Mukdahan Parking lot at the back 042-672393  Robinson Buriram Parking lot at the back 044-634776  Central Rayong Parking lot under the building 038-942683  Central Pattaya Beach G floor 038-043189  Central Chon Buri G floor 038-053729  East  Central Chanthaburi Parking lot under the building 039-602218  Robinson Chachoengsao Parking lot at the back 038-564287	Northeast	Robinson Sakon Nakhon	Parking lot at the back	042-712216
Robinson Mukdahan Parking lot at the back 042-672393  Robinson Buriram Parking lot at the back 044-634776  Central Rayong Parking lot under the building Central Pattaya Beach Central Chon Buri Central Chanthaburi Parking lot under the 038-043189  Central Chanthaburi Parking lot under the building Central Chanthaburi Parking lot under the building Robinson Chachoengsao Parking lot at the back 038-564287		Robinson Surin	Parking lot at the back	044-060116
Robinson Buriram  Parking lot at the back 044-634776  Central Rayong  Parking lot under the building  Central Pattaya Beach  Central Chon Buri  Central Chanthaburi  Parking lot under the 038-942683  Building  Central Chanthaburi  Parking lot under the building  Robinson Chachoengsao  Parking lot under the building  Robinson Chachoengsao  Parking lot at the back 038-564287		Robinson Roi Et	Parking lot at the back	043-540798
Central Rayong Parking lot under the building Central Pattaya Beach Central Chon Buri Central Chanthaburi Parking lot under the 038-942683 038-043189 Central Chon Buri Parking lot under the building Robinson Chachoengsao Parking lot at the back 039-602218 038-564287		Robinson Mukdahan	Parking lot at the back	042-672393
Central Pattaya Beach  Central Chon Buri  Central Chanthaburi  Central Chanthaburi  Parking lot under the building  Robinson Chachoengsao  Parking lot at the back  038-043189  038-053729  East  Central Chanthaburi  Parking lot under the building  Robinson Chachoengsao  Parking lot at the back  038-564287		Robinson Buriram	Parking lot at the back	044-634776
Central Chon Buri  Central Chanthaburi  Parking lot under the building  Robinson Chachoengsao  Parking lot at the back 038-564287		Central Rayong	e de la companya de	038-942683
East  Central Chanthaburi Parking lot under the building  Robinson Chachoengsao Parking lot at the back 038-564287		Central Pattaya Beach	G floor	038-043189
Central Chanthaburi Parking lot under the building Robinson Chachoengsao Parking lot at the back 038-564287	East	Central Chon Buri	G floor	038-053729
Robinson Chachoengsao Parking lot at the back 038-564287	Zuot	Central Chanthaburi	e e e e e e e e e e e e e e e e e e e	039-602218
Lotus Prachin Buri Parking lot at the back 037-218350		Robinson Chachoengsao	G	038-564287
		Lotus Prachin Buri	Parking lot at the back	037-218350

Provinces / Regions	Branches	Locations	Telephone
	Central Festival Chiang Mai	B1 floor	053-288776
	Central Airport Chiang Mai	2A floor	053-903949
North	Central Lampang	Parking lot under the building	054-010799
	Lotus Phetchabun	Parking lot at the front	056-720989
	Central Phitsanulok	Parking lot at the back	055-000897

#### Poli-Chem

Provinces / Regions	Branches	Locations	Telephone
Khon Kaen	Central Khon Kaen	Parking lot	043-288116
Songkhla	Central Hat Yai	G floor near the entrance	074-339682

#### Use of Services:

Please call THE WISDOM Contact Center, 02-8888899, to request your privilege.

- Valid only for holders of KBank THE WISDOM Card who have chosen the LIFE EXPLORER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Please check the terms and conditions of the car wash service center before using the service.
- This privilege is not transferable or exchangeable.
- KBank reserves the right to provide one service per car wash per vehicle.
- The privilege to use the car wash service at all Proclean branches applies to vehicles of all sizes.
- The privilege to use the car wash service at Poli-Chem is valid only at Central Khon Kaen and Central Hat Yai branches and applies to vehicles of all sizes, except vans.
- KBank covers the car wash expenses for each session as specified by KBank. If the car wash service price exceeds KBank's specified amount, the customer must pay the difference in cash.
- KBank is not involved in the service provision and assumes no responsibility in any case.
- The entitlement period is from March 3, 2025 to December 31, 2025.

## Domestic Airport Limousine Service

Limousine transfer service between accommodations and Suvarnabhumi Airport, Don Mueang Airport and provincial airports (Chiang Mai, Phuket and Khon Kaen)

Package	150 million	50 – 149.99	30 – 49.99	10 – 29.99
	Baht or more	million Baht	million Baht	million Baht
LIFE EXPLORER	6 times / year**	2 times / year**	_	_

Redemption Period: March 3, 2025 – December 31, 2025.

#### Use of Services:

Please call THE WISDOM Contact Center, 02-8888899, to request your privilege.

#### Terms and Conditions for Use of Domestic Airport Limousine Service:

- Valid only for holders of KBank THE WISDOM Card who have chosen the LIFE EXPLORER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Service is reserved exclusively for trips undertaken by holders of KBank THE WISDOM Card (primary).
- Each arrival or departure trip is counted as one usage of the limousine service.
- Limousine service provides airport pick-up and drop-off for both domestic and international flights. The service is available at both Suvarnabhumi Airport and Don Mueang Airport; specified pick-up and drop-off points are limited to areas within the Bangkok Metropolitan Region and designated areas as determined by KBank, as well as provincial airports (Chiang Mai, Phuket and Khon Kaen).
- KBank reserves the right to allocate one limousine / card / trip.
- Luxury Sedan accommodates up to two passengers and two pieces of 28-inch luggage per trip.
- Toyota Alphard accommodates up to four passengers and four pieces of 28-inch luggage per trip.
- Unused privileges cannot be carried over to the next year, and the privilege is non-transferable, either in whole or in part.
- Please make your reservation at least five business days in advance through THE WISDOM Contact Center, 02-8888899.
- If your need to change or modify your appointment, please notify us at least three business days in advance through THE WISDOM Contact Center, 02-8888899.
- Please present a valid identification document, such as a passport, along with your KBank THE WISDOM Card at the meeting point.
- Please make your reservation in advance per the specified conditions and use the services by December 31, 2025 only.

## Airport Meet & Assist Service

Meet & Assist service at Suvarnabhumi Airport (Up to 2 passenger/time)

## Airport Meet & Assist Arrival Service

Meet and Assist service at Suvarnabhumi Airport (arrival)

Package	150 million Baht or more	50–149.99 million Baht	30–49.99 million Baht	10–29.99 million Baht
LIFE EXPLORER	4 times / year		_	

Redemption Period: March 3, 2025 – December 31, 2025.

#### Use of Services:

Please call THE WISDOM Contact Center, 02-8888899, to request your privilege.

#### Terms and Conditions for Use of International Airport Limousine Service:

- Valid only for holders of KBank THE WISDOM Card who have chosen the LIFE EXPLORER package and maintained a six-month average of deposit/investment with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank.
- Service is reserved exclusively for trips undertaken by holders of KBank THE WISDOM Card (primary).
- Each arrival or departure trip is counted as one usage of the Meet & Assist service, with a maximum of two passengers per service.
- The electric cart ride service (Buggy) is complimentary with the Meet & Assist service at Suvarnabhumi Airport. It is exclusively offered to arriving customers and cannot be used separately. The service is reserved for specific flights and only within areas authorized by the airport authority.
- KBank reserves the right to allocate one cart / card / trip.
- Unused privileges cannot be carried over to the next year, and the privilege is non-transferable, either in whole or in part.
- Please make a reservation at least five business days in advance through THE WISDOM Contact Center, 02-8888899.
- If your need to change or modify your appointment, please notify us at least three business days in advance through THE WISDOM Contact Center, 02-8888899.
- Please present a valid identification document, such as a passport, along with your KBank THE WISDOM Card at the meeting point.
- Please make a reservation in advance per the specified conditions and use the services by December 31, 2025 only.

# OTHER PRIVILEGES

## FINANCIAL PRIVILEGES / K WEALTH



## THE WISDOM Wealth Management Advisory

A bespoke investment advisory and wealth management service exclusively designed for KBank THE WISDOM Card clients. Led by a team of highly knowledgeable and experienced Relationship Managers (RMs), this service offers investment consultations and diversified portfolio allocation across various asset classes, including mutual funds, debentures, bonds, and alternative investments. Additionally, we provide tailored insurance plans to safeguard your life and assets while ensuring long-term financial security. Our comprehensive services encompass tax-saving strategies, estate planning, and wealth transfer solutions while our investment strategies are continuously adjusted to align with clients' goals and prevailing economic conditions. We connect clients to global investment opportunities and a diverse range of financial products, offering expert, well-rounded advice and a dedicated RM team that is ready to assist. More than just an investment service, this is a trusted partnership that truly understands and cares about every client's aspirations—helping to build sustainable wealth and pass on success across all aspects of life.

You can contact us through THE WISDOM Contact Center at 02-8888899.

#### Service hours:

Monday-Friday 8:30 a.m.-5:00 p.m.

Saturday-Sunday and public holidays 10:30 a.m.-5:00 p.m.

## K WEALTH SERVICE NEW

# K WEALTH is an integrated financial, investment, and insurance knowledge hub by KASIKORNBANK and its subsidiaries

KWEALTH, an integrated financial, investment, and insurance knowledge hub by KASIKORNBANK, its subsidiaries and leading partners offers a full range of services tailored to every financial goal. With clear and concise insights backed by in-depth analyses from the Bank's Chief Investment Officer (CIO) team, we provide diverse investment solutions to meet your needs with professionalism.

- CIO: Chief Investment Officer A team of seasoned investment strategists with extensive multi-asset expertise, leveraging KASIKORNBANK's robust network and global partnerships. They deliver precise market analysis, identify prime investment opportunities, and provide clear, actionable guidance tailored to your needs.
- In-depth Market Insights Know The Market: A collaboration between KASIKORN ASSET MANAGEMENT and J.P. Morgan Asset Management, supported by the Bank's expert team. We offer precise market analysis, updates on global economic trends, investment outlooks, and promising asset recommendations.
- Investment Seminars & Events by K WEALTH: Gain firsthand insights from leading investment strategists and global partners, and receive personalized investment consultations tailored to your specific needs.
- Wealth Experts: Our specialized Wealth Experts, holding Certified Financial Planners (CFP®) credentials, work alongside your Relationship Manager to provide expert guidance on complex investments.
- Alternative Asset Investment Advisory: Receive expert evaluations and recommendations on alternative investments, backed by insights from our global partners and the Bank's investment strategy team.
- Daily Investment Updates: Stay informed with comprehensive updates on economic and financial trends, along with expert recommendations from K WEALTH. Access insights via www.kasikornbank.com/th/kwealth/Pages/index.aspx.

You can contact us through THE WISDOM Contact Center at 02-8888899.

### Investment Seminar

#### Exclusive In-Depth Insights from Global Investment Experts

Stay ahead of market trends with our in-depth investment seminar, featuring expert insights from KASIKORNBANK and its subsidiaries as well as world-renowned companies. Gain access to comprehensive analyses and sharp perspectives covering all key aspects — from portfolio allocation and market trend analysis to risk management strategies. Designed to provide diverse investment opportunities, this seminar caters to every financial need through an Open Architecture approach — ensuring transparency, neutrality, simplicity, and modernity. With these insights, you'll be well-equipped to make informed, confident, and efficient decisions, ready to navigate today's complex investment landscape.

## K-Econ & K-Business Analysis

Investment Analysis and Economic insights Provided by KASIKORN RESEARCH CENTER Co., Ltd.

K-Econ & K-Business Analysis, available to THE WISDOM customers on the KResearch website, is a collection of reports on various aspects of the Thai economy, including macroeconomic and microeconomic analysis, financial market analysis, and analysis of the international economy focusing on important current issues, economic indicators, financial market reports and forex reviews as well as business trend analyses and K SME Analysis to broaden your vision in planning and running your business.

**Use of Services:** If you're interested in subscribing to the service, visit https://www.kasikorn-research.com/th/subscription/Pages/online-application.aspx or contact THE WISDOM Contact Center at 02-8888899.

**Note:** To subscribe, customers must provide their personal information and consent for KASIKORNBANK to share their details with KASIKORN RESEARCH CENTER Co., Ltd. to activate the K-Econ Analysis service.

## All in One Investment Application

Seamlessly Connect to Major Global Markets through the KS One Application

- Get information and analyses of funds, Thai and foreign stock markets.
- Keep abreast of news on stocks and other investments via KS BREAKING NEWS from the KS RESEARCH team.
- Buy or sell foreign funds and stocks and link to Thai stock trading platform.
- Manage your investment portfolio efficiently in a single place.
- Deposit, withdraw, convert foreign currencies and make many more transactions with ease, speed and security.

Exclusive privileges for KBank THE WISDOM Card holders holding securities trading accounts with KASIKORN SECURITIES PCL and subscribing to the service. To open a securities trading account, please visit https://ksecurities.co/open-account.

## THE WISDOM Financial Privilege

Fee Waivers and Special Rates for Financial Services

Superior privileges including various fee exemptions for financial services:

- No fee on up to 12 cashier's cheques a year
- No fee on up to 12 standard gift cheques a year
- No fee on funds transfers between savings and current accounts
- No charge for up to five THE WISDOM chequebooks a year\*
- No maintenance fee on savings account

- No fee for bank reference
- No fee for hardcopy savings and/or current account statements\*\*
- No fee for replacement of lost passbook

#### Terms and Conditions for Use of Services:

- Please present your KBank THE WISDOM Card (primary) to redeem the privileges at a KBank branch.
- These privileges are strictly non-transferable.
- These privileges terminate upon the end of THE WISDOM customer status.
- \*Present your KBank THE WISDOM Card (primary) and THE WISDOM cheque voucher to exercise this privilege at a KBank branch. Customers must give notice of the change in THE WISDOM chequebook by calling KBank THE WISDOM Contact Center 02-8888899, and new THE WISDOM chequebooks will be issued within three business days of your notice. This privilege is non-transferable. Please call THE WISDOM Contact Center 02-8888899 if you do not receive it.
- \*\*KBank reserves the right to issue financial statement for savings and/or current account not more than one year prior to the request date.

## K-Consolidated Statement

Monthly report on your financial products as guidance for management of your assets held with us consolidated in a single statement available via email. Statements include:

- The balance of every deposit and joint account
- Total investment values of all funds under management of KASIKORN ASSET MANAGEMENT CO., LTD. and other management companies which were purchased via KASIKORNBANK's subsidiaries \*
- Total value of stocks in securities trading accounts held with KASIKORN SECURITIES PCL
- Total value of derivatives in TFEX accounts held with KASIKORN SECURITIES PCL
- Total value of all promissory notes held with KASIKORNBANK
- Total value of bonds and structured notes purchased and deposited with KASIKORN BANK and KASIKORN SECURITIES PCL
- Total value of valid insurance products of Muang Thai Life Assurance and Muang Thai Insurance purchased via KASIKORNBANK
- Outstanding balance on KBank Credit Card, Home Loan and personal loan (K-Personal OD and K-Express Cash)
- Outstanding balance on KLeasing car loans

Channels for service application, change or cancellation:

Please contact THE WISDOM Contact Center at 02-8888899.

#### Note:

- Consolidated statements will begin within two months of application.
- Investment value reported for fund accounts and securities trading accounts may vary from actual value if investment units and/or securities were bought/sold, or at the end of the accounting period.

## Special Credit for Securities Trading

Get a 5 million Baht special credit line for securities trading with KASIKORN SECURITIES PCL upon presenting your KBank THE WISDOM Card.

Learn more from the KS Call Center, KASIKORN SECURITIES PCL, Tel. 02-7960011.

## THE WISDOM Safe-Deposit Box

THE WISDOM Safe Deposit Box provides international-standard, high-security deposit box systems to THE WISDOM customers. Located in central business districts for your business and personal convenience, these centers also include dressing rooms and special reception areas.

#### THE WISDOM Safe Deposit Box and Business Hours

Branch	Telephone Number		
Metropolitan branches			
Central Embassy Branch	02-1605600-4		
EmQuartier Branch	02-0036683-4		
Paradise Park 2 Branch	02-7460068-9		
Siam Paragon Branch	02-6109751-3		
Central Bang Na Branch	02-3987240-2		
Central West Gate Branch	02-1942916-17		
Seacon Square 2 Branch	02-3217432-6		
Thanon Chaeng Watthana Branch	02-9829761-5		
Bang Bon Branch	02-8998331-7		
Phahon Yothin Main Branch	02-2731212		
Sukumvit 101 Branch	02-7417662-5		
Provincial Branches			
Thanon Sukhumvit Chon Buri 1 Branch	038-273862		
Central Rayong Branch	038-884119		
Mae Sai Branch	053-640786-90		
Thanon Setthakit 1 Samut Sakhon Branch	034-816663-9		
Thanon Rojana Ayutthaya Branch	035-335472		
Ban Pong Branch	032-344677-80		
Phuket Branch	076-211558, 076-212139		
Central Chon Buri Branch	038-053616		
Thanon Chang Khlan Chiang Mai Branch	053-281850		

For THE WISDOM Safe Deposit Box location information or other additional details, please visit www.kasikornbank.com/thewisdom

#### Use of Services:

Please contact your Relationship Manager or officer at the branch where you wish to use the service.

#### Terms and Conditions for Use of THE WISDOM Safe Deposit Box:

- New customers are eligible for this privilege if they hold a combined total of deposit and/or investment of at least 10 million Baht in KBank products for not less than six months. This includes life insurance premiums for policies purchased from January 1, 2024, onward. Qualifying products include fixed-term deposits of six months and longer, KASIKORNBANK debentures, and/or mutual funds specified by KBank. Each cardholder is entitled to one privilege offer. (The size of the safe deposit box available is subject to the customer's investment amount in KBank products.)
- THE WISDOM customers (primary card) must hold deposit and/or investment with KBank in Thailand at not less than 10 million Baht as of the application date.
- Deposit and/or investment must be in the individual's name.
- Minimum age: 20 years
- Thai nationality only
- Waiver of annual fee is limited to one cardholder/safe deposit box.

#### Waiver of annual fee in the following years:

- 1. Valid for customers having maintained a 12-month average in deposits and/or investments with KASIKORNBANK in accordance with criteria of deposits and/or investments established by KBank. This includes life insurance premiums of policies purchased from January 1, 2024 onwards. (one customer/safe deposit box).
- 2. To continue using the safe deposit box after the end of the first year, customers whose deposit and/or investment with KBank are not in accordance with KBank's criteria must pay the annual fee at the rate specified above.

Fees and Criteria for Waiver of Fees for THE WISDOM Safe Deposit Box for THE WISDOM Customers

Format	Size	Annual Fee (including VAT) (Baht)	Deposit/investment amount/use of service/ waiver of annual fee* (Unit: Million Baht)
THE WISDOM Safe Deposit Box	M1	3,745	10
<ol> <li>Seacon Square Branch 2</li> <li>Central Bang Na Branch</li> </ol>	M2	3,745	30
<ul><li>3. Central Chon Buri Branch</li><li>4. Central Rayong Branch</li></ul>	L	5,350	50
<ul><li>5. Central West Gate Branch</li><li>6. THE WISDOM Center Paradise Park 2</li><li>7. Thanon Chaeng Watthana Branch</li><li>8. Bang Bon Branch</li><li>9. Sukhumvit 101 Branch</li></ul>			
THE WISDOM Safe Deposit Box	M1	3,745	10
<ul><li>10. Thanon Rojana Ayutthaya Branch</li><li>11. Ban Pong Branch</li></ul>	M2	3,745	30
<ul><li>12. Thanon Sukhumvit Chon Buri 1 Branch</li><li>13. Thanon Setthakit 1 Samut Sakhon Branch</li><li>14. Thanon Chang Khlan Chiang Mai</li><li>15. Mae Sai Branch</li><li>16. Phuket Branch</li></ul>	L	5,350	50
THE WISDOM Safe Deposit Box Center	M1	8,560	10
Phahon Yothin Main Branch	M2	12,840	30
	L	16,050	50
THE WISDOM Safe Deposit Box Center @	M1	16,050	10
<ol> <li>EmQuartier Branch</li> <li>Central Embassy Branch</li> </ol>	M2	26,750	30
3. THE WISDOM Center Siam Paragon	L	37,450	50

**Note:** \*For THE WISDOM customers with deposit and/or investment in the individual's name, including all products of companies under KASIKORNBANK FINANCIAL CONGLOMERATE in Thailand (deposits, mutual funds that are directly invested via KBank and KAsset only, excluding those invested via other selling agents), KBank's subordinated debentures and K-Private Fund (including life insurance premiums of policies purchased from January 1, 2024 onwards) and/or other conditions determined by KBank.

## THE WISDOM Priority Service

To enjoy easy, convenient and rapid service, simply show your KBank THE WISDOM Card to a staff member, or use THE WISDOM Smart Queue.

## THE WISDOM Lounge

#### THE WISDOM LOUNGE Flagship

A specialized service center designed to elevate financial and investment solutions, equipped with numerous amenities

#### THE WISDOM LOUNGE @ CENTRAL EMBASSY

Open daily from 11:00 a.m. to 7:00 p.m., Tel. 02-1605600-4

#### THE WISDOM LOUNGE @ SIAM PARAGON

Open daily from 11:00 a.m. to 7:00 p.m., Tel. 02-6109751-3

#### THE WISDOM LOUNGE @ EMQUARTIER

Open daily from 10:00 a.m. to 7:00 p.m., Tel. 02-0036532-5

#### THE WISDOM LOUNGE @ ICONSIAM

Open daily from 11:00 a.m. to 7:00 p.m., Tel. 02-0497940-44

#### Use of Services:

Register with your KBank THE WISDOM Card (primary or supplementary) for each use of service.

#### Terms and Conditions for Use of Services at THE WISDOM Lounge Flagship:

- Cardholder may be accompanied by one person. Additional persons will be admitted in exchange for 2,000 K Points in THE WISDOM Card each. (Children less than four years of age may accompany Cardholder with no exchange of points.)
- Only valid for members maintaining THE WISDOM status in accordance with the criteria as determined by KBank.
- Starting from March 3, 2025, THE WISDOM Lounge at Siam Paragon, ICONSIAM, Central Embassy, EmQuartier, Central Pinklao, Central Rama 3, Central Bangna, and Paradise Park 2 will offer complimentary snacks and beverages exclusively to primary cardholders who have maintained an average deposit/investment balance of not less than 10 million Baht over six months and/or paid life insurance premiums per the calculation method determined by KBank. Eligibility must be redeemed via LINE KBank Live, with a limit of one privilege offer per cardholder per day (excluding accompanying guests).

## THE WISDOM Lounge @ Department store

Exclusive lounge equipped with multiple amenities - your private space for relaxation at leading department stores

For THE WISDOM Lounge location information or for more details, please visit www.kasikornbank.com/thewisdom

#### Use of Services:

Register with your KBank THE WISDOM Card (primary or supplementary) for each use of service.

#### Terms and Conditions for Use of Services at THE WISDOM Lounge:

- Cardholder may be accompanied by one person. Additional persons will be admitted in exchange for 2,000 K Points in THE WISDOM Card each. (Children less than four years of age may accompany Cardholder with no exchange of points.)
- Only valid for members maintaining THE WISDOM status in accordance with the criteria as determined by KBank.
- The Bank reserves the right to offer complimentary snacks at THE WISDOM Lounge @Department Store exclusively to customers who maintain a deposit and/or investment balance of not less than 10 million Baht in KBank products with a minimum investment period of six months (including life insurance premiums). Eligible products include fixed deposits of six months or longer, KASIKORNBANK debentures, and/or funds specified by the Bank. Each customer is entitled to one privilege offer per day (excluding accompanying guests) at Central Rama 3, Central Bangna, Central Pinklao, and Paradise Park 2 branches.

## THE WISDOM Center

Exceptional VIP lounge with dedicated financial advisors
For THE WISDOM Center location information or for more details, please visit www.kasikornbank.com/thewisdom

#### Use of Services:

Register with your KBank THE WISDOM Card (primary or supplementary) for each use of service.

#### Terms and Conditions for Use of Services at THE WISDOM Center:

- Cardholder may be accompanied by one person. Additional persons will be admitted in exchange for 2,000 K Points in THE WISDOM Card each. (Children less than four years of age may accompany Cardholder with no exchange of points.)
- Only valid for members maintaining THE WISDOM status in accordance with the criteria as determined by KBank.

## THE WISDOM Corner

Enhance convenience and privacy for your unique banking experiences at THE WISDOM Corner, available during business hours of KBank branches.

For THE WISDOM Corner location information or for more details, please visit www.kasikornbank.com/thewisdom.

#### Use of Services:

Register with your KBank THE WISDOM Card (primary or supplementary) for each use of service.

#### Terms and Conditions for Use of Services at THE WISDOM Corner"

- Cardholder may be accompanied by one person. Additional persons will be admitted in exchange for 2,000 K Points in THE WISDOM Card each. (Children less than four years of age may accompany Cardholder with no exchange of points.)
- Only valid for members maintaining THE WISDOM status in accordance with the criteria as determined by KBank.

## KLOUD by KBank

Open daily from 10:00 a.m. to 8:00 p.m., Tel. 085-4861505.

#### Use of Services:

Present your KBank THE WISDOM Card and passport to verify your identity with staff, and receive a pass to enter service areas.

#### Terms and Conditions for Use of Services at KLOUD by KBank:

- Cardholder may be accompanied by one person.
- Massage chairs at the center may be used once per day, with a reservation made in advance via KBank staff.
- Only valid for members maintaining THE WISDOM status in accordance with the criteria as determined by KBank.
- Terms and conditions for use of other services are subject to terms for use of KLOUD by KBank.

## KBank Health Service NEW

A dedicated hospital assistance service for THE WISDOM customers, ensuring you receive all benefits you are entitled to under your health insurance policy.

- Home Document Collection for Claims Have your claim documents picked up from your home and sent to Muang Thai Life Assurance PCL at no cost.
- Health Insurance Claim Guidance Get assistance in finding nearby partner hospitals, allowing you to choose the most convenient one.\*
- Partner Hospital Information Plan your treatment and expenses with ease, ensuring you're prepared for any potential excess charges.
- Health Insurance Claim Tracking Stay informed at every step of the claim process for peace of mind.
- Policy Coverage Verification Review your insurance policy details to gain comprehensive understanding of your coverage benefits.
  - \*Service is limited to partner hospitals of Muang Thai Life Assurance PCL only.

#### Use of service:

Redeem your benefits and get more information at THE WISDOM Contact Center, tel 02-8888899.

## THE WISDOM Contact Center

The dedicated THE WISDOM Contact Center staff is available 24/7 at 02-8888899, providing exclusive access to basic financial information, transaction services and privileges. Our personal concierge service also assists with your lifestyle needs, such as hotel and flight reservations, gift and floral deliveries, roadside assistance, and consultation on home renovations.

## OTHER LIFESTYLE PRIVILEGES





## THE WISDOM Exclusive Experience

Indulge in multiple exclusive activities thoughtfully selected for your happiness and impressive experience throughout the year. These activities are designed to fulfill your lifestyle goals, while providing excellent opportunities for socializing and networking with other successful people in many fields.

You can contact your Relationship Manager, stay updated on news and activities, and enjoy exclusive privileges throughout the year at www.kasikornbank.com/thewisdom. You may also inquire through THE WISDOM Contact Center, Tel. 02-8888899.

The Bank reserves the right to offer exclusive privileges to primary cardholders having maintained a six-month average in deposits/investments of at least 10 million Baht and/or paid life insurance premiums in accordance with the conditions determined by KBank.

## THE WISDOM Birthday Gift

KBank offers an Exclusive Birthday Gift only for holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 10 million Baht in deposits/investments with KBank and/or paid life insurance premiums in accordance with the conditions determined by KBank, while maintaining THE WISDOM status as of the date the privilege is used.

Foreign customers will receive a letter from KBank THE WISDOM, which will be delivered to facilitate the redemption of your birthday gift.

## Hotel and Spa Privileges

#### Hotel Privileges

## AKARYN HOTELS Group



 Enjoy up to 20% off the Best Available Rate (BAR) along with exclusive complimentary privileges at Aleenta Phuket-Phang Nga, Aleenta Hua Hin-Pranburi and Aleenta Retreat Chiang Mai

Valid from March 3, 2025 to December 30, 2025

#### Terms and Conditions for Use of Services:

- Not applicable during public holidays, extended holiday periods, festivals, or additional holidays announced by the government.
- Valid only for THE WISDOM cardholders.
- Please make reservations or inquire in advance before using the service.
- Terms and conditions are determined by the hotel/the company.
- Valid until December 30, 2025.

#### For more information:

Aleenta Phuket-Phang Nga Tel. 076-580333

Aleenta Hua Hin-Pranburi Tel. 032-618333

Aleenta Retreat Chiang Mai Tel. 052-090333

#### Baan Dusit Thani



10% off (for à la carte menu and beverages, excluding alcoholic drinks)

#### Participating restaurants:

- Thien Duong Vietnamese Restaurant
- Dusit Gourmet Restaurant
- Garden Bar

Please make reservation in advance. For more information, please call 02-2009999 or LINE @baandusitthani.

Valid until December 31, 2025

- Valid only for THE WISDOM cardholders.
- Please make reservations or inquire in advance before using the service.
- Terms and conditions are determined by the hotel/the company.
- Valid until December 31, 2025.

### Banyan Tree



- 15% off for dim sum buffet lunch and dinner at Bai Yun Chinese Restaurant
- 30% off food prices (à la carte menu) at Bai Yun Chinese Restaurant
- 20% off food prices at Saffron Cruise
- 30% off for international buffet dinner on Friday and lunch on weekend at Rom Sai Restaurant
- 20% off for international buffet lunch on Monday-Friday at Rom Sai Restaurant

(Limited to 10 persons/card/table; not applicable during festivals or public holidays) Please make reservation in advance or call 02-6791200 for more information.

Valid until December 31, 2025.

## Chiang Mai Marriott Hotel



- 10% off the Best Available Rate (BAR) when booking directly with the hotel
- 10% off food and beverages at the hotel's restaurants and bars
- 10% off spa treatment menu at Quan Spa Chiang Mai

Valid until December 30, 2025.

#### Terms and Conditions for Use of Services:

- This promotion is subject to room availability during your reservation and may be cancelled or limited during certain periods.
- The privilege cannot be used in combination with other promotional offers, membership discount programs, cash cards, or other memberships.
- Please make room reservations in advance by contacting the Reservations Department at 053-253666 or email reservations.chiangmai@marriott.com.
- Please make restaurant reservations in advance at tel. 053-253666.
- Please book spa treatments in advance at Quan Spa at tel. 053-253248 or email. quanspa.chiangmai@marriott.com.
- Terms and conditions are determined by the hotel/the company.
- Valid until December 30, 2025.

## Chiva-Som Hua Hin



Special privileges for room reservation

- 10% off accommodation packages
- Special offer! Complimentary lunch on your arrival day

Please make your reservation in advance. For more information, please call 032-536536.

Valid until December 19, 2025.

#### Terms and Conditions for Use of Services:

- Valid only for THE WISDOM cardholders.
- Please make reservations or inquire in advance before using the service.
- Terms and conditions are determined by the hotel/the company.
- Valid until December 19, 2025.

## Conrad Hotel CONRAD

- 20% off for à la carte lunch and dinner menu items (excluding beverages) at KiSara Restaurant
- 20% off à la carte lunch and dinner menu items and Dim Sum buffet lunch (excluding beverages) at Liu Restaurant
- 20% off à la carte menu items (excluding beverages) and afternoon tea set together with hot tea (excluding other beverages) at Diplomat Bar

Please make your reservation in advance. For more information, please call 02-6909999.

Valid until December 30, 2025.

#### Terms and Conditions for Use of Services:

- Valid only for THE WISDOM cardholders.

### **DUSIT HOTELS and RESORTS**



Enjoy the following privileges when making the reservation and staying at participating hotels and resorts under the Dusit chain globally:

- 10% off room prices published on dusit.com website. To reserve a room, please visit www.dusit.com/specialoffers/WISDOM and specify the promotion code "WISDOM".
- 10% off\* food and beverage prices (excluding alcoholic beverages)
- 10% off at Devarana Wellness

Valid until December 30, 2025.

- Please make room reservations in advance through www.dusit.com/specialoffers/WISDOM.
- Please present your KBank THE WISDOM Card when making the reservation and upon check-in.
- 10% discount off rates on the website for participating Dusit Hotels and Resorts; subject to room availability.
- This exclusive privilege may have restricted stay periods and may not be available during public holidays, extended holidays, or special holidays.
- Changes or cancellations of room reservations are subject to hotel policies.
- Terms and conditions are determined by Dusit Hotels and Resorts.
- Valid until December 30, 2025.

#### Birthday Privilege:

• Stay 1 night, get 1 night free when booking a suite room at the Flexible Rate only (limited to 2 consecutive nights, maximum of 4 nights, 1 card/1 privilege offer throughout the program).

For more details, please visit www.dusit.com/specialoffers/WISDOM

Valid until December 30, 2025.

#### Terms and Conditions for Use of Services:

- Limited to one privilege offer per person throughout the campaign.
- Maximum of 4 nights (Stay 4 nights, Pay for 2 nights).
- The privilege is valid only within your birth month or one month after your birth month.
- Please present your KBank THE WISDOM Card and your national ID card to redeem this privilege.
- This privilege cannot be used in combination with other privileges/promotional offers.
- The voucher is for the birthday celebrant only and cannot be transferred, extended, exchanged for, or changed into cash.
- Payment must be made exclusively with a KBank THE WISDOM Card.
- These privileges cannot be used for group bookings or in combination with other promotions or privileges.
- Modification or cancellation policies are subject to the terms and conditions of each hotel.
- Terms and conditions are determined by Dusit Hotels and Resorts.
- Valid until December 30, 2025.

## Elite Havens



• 5% off villa prices published on the Elite Havens website

#### Birthday Privileges

- Stay for 2 consecutive nights and receive complimentary birthday cake and wine or sparkling wine.
- Stay for 3 nights or longer and enjoy special offers: early check-in or late check-out, amenities and Thai-style dinner.
- Stay for 5 nights or longer and receive the aforementioned privileges, along with complimentary one-way airport transfer and the choice of a one-hour in-villa massage/ person or a complimentary one-day car rental with a driver.
- Stay for 7 nights or longer and enjoy all the aforementioned privileges, along with in-villa babysitting with kids' gift set and round-trip airport transfers.

Participating villas: Phuket and Samui

Please make the reservation in advance and specify the promotion code "EHEP5".

Learn more at www.elitehavens.com/contactus.aspx or email: reservations@elitehavens.com.

Valid until December 30, 2025.

#### Terms and Conditions for Use of Services:

- Valid only for THE WISDOM cardholders.
- Please make reservations or inquire in advance before using the service.
- Terms and conditions are determined by the hotel/company.
- Valid until December 30, 2025.

## INNSiDE by Meliá Bangkok Sukhumvit

INNSiDE by Meliã Bangkok Sukhumvit

 15% off food and beverage prices at The Kites Eatery, LUZ Bangkok Tapas Bar and The Giant Swing Pool Bar (excluding alcoholic beverages)

Valid until December 30, 2025.

#### Terms and Conditions for Use of Services:

- Valid only for THE WISDOM cardholders.
- This privilege does not apply to meetings, seminars or banquets.
- This special discount cannot be used in combination with other promotional offers or discounts.
- Please call 02-340-5499 or email innside.sukhumvit@melia.com to make advance reservation and privilege redemption.
- Terms and conditions are determined by the hotel/company.
- Valid until December 30, 2025.

## InterContinental Bangkok



- 25% off food prices at Espresso Restaurant
- 20% off food prices at SoCal, Summar Palace, Balcony Lounge and Fireplace Grill and Bar
- 15% off food prices at Butter Bakery & Cafe
- 20% off à la carte treatment at SPA InterContinental
- 10% off spa packages at SPA InterContinental

Please make your reservation in advance. For more information, please call 02-6560444.

Valid until December 20, 2025 (Not available on January 29, February 14, July 28, August 12 or December 5, 2025)

- Limited to 4 persons per card.
- This special discount is subject to room availability.
- Please make your reservation in advance.

- These privileges cannot be used in combination with other privileges/promotional offers.
- These privileges do not apply to meetings, seminars, or banquets.
- Valid until December 20, 2025. (Not available on January 29, February 14, July 28, August 12, or December 5, 2025.)

## InterContinental Chiang Mai The Mae Ping



- 10% off Best Flexible Rate for all room types
- 15% off food and beverage prices at all restaurants (à la carte menu only)

Booking and stay period valid until December 30, 2025 (excluding holiday periods, public holidays, and festivals).

#### Terms and Conditions for Use of Room Discounts:

- Enjoy 10% discount on the Best Flexible Rate for all room types. Room rates can be checked on the website chiangmai.intercontinental.com.
- Booking and stay period valid until December 30, 2025 (excluding holiday periods, public holidays, and festivals).
- Please make advance booking and payment with KBank THE WISDOM Card or KBank THE WISDOM Card (VISA INFINITE) Card only, at least 7 days before check-in. Present your credit card upon check-in for identity verification.
- If the aforementioned credit card cannot be presented, the hotel reserves the right to change the room rate to the Best Flexible Rate on the check-in date.
- This special privilege cannot be used in combination with other promotions (including other discounts or membership discounts).
- Conditions for booking, cancellation, and any modifications, as well as other benefits and services, are determined by the hotel. In case of any disputes, the hotel's decision shall be final.
- Discount privileges are available exclusively for direct bookings via Line Official: @interconchiangmai, email: reservations.icchiangmai@ihg.com, or call, 052-090998.
- For more information, please call InterContinental Chiang Mai The Mae Ping Hotel at 052-090998.

#### Terms and Conditions for Use of Discounts on Food and Beverages:

- Receive 15% discount on food and beverages at all restaurants (à la carte menu only) when making payment with KBank THE WISDOM Card or KBank THE WISDOM (VISA INFINITE) Card.
- Limited to 10 persons per booking.
- Valid until December 30, 2025 (excluding public holidays and festivals).
- This special privilege cannot be used in combination with other promotions (including other discounts, event menus or membership discounts).
- Conditions for booking, cancellation, and any modifications, as well as other benefits and services, are determined by the hotel. In case of any disputes, the hotel's decision shall be final.
- For more information, please call InterContinental Chiang Mai The Mae Ping Hotel at 052-090998.

## JW Marriott Hotel Bangkok



- 20% off food prices only at JW Café (buffet), Tsu Japanese Restaurant (à la carte menu and buffet), Nami Teppanyaki Steakhouse and Man Ho Chinese Restaurant (à la carte menu).
- 15% off food prices only at New York Steakhouse and BBCO (Bangkok Baking Company).

Valid until December 30, 2025.

#### Terms and Conditions for Use of Services:

- Limited to 6 persons/card/time/bill/table.
- Club Marriott Members cannot earn points.
- This privilege cannot be used in combination with promotions, discounts, offers, gift vouchers, special prices, Marriott Bonvoy and Club Marriott membership discounts.
- Valid for KBank THE WISDOM Cardholders only.
- Please make reservations in advance before using the service at 02-6567700.
- Not applicable during special events, festivals, or public holidays.
- Terms and conditions are determined by the hotel/the company.
- Valid until December 30, 2025.

## Kimpton Maa-Lai Bangkok



Privileges at restaurants, bars and spas

- 15% off food and beverage prices (excluding alcoholic beverage) at Ms. Jigger and Stock. Room including buffet dinner at Stock. Room
- 15% off for afternoon tea set at Maa Lai Library
- 15% off for spa treatments at amaranth spa
- Please make reservations in advance. For more information, please call 02-0569999.
- Valid until December 30, 2025

- Valid only for THE WISDOM cardholders.
- Please make reservations or inquire in advance before using the service.
- Terms and conditions are determined by hotels/companies.
- Valid until December 30, 2025.

## Renaissance Bangkok Ratchaprasong Hotel



- 10% off food prices (à la carte menu) at Fei Ya Chinese Restaurant
- 15% off food prices (à la carte menu) at Flavors Restaurant
- 15% off international buffet lunch at Flavors Restaurant (Monday-Friday)
- 15% off international buffet dinner at Flavors Restaurant (Monday-Friday)
- 15% off food prices (à la carte menu) at La Tavola Italian restaurant

Please make reservations in advance. For more information, please call 02-1255000 or email to rhi.bkkbr.fb.reservation@renaissancehotels.com.

Valid until December 30, 2025.

#### Terms and Conditions for Use of Services:

- Valid only for THE WISDOM cardholders.
- Please make reservations or inquire in advance before using the service.
- Terms and conditions are determined by the hotel/the company.
- Valid until December 30, 2025.

## SO BANGKOK









- 20% off for spa treatments (cannot be used in combination with other promotions)
- 50% off for spa treatments in your birthday month
- 15% off food prices at Chocolab, Red Oven, MIXO, and The Water Clu

Please make reservations in advance. For more information, please call 02-6240000.

Valid until December 30, 2025.

#### Terms and Conditions for Use of Services:

- Valid only for THE WISDOM cardholders.
- Please make reservations or inquire in advance before using the service.
- Terms and conditions are determined by the hotel/the company.
- Valid until December 30, 2025.

#### Veranda Resort



- Additional 12% off\* Best Available Rates published on the website, applicable to all room types (\*To reserve a room, please visit www.verandaresort.com and specify the promotion code "TWD24".)
- 15% off prices of food and beverages as specified
- 15% off for à la carte spa treatments

#### Birthday Privileges

• Stay 2 nights, pay for 1 night, subject to hotel terms and conditions. (Limited to 2 consecutive nights per card/privilege offer throughout the promotion period.)

#### For privilege booking and more information:

Veranda Hua Hin, Tel. 032-709000

Veranda Pattaya, Tel. 038-111899

Veranda Chiang Mai, Tel. 053-365007

VERSO Hua Hin, Tel. 032-682021

Veranda Collection Samui, Tel. 077-332888

Valid until December 20, 2025.

- Valid only for KBank THE WISDOM Cardholders.
- Payments for products or services must be made via a KBank THE WISDOM Card.
- The room discount applies only to bookings made directly through www.verandaresort .com.
- Enter the promo code TWD24 to receive the discount.
- Applicable to all room types (excluding Pool Villas and higher-grade room types for the Birthday Promotion).
- For the Birthday Promotion, the complimentary second night does not include breakfast.
- For the Birthday Promotion, an additional charge of 1,000 Baht per room per night applies for Saturday stays.
- Valid for stays every day, except on public holidays, long weekends, festive seasons, or additional holidays announced by the government.
- 15% discount on food and beverages applies to all restaurants, except for room service, The Jetty, The Glass Room, Espresso Bar, Skoop Beach Café, corkage fees, and bottled beverages such as liquor, wine, and champagne.
- Enjoy a 15% discount on à la carte spa treatments. Please make a reservation with Veranda Spa staff at least seven days in advance.
- Discounts cannot be used in combination with other promotions and cannot be exchanged for/changed into cash.
- Terms and conditions are determined by hotels/companies.
- Valid until December 20, 2025.

## Spa Privileges

## PAÑPURI Wellness



Special price of 690 Baht for an Onsen Day Pass (normal price: 750 Baht), available every day

Enjoy 15% off the normal price for à la carte spa treatments of 90 minutes or longer, available from Monday to Thursday (excluding public holidays)

Please make a reservation at least two days in advance. To learn more, please call 02-2535959 or email to reservations@panpuri.com.

Valid until December 23, 2025

#### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card (primary card).
- Available exclusively at PAÑPURI WELLNESS, 12th floor, Gaysorn Tower.
- Please make a reservation at least 2 days in advance for spa services at 02-2535959 or email: reservations@panpuri.com.
- This privilege cannot be exchanged for or changed into cash or transferred to others, and cannot be used in combination with other discounts or promotions.
- This privilege is not available from January 1 to January 2, 2025, and from December 24 to December 31, 2025.

## Yacht Service by Sailing Yacht Thailand

Explore the open sea with Sailing Yacht Thailand, offering exceptional yacht services for your special occasions, ensuring an unforgettable journey on every route.

#### Exclusive privilege

• 30% off normal prices for all yacht services

#### Participating branches

- Sailing Yacht Thailand Pattaya
- Sailing Yacht Thailand Phuket

#### Use of Services:

- Please make a reservation in advance or contact us for more details at 061-6645563 or LINE ID: @yacht-th.
- Please inform and present your KBank THE WISDOM Card to the staff before using the service.

Redemption Period: March 3, 2025 to December 31, 2025

#### Terms and Conditions for Use of Services:

- Valid for holders of KBank THE WISDOM Card (primary and supplementary).
- Please review the details and conditions before making a reservation to use the service.
- Payment must be made via KBank THE WISDOM Card only.
- The privilege cannot be exchanged for or changed into cash, or transferred to others, or used in combination with other discounts or promotions.
- Terms and conditions are determined by the company.
- KBank reserves the right to alter the terms and conditions without prior notice.
- Valid from March 3, 2025 to December 31, 2025.

## THE WISDOM Reserved Parking Space

THE WISDOM customers enjoy free reserved parking at leading shopping venues and hospitals.

#### Car parking service available at:

- Samyan Mitrtown
- Riverside Plaza
- Phraram 9 Hospital
- Phyathai Hospital 1, 2, 3 and Sri Racha

#### Use of services:

Please present your KBank THE WISDOM Card (primary) before using the service.

**Note:** KBank wishes to discontinue the use of car parking stickers to reduce plastic waste. The Bank is determined to practice environmental preservation to help deliver a sustainable future.

#### Terms and Conditions for Use of Services:

- Available only to customers who present their KBank THE WISDOM Card (primary). KBank reserves the right to refuse any service request that does not comply with the established conditions.
- KBank reserves the right to change the date and time of parking service as determined by the Bank and service locations.

## THE WISDOM Personal Assistant Service

Superior privileges catering to the lifestyle needs of THE WISDOM Cardholders, whether in Thailand or abroad, are available at THE WISDOM Contact Center, 02-8888899, 24 hours a day.

#### Creation of Exclusive Experience

Our lifestyle specialists are always on hand to offer advice and assistance to ensure that you will experience special moments in activities designed to meet your needs. They include:

 Assistance and reservation services for Thai and foreign restaurants, accommodations, hotels and car rentals

- Information on privileges and special discounts from hotels, restaurants and spas
- Information on specialists for organizing banquets and special events
- Assistance and reservation services for exclusive travel such as private jet, yacht charter, etc.
- Golf course information and reservations
- Entertainment information and reservations, for events such as concerts
- Assistance in locating hard-to-find items, gifts or flowers for loved ones
- Information on tourist attractions worldwide
- Assistance for your business trip abroad, for example, advice on business visa application, translation service, limousine service, car rental, etc.
- Information on hotels for seminars or meetings with customers

#### Readiness to Provide Emergency Assistance

Our personal assistance service is ready to offer advice and coordination. This includes:

- Roadside Assistance: Towing, jump-starting in case of dead battery, and changing flat tires; KBank covers costs up to 1,500 Baht per occasion; the service may be used twice per year.
- Home Assistance
- Medical Assistance

#### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 10 million Baht in deposits/investments with KBank and/or paid life insurance premiums in accordance with the conditions determined by KBank.
- KBank only locates and coordinates service providers and gives advice. Cardholder is responsible for all expenses incurred.
- For more information on services, conditions and exemptions, call THE WISDOM Contact Center, 02-8888899, available, 24/7.

# Miracle Lounge at Suvarnabhumi Airport (THAI Airways)

Exclusive privilege for holders of KBank Credit Card traveling abroad with Thai Airways. Enjoy complimentary access to the Miracle Lounge at Suvarnabhumi Airport — up to twice a year (excluding accompanying guests).

#### Terms and Conditions for Use of Services:

- Holders of KBank Visa Platinum or Mastercard Platinum cards traveling abroad with THAI Airways are entitled to this privilege twice per year (all types of K-Credit Card included).

Valid from January 1, 2025 to September 30, 2025

- Holders of KBank Visa Infinite, Visa Signature, Visa Corporate, JCB Platinum or UnionPay Platinum cards traveling abroad with THAI Airways are entitled to this privilege twice per year (all types of K-Credit Card included).

Valid from January 1, 2025 to December 31, 2025

- Valid for primary and supplementary cardholders, with a combined total of two times per year (all types of KBank Credit Card included).
- Please present your KBank credit card and THAI Airways boarding pass before using the service.
- Cardholders can access 10 Miracle Lounges located in Concourse A (Level 3), Concourse A1 (Level 3), Concourse C (Level 3), Concourse D (D5) (Level 3), Concourse D (D6) (Level 3), Concourse F (Level 3), Concourse G (Level 4), Concourse G3 (Level 3) and SAT-1 at Suvarnabhumi Airport.
- Cardholders using the service in excess of the specified limit as per conditions of the Miracle Lounge are subject to service charges.
- Children less than three years old are allowed access free of charge.
- Service use is only available at the Miracle Lounge @ Suvarnabhumi Airport, International Departures in accordance with the terms and conditions determined by the lounge.
- Conditions are determined by KBank. The Bank reserves the right to alter the terms and conditions without prior notice.

# Extension of Miracle Lounge access period for holders of KBank credit cards (Platinum or higher level)

KBank would like to announce an extension of the periods for Miracle Lounge access for holders of KBank credit cards (Platinum or higher level) when traveling abroad with THAI Airways. The original period of January 1, 2025, to June 30, 2025 has been extended as follows:

KBank Credit and Co-branded Credit Cards	Extended Period of Privileges	
Visa Infinite		
Visa Signature		
Visa Corporate	January 1, 2025 - December 31, 2025	
JCB Platinum		
UnionPay Platinum		
Visa Platinum	January 1, 2025 - September 30, 2025	
Mastercard Platinum	january 1, 2023 - ocptember 30, 2023	

## K Point KLUB @ Suvarnabhumi Airport

Relax before your flight at K Point KLUB at International Departures, 4th floor, East side near Concourse A, and West side near Concourse G. The self-service area is available 24/7, with no limit on service use per year, including one accompanying guest.

#### Facilities at K Point KLUB include:

• Relax in the rest areas with free Wi-Fi, battery charging service and automated currency exchange machines, flight information and a fully equipped Konnect pod.

- Refresh with premium beverages and snacks. Get snack and/or drink: Limited to two items per person at a vending machine or coffee machine.
- Recharge with the interactive wall where you can indulge in a virtual world before setting off on your journey, while enjoying your photo shoot.

#### Use of Services:

Please present your KBank THE WISDOM Card along with your passport to the officer for identity verification. Scan the QR code at the entrance in order to use K Point KLUB. Get snack and/or drink: Limited to two items per person at a vending machine and coffee machine.

#### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card (primary).
- The privilege is reserved for THE WISDOM primary cardholder and one accompanying guest per time (One cardholder per one time; one accompanying guest per one time). Limited to two times per day. Additional accompanying guests may gain access with K Point redemption at the rates as determined by K Point KLUB via K+ market.
- This privilege is non-transferable.
- Each use of the service is limited to 2 hours.
- Two children less than 110 cm. in height are allowed access free of charge (In case of free access, no snack or drink is offered.) To get a snack and/or drink, K Points must be redeemed for e-Coupon at the rates as determined by K Point KLUB via K+ market.
- KBank reserves the right to change or cancel the privilege for using K Point KLUB; conditions are determined by KBank.

## Global Customer Assistance Services

If you lose your card while traveling abroad, the VSCC (VISA Signature Customer Center) is available 24 hours a day to cancel the lost card and issue an emergency replacement and cash advance.

### Global Customer Assistance Services (Toll-Free):

Hong Kong 800 96 7025

China 10 800 711 2911 (North)

10 800 110 2911 (South)

Taiwan 00801 10 3008

Japan 00531 11 1555

South Korea 00798 11 00 908 12

Malaysia 1800 80 0159

Singapore 800 110 0344

Philippines 800 1 111 9015

Indonesia	001	803	1	933	6294

000 800 100 1219

New Zealand 0800 44 3019

India

Australia 1 800 125 440

UK 0800 89 1725

USA 1 800 847 2911

From other countries, call +1 303 967 1096 (collect call).

## Travel Insurance

Coverage for overseas trips, at no additional cost, is offered to holders of KBank THE WISDOM Card and KBank THE WISDOM (VISA INFINITE) Card. Simply pay for your airfare with your eligible card to receive this benefit.

(Coverage period: January 1, 2025 - December 31, 2025)

#### Holders of KBank THE WISDOM Card

Coverage	Cardholder
1. Loss of life, dismemberment, loss of sight or total permanent disability due to accident	8,000,000 Baht
2. Medical expenses while living abroad	_
3. Loss or damage of baggage and/or personal belongings	50,000 Baht
4. Delay of baggage	20,000 Baht
5. Compensation in case of flight delay by at least 6 consecutive hours from the time specified in the Insured's travel itinerary	$5,\!000$ Baht for every 6 hours Maximum $20,\!000$ Baht
6. Trip cancellation or postponement	50,000 Baht

### Holders of KBank THE WISDOM (VISA INFINITE) Card

Coverage	Cardholder	Spouse	2 Children
1. Loss of life, dismember- ment, loss of sight or total permanent disability due to accident	35,000,000 Baht	10,000,000 Baht	10,000,000 Baht
2. Medical expenses while living abroad	800,000 Baht	100,000 Baht	100,000 Baht
3. Loss or damage of bag- gage and/or personal be- longing	50,000 Baht	<b>25,000</b> Baht	25,000 Baht
4. Delay of baggage	<b>20,000</b> Baht	<b>10,000</b> Baht	10,000 Baht
5. Compensation in case of flight delay by at least 6 consecutive hours from the time specified in the Insured's travel itinerary	5,000 Baht for every 6 hours Maximum 20,000 Baht	2,000 Baht for every 6 hours Maximum 20,000 Baht	2,000 Baht for every 6 hours Maximum 20,000 Baht
6. Trip cancellation or postponement	50,000 Baht	<b>25,000</b> Baht	25,000 Baht

- Valid for KBank THE WISDOM customers (both primary and supplementary cardholders).
- Muang Thai Insurance PCL reserves the right to provide travel insurance; limited to 3 trips per person per year.
- Coverage period: Up to 10 days per trip for international travel.
- Insurance is available only to Thai nationals or foreign nationals with legal residency in Thailand.
- For more details, please contact the Muang Thai Insurance Call Center, 1484.
- Subject to conditions determined by KBank and Muang Thai Insurance PCL.

## Samitivej Virtual Hospital (Online Consultation)



# Online medical consultation available 24 hours a day by Samitivej Virtual Hospital

Samitivej VDO Call for 15 minutes (except medical specialist), free of charge

10% off cost of medication for outpatients (OPD)

#### Use of Services:

Please make a reservation in advance through THE WISDOM Contact Center, 02-8888899. Use the privilege code obtained for service use via three channels:

- 1. WELL Application
- 2. LINE @samitivej
- 3. www.samitivejhospitals.com

#### Terms and Conditions for Use of Services:

- Valid only for holders of KBank THE WISDOM Card (primary).
- Limited availability of privileges. This service is available once per year; one person per one reservation only.
- For same-day delivery of medicine within Bangkok and Samut Prakan: a flat delivery fee of 100 Baht per order applies, with service provided by Grab.
- For same-day delivery of medicine in other provinces, delivery fee is based on actual expenses incurred, with service provided by Kerry.
- For next-day delivery of medicine to all areas nationwide: a flat delivery fee of 100 Baht per order applies, with service provided by Thailand Post.
- This privilege is non-transferable and non-exchangeable.
- Valid until December 31, 2025

## Hospital Special Offers

#### Special Offers from Leading Hospital Groups

















#### Special Offers from the Bangkok Hospital Group

#### Bangkok Hospital (Soi Soonvijai)

 20% off inpatient room prices (excluding hospital service charges, nursing services and meals)

- 10% off cost of medication (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)
- 10% off costs of five dental procedures: fillings, extractions, gum disease treatment, root canal treatment and pediatric dentistry

#### Bangkok Hospital Sanamchan

- 5% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 5% off medication costs (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)

#### Bangkok Hospital Muang Raj

- 10% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 10% off medication costs (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)

#### Bangkok Hospital Pattaya

- 10% off inpatient room prices (excluding ICU, CCU and NICU)
- 10% off cost of medication (excluding vaccinations and special medications)
- 15% off scaling
- 5% off general dentistry and pediatric dentistry, excluding prosthodontics and esthetics

#### Bangkok Hospital Chanthaburi

- 10% off cost of medication (excluding special medications)
- 10% off inpatient room prices (excluding ICU, CCU and IMCU)

#### Bangkok Hospital Trat

- 10% off inpatient room prices (excluding ICU room)
- 10% off medication costs (excluding physician fees, special equipment, special medications, all types of vaccines, special medical supplies, special laboratory work and packages)

#### Koh Chang International Hospital

- 10% off inpatient room prices (excluding ICU room)
- 10% off medication costs (excluding physician fees, special equipment, special medications, all types of vaccines, special medical supplies, special laboratory work and packages)

#### Bangkok Hospital Rayong

- 10% off inpatient room prices (excluding ICU, CCU, NS, LR, meals, nursing services and hospital service charges)
- 10% off cost of medication (excluding physician fees, special medications and special medical supplies)

#### Bangkok Hopsital Pluak Daeng

- 10% off inpatient room prices (excluding ICU, CCU, NS, LR, meals, nursing services and hospital service charges)
- 10% off cost of medication (excluding physician fees, special medications and special medical supplies)

#### Bangkok Hospital Ratchasima

- 10% off inpatient room prices (excluding ICU, CCU, NS, LR room, hospital service charges, meals and nursing services)
- 10% off medication costs (excluding physician fees, special medications and special medical supplies)

#### Bangkok Hospital Pak Chong

- 10% off inpatient room prices (excluding ICU, CCU, NS, LR, meals, nursing services and hospital service charges)
- 10% off cost of medication (excluding physician fees, special medications and special medical supplies)

#### Bangkok Hospital Khon Kaen

- 10% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 10% off medication costs (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)

#### Bangkok Hospital Udon

- 10% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 10% off medication costs (OPD, IPD) (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)

#### Bangkok Hospital Phitsanulok

- 10% off inpatient room prices (excluding ICU and CCU room)
- 5% off medication costs (excluding physician fees, special equipment, special medications, all types of vaccines, special medical supplies, laboratory work, and packages)

#### Bangkok Hospital Chiang Mai

- 10% off inpatient room prices (excluding ICU, CCU, NICU and PICU)
- 10% off medication costs (excluding vaccines and special medications)
- 10% off costs of dental procedures: scaling, fillings and extractions

#### Bangkok Hospital Chiang Rai

- 10% off Premier room prices (excluding meals)
- 10% off medication costs, medical supplies, laboratory work, x-ray costs (excluding physician fees, special medical supplies, special laboratory work, special medications, special equipment, special x-ray and packages)

#### Bangkok Hospital Hua Hin

- 20% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 10% off medication costs (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)
- 10% off costs of five dental procedures: fillings, extractions, gum disease treatment, root canal treatment and pediatric dentistry

#### Bangkok Hospital Phetchaburi

- 10% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 10% off medication costs (excluding physician fees, medical supplies, special laboratory work, special medication, special equipment and packages)

#### Bangkok Hospital Surat

- 5% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 5% off medication costs (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)

#### Bangkok Hospital Samui

- 15% off medication costs for outpatients (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)
- 10% off inpatient room prices (excluding ICU, CCU and IMCU room)

#### Bangkok Hospital Phuket

- 10% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 10% off medication costs (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)

#### Bangkok Hospital Siriroj

- 5% off inpatient room prices (excluding hospital service charges, nursing services and meals)
- 5% off medical costs (excluding special medications)

#### Exclusive privileges from Samitivej Hospital Group

#### Samitivej Sukhumvit Hospital and Samitivej Srinakarin Hospital

- 30% off inpatient room prices (excluding physician fees, meals, nursing services, special medications, special equipment, special medical supplies and packages)
- Free emergency ambulance service once per year (for inpatients) within only the Bangkok Metropolitan Area (excluding physician fees, medications, special equipment charges that may arise while using services)

#### Samitivej Chinatown Hospital

 15% off medication, laboratory and x-ray costs (excluding special laboratory, special x-ray and special medication costs) • Free emergency ambulance service for inpatients once per year within only the Bangkok Metropolitan Area (excluding physician fees, medications, special equipment charges that may arise while using services)

#### Samitivej Thonburi Hospital

- 20% off inpatient room prices (excluding ICU, OR, NS room, physician fees, nursing services and meals)
- 10% off medication and laboratory costs (excluding physician fees, medical supplies, special laboratory, special medications, special equipment and packages)

#### Samitivej Sriracha Hospital

- 15% off inpatient room prices (excluding ICU, OR, NS room, physician fees, nursing services and meals)
- 10% off medication and laboratory costs (excluding physician fees, medical supplies, special laboratory work, special medications, special equipment and packages)

#### Samitivej Chonburi Hospital

- 15% off inpatient room prices (excluding ICU, OR, NS room, physician fees, nursing services and meals)
- 10% off medication costs (excluding special medications and packages)

#### Use of Services:

Please make payment via KBank THE WISDOM Card only.

#### Terms and Conditions for Use of Services:

- Discounts offered by hospitals may vary depending on the conditions of respective hospitals and participating hospitals only.
- Please inquire regarding discounts and conditions with hospitals prior to using the service.
- The Bank and participating hospitals reserve the right to change, revise or cancel such privileges without prior notice.

## Hospital VIP Service

#### VIP Services from BDMS Wellness Clinic



- Use of lounge facilities on 2nd floor with one accompanying guest, plus complimentary Welcome Set.
- Free car parking lot for 8 hours (per business hours of the clinic).
- Free Wi-Fi.
- 5% off personalized vitamins and medication costs, excluding special medication (cannot be used in combination with other promotions).

#### Use of Services:

Please make your reservation at least one business day in advance at 02-8269999 for use of lounge facilities on the 2nd floor, and present your KBank THE WISDOM Card to use the service.

#### Terms and Conditions for Use of Services:

- Privileges are exclusive to KBank THE WISDOM Cardholders (primary) only.
- Please present your KBank THE WISDOM Card to use the service at the counter on the 2nd floor.
- Subject to conditions established by the BDMS Wellness Clinic Co., Ltd.
- Valid until December 31, 2025.

#### VIP Services from Phyathai Hospital Group



- Free emergency ambulance service for inpatients once a year; available to holders of KBank THE WISDOM Card (primary) only (within Bangkok only, excluding the outskirts, for Phyathai Hospital 1, Phyathai Hospital 2, Phyathai Hospital 3, Phyathai Nawamin and Phyathai Phahonyothin; and within Chon Buri only for Phyathai Sriracha (excluding physician fees)).
- Fast-track reception service is available; reservation must be made at least one business day in advance through the Call Center.
- GPS (BES) tracking service for calling emergency ambulance.
- Personal assistant in attendance throughout the use of the service. Please make your reservation at least 24 hours in advance through the Call Center.
- VIP reception room or VIP Zone (if any) is available to primary and supplementary cardholders and one accompanying guest. Please make your reservation at least one business day in advance through the Call Center.
- Complimentary consultant service is provided by nurse specialists, and special reservation is available through the Call Center.
- Car parking (1-3 spaces) at Phyathai Hospital 1, Phyathai Hospital 2 and Phyathai Hospital 3; subject to car park space availability.
- Valet parking.

#### Use of Services:

Please make your reservation at least one business day in advance through the Phyathai Call Center, 1772.

- Please present your KBank THE WISDOM Card when using the service.
- Service is subject to the availability of hospital staff and periods of service use. Please make your reservation at least one business day in advance.
- Conditions of participating hospitals apply.
- Valid until December 31, 2025.

#### MedPark Hospital

- Use of the Evergreen Lounge facilities on M floor with one accompanying guest.
- Physician appointment service and personal assistant available throughout OPD treatment.
- Free emergency ambulance service for inpatients within the Bangkok Metropolitan Area only (excluding physician fees, equipment and medication costs that may arise while using services).
- Car parking for Evergreen Cardmembers (Limited availability; please make your reservation in advance).
- 5% off medication costs, excluding special medications, namely chemotherapy drugs, hormones, vaccines, and drugs under sales promotional campaigns.
- 10% off inpatient room prices (excluding hospital service charges, nursing services and meals).
- 5% off at the Dental Center for four procedures: scaling, dental crowns, tooth whitening and dental implants.

#### Use of Services:

Please make your reservation at least one business day in advance through the Patient Access Center, 02-0233333, 24 hours a day.

#### Terms and Conditions for Use of Services:

- Privileges are exclusive to KBank THE WISDOM Cardholders (primary) only.
- Please present your KBank THE WISDOM Card (primary) to redeem the Evergreen membership privilege and show your Evergreen card to access the service.
- Discounts cannot be exchanged for or changed into cash, or used in combination with other promotions.
- Conditions of the hospital apply.
- Valid until December 31, 2025.

#### VIP Platinum Member Privileges at Praram 9 Hospital



- A welcome set for inpatients is available once a year to KBank THE WISDOM Cardholders (primary).
- Car parking (4 spaces) available to KBank THE WISDOM Cardholders (primary) on Floor 4B of Building B.

- Special discounts include:
  - 20% off inpatient room prices (excluding ICU and CCU, physician fees, nursing services and meals)
  - 10% off medical costs, laboratory work, x-ray room (excluding special medications, special laboratory work and special x-ray)
  - 10% off services at W9 Wellness Clinic

#### Terms and Conditions for Use of Services:

- Privileges are exclusive for KBank THE WISDOM Cardholders (primary) only.
- For more information, please contact the Call Center, 1270.
- Please present your KBank THE WISDOM Card (primary) to use special parking spaces.
- These privileges cannot be exchanged for or changed into cash, or transferred to another person, and cannot be used in combination with other discounts or promotions.
- Valid until December 31, 2025.

#### VIP Service Privileges at TRIA Medical Wellness Center



- VIP reception room for KBank THE WISDOM Cardholders (primary) and one accompanying guest. Reservation must be made at least one business day in advance via the Call Center, 02-1295500.
- Aromatic Sensational Massage (Lavendula Angustifolia) 120-minute program valued at 2,700 Baht (for primary cardholders). This treatment helps relieve insomnia, reduce symptoms of depression and dizziness, restore body balance, and promote emotional relaxation. It also has antiseptic and anti-inflammatory properties, making it suitable for all skin types.
- Special parking spaces for KBank THE WISDOM Cardholders (availability is limited).

#### Use of Service:

Please make your reservation at least one business day in advance through the Call Center, 02-1295500.

- Privileges are exclusive to KBank THE WISDOM Cardholders (primary).
- Please present your KBank THE WISDOM Card and register your medical records prior to using the service.
- Please make your reservation at least one business day in advance through the Call Center, 02-1295500 (primary).
- Limited to one visit/cardholder/year (primary card).
- VIP lounge privileges can be used multiple times when accessing services at the Center.

- Special parking service availability (limited) depends on the number of customers using the service on a specific day and the time when the customer uses the service. Please present your KBank THE WISDOM Card and original ID card to an officer at the hospital's parking lot.
- Conditions of the hospital apply.
- Valid until December 31, 2025.

# Sanitizing Services from De Hygienique (Thailand)

Receive a cleaning and sanitizing service for a mattress (up to 6 feet in size), valued at 2,890 Baht, from De Hygienique (Thailand).



#### Use of Services:

Please make your reservation at least five business days in advance via THE WISDOM Contact Center, 02-8888899.

- Valid only for holders of KBank THE WISDOM Card (primary) having maintained a six-month average of not less than 10 million Baht in deposit/investment with KBank and/or paid life insurance premiums in accordance with the conditions determined by KBank.
- This service is available once per year; one person per one reservation only.
- Service is subject to the queue management by the service provider and the number of customers with a scheduled appointment.
- Please make an appointment at least five business days in advance. No service is available during December 30-31, 2025.
- Service is available in rounds at 10:30 a.m., 1:30 p.m. and 3:30 p.m. only.
- Only available for a mattress up to 6 feet in size.
- This privilege is non-transferable and non-exchangeable.
- Valid until December 29, 2025.

# Privileges for Visa Infinite and Visa Signature Credit Cardholders in Thailand

## Privileges for Visa Infinite Cardholders

# Complimentary Green Fees

Redemption Period: Until December 31, 2025

### Participating Golf Clubs

Golf Courses	Locations	Remarks
Alpine Golf & Sports Club	Bangkhan-Sathaneevithayu Road,	Tuesday-Friday 6:30 a.m1:30 p.m.
Muang Kaew Golf Course	Klong 5, Klong Luang, Pathum Thani	Monday-Friday 6:14 a.m2:00 p.m. Saturday-Sunday 12:00 p.m1:20 p.m.
Lakewood Country Club	Bangna-Trad Road, Km. 7.7,	Monday-Friday 6:00 a.m2:30 p.m. Saturday-Sunday 12:00 p.m2:30 p.m.
Summit Windmill Golf Club	Bangplee, Samut Prakan	Monday-Friday 6:00 a.m1:04 p.m. Saturday-Sunday 12:00 p.m1:04 p.m.
Panya Indra Golf Club	Bangna-Trad Road, Km. 18,	Tuesday-Friday 6:00 a.m1:20 p.m. Saturday-Sunday 12:00 p.m1:20 p.m.
Siam Country Club Pattaya	Bangplee, Samut Prakan	Monday-Friday 6:44 a.m1:32 p.m. Saturday-Sunday 12:00 p.m1:32 p.m.
Alpine Golf Resort Chiangmai	San Kamphaeng - Banthi Road, San Kamphaeng, Chiang Mai	Monday-Friday 6:30 a.m1:30 p.m. Saturday-Sunday 12:00 p.m1:30 p.m.
Nikanti Golf Club	Thammasala, Mueang, Nakhon Pathom	Monday-Friday 6:30 a.m1:40 p.m. Saturday-Sunday 12:00 p.m1:40 p.m.
Pineapple Valley Golf Club (Former Name: Banyan Golf Club Hua Hin)	Hua Hin, Prachuap Khiri Khan	Monday-Friday 6:00 a.m2:00 p.m. Saturday-Sunday 12:00 p.m2:00 p.m.

Golf Courses	Golf Courses Locations	
Black Mountain Hua Hin	Hua Hin, Prachuap Khiri Khan	Monday-Friday 6:24 a.m2:00 p.m. Saturday-Sunday 12:00 p.m2:00 p.m.
Blue Canyon Country Club	Thep Krasattri Road, Phuket	Monday-Friday 6:30 a.m2:00 p.m. Saturday-Sunday 12:00 p.m2:00 p.m.
Santiburi Samui Country Club	Baan Donsai, Samui	Monday-Friday 6:00 a.m3:00 p.m. Saturday-Sunday 12:00 p.m3:00 p.m.

- Privileges are valid from January 1 December 31, 2025.
- Privileges are available for holders of Visa Infinite cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Infinite primary cardholders only.
- Privileges can be used once a month per card number (from all participating golf clubs).
- Bookings can be made via www.vthgservice.com only.
- Bookings are required at least seven days in advance (excluding public holidays).
- Cardholders will get a confirmation email within three business days after the booking is made, subject to verification based on the conditions set by card-issuing banks and availability.
- Privileges are limited to the first 30 persons per month, on a first-come, first-served basis.
- Visa Infinite cardholders must accompany at least three guests per group and not more than four guests per group.
- Use of the privilege is limited to two Visa Infinite cardholders per group only.
- Privileges are inclusive of green fees only. Other expenses are to be borne by Visa Infinite cardholders.
- Guests have to pay for green fees, golf carts, and caddies according to the conditions applicable at the golf club, even if they are Visa Infinite cardholders.
- Cardholders are not allowed to book the next golf game until the current game has been played.
- Bookings cannot be transferred to others.
- Privileges are offered by Visa and are not a direct offer from the golf clubs.
- Prior bookings through channels specified in promotional materials are required.
- Golf clubs reserve the right not to provide services or respond to any queries regarding Visa privileges, as well as bookings from Visa Infinite cardholders when they contact the golf clubs directly.

- The approval, cancellation, or changes to golf round are subject to the discretion of the golf clubs.
- Any changes or cancellations must be made at least two business days prior to intended tee-off date by calling 02-9198423 on Monday-Friday from 9:00 a.m. to 5:00 p.m.; otherwise, a cancellation fee will be applied.
- In case of rain preventing further golf play, the participating golf clubs have no refund policy, except for Alpine Golf Club, which will provide a refund subject to its conditions and discretion.
- This privilege is not applicable to night golf games.
- This privilege is subject to the conditions set by Visa and the participating golf clubs for Visa Infinite cardholders only. It cannot be used for group recreation or other activities.
- This privilege is not associated with membership of the golf club in any way and cannot be used in conjunction with other promotions, or other recreational activities or niche events.
- The details contained in promotional materials are subject to change. Please carefully check before booking or use of service.
- Visa International (Thailand) reserves the right to cancel, amend, or add details to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating golf clubs. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating golf clubs.
- By booking or using the privilege, cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein.

#### Complimentary and Special Price for Afternoon Tea Set

- A complimentary afternoon tea set for two.
- Special price of 800 Baht for an afternoon tea set for two.

Redemption Period: Until December 31, 2025

Hotels/Merchants	Outlets/Branches	Date/Time
Siam Kempinski	1897 Lounge	Monday-Sunday 2:00 p.m5:00 p.m.
Athenee	The Bakery	Monday-Sunday 2:00 p.m5:00 p.m.
Marriott Surawongse	Lobby Lounge	Monday-Sunday 2:00 p.m5:00 p.m.
Renaissance	R Bar	Monday-Sunday 2:00 p.m5:00 p.m.
Kimpton Maa-Lai	Maa-Lai Library	Monday-Sunday 1:00 p.m5:00 p.m.
Sindhorn Midtown	Sip & Co.	Monday-Sunday 1:00 p.m5:00 p.m.

Hotels/Merchants	Outlets/Branches	Date/Time
So Bangkok	Chocolab	Monday-Sunday 1:00 p.m5:00 p.m.
Royal Orchid Sheraton	Lobby Lounge	Monday-Sunday 2:00 p.m5:00 p.m.
Hotel Muse Bangkok Autograph Collection	Le Salon	Monday-Sunday 2:30 p.m5:30 p.m.
Jim Thompson	The O.S.S. room	Monday-Sunday 12:00 p.m5:00 p.m.
Divana Atelier Flagship Store	EMSPHERE	Monday-Sunday 12:00 p.m7:00 p.m.
TWG Tea Salon & Boutique	Siam Paragon Emporium Icon Siam	Monday-Sunday 12:00 p.m6:00 p.m.
The Coffee Academics	Gaysorn Village Velaa Sindhorn	Monday-Sunday 10:00 a.m5:00 p.m.
Dean & Deluca	EmQuartier Central Embassy Sarasin The Crystal Park	Monday-Sunday 10:00 a.m8:00 p.m.
Hei Yin	Gaysorn Centre	Monday-Friday 11:00 a.m5:00 p.m. Saturday-Sunday and public holidays 2:00 p.m5:00 p.m.
Divana Signature Café	CentralWorld	Monday-Sunday 12:00 p.m7:00 p.m.
Oriental Residence	Café Claire	Monday-Sunday 2:30 p.m5:30 p.m.

- Privileges are valid from January 1 December 31, 2025.
- Privileges are available for holders of Visa Infinite cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Infinite primary cardholders only.
- A minimum of 80,000 Baht accumulated spending with a Visa Infinite card is required (payment on the same card number) at the date of booking. The eligible spending transactions can be combined 60 days prior to the date of booking.
- Privileges can be used only once per card number, either "Complimentary" or "Special Price" throughout the promotion period (from all participating merchants).
- Bookings can be made via www.vthgservice.com only.

- Bookings are required at least seven days in advance (excluding public holidays).
- In case supporting documents are requested for verification, cardholders are required to submit those documents within three days; otherwise, Visa reserves the right to cancel the booking, and cardholders will have to make a new booking on a first-come, first-served basis.
- Cardholders will get a confirmation email within three business days after the booking is made, subject to verification based on the conditions set by card-issuing banks and availability.
- For "Special Price" privilege, cardholders will get a confirmation email and payment details within three business days after the booking is made. Cardholders must make a payment accordingly.
  - \*\*If cardholders fail to complete the payment as specified, Visa reserves the right to cancel the booking, and cardholders will need to make a new booking on a irst-come, first-served basis.
- "Complimentary" privilege is limited to the first 200 persons per month, on a first-come, first-served basis.
- "Special Price" privilege is unlimited.
- Cancellations or booking changes must be made at least one day prior to the service date at Tel. 02-9063026. In case of no show on the booking date, it is deemed that the privilege has been redeemed.
- Please present your Visa Infinite card and national ID card on arrival to get the privilege at the merchant outlet.
- This privilege is available for cardholders using the services by themselves at the designated locations only.
- Cardholders may have accompanying guests. Any expenses for the use of facilities and services beyond the privilege set are chargeable at published rates.
- A smart casual dress code is required. No singlet, shorts, fitness attire, room slippers, sandals or flip-flops.
- For more information or booking confirmation (in case cardholders do not receive an email response), please call 02-9063026 on Monday-Friday from 9:00 a.m. to 5:00 p.m. or email vthgservices@vathanagul.com.
- The details contained in promotional materials are subject to change. Please carefully check before booking or use of service.
- Visa International (Thailand) reserves the right to cancel, amend, or add details to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating merchants. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating merchants.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein. Visa International (Thailand) shall not accept any complaints filed afterwards.

#### 50% off Spa Service

Redemption Period: Until December 31, 2025

#### Participating Merchants

i.Sawan @Grand Hyatt Erawan	Choice of body massage 60 minutes	Full price: 3,530 Baht/person
Spa @Athenee	Full body treatment 60 minutes	Full price: 4,590 Baht/person
Le Spa @Pullman King Power Rangnam	Signature massag 60 minutes	Full price: 3,800 Baht/person
The Peninsula Spa @The Peninsula Bangkok	Body massage 60 minutes	Full price: 3,650 Baht/person

- Privileges are valid from January 1 December 31, 2025.
- Privileges are available for holders of Visa Infinite cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Infinite primary cardholders only.
- A minimum of 80,000 Baht accumulated spending with a Visa Infinite card is required (payment on the same card number) at the date of booking. The eligible spending transactions can be combined 60 days prior to the date of booking.
- Bookings can be made via www.vthgservice.com only.
- Bookings are required at least seven days in advance (excluding public holidays).
- Cardholders will get a confirmation email and payment details within three business days after the booking is made. Cardholders must make a payment within three days after receiving the confirmation email and will get a "Booking Code" for privilege redemption at the merchant outlet.
  - \*\*If cardholders fail to complete the payment as specified, Visa reserves the right to cancel the booking, and cardholders will need to make a new booking on a first-come, first-served basis.
- The booking confirmation is subject to verification based on the conditions set by card-issuing banks and availability.
- In case supporting documents are requested for verification, cardholders are required to submit those documents within three days; otherwise, Visa reserves the right to cancel the booking, and cardholders will have to make a new booking on a first-come, first-served basis.
- Privileges can be used only once per card number throughout the promotion period.
- Privileges are limited to the first 30 persons per month, on a first-come, first-served basis.
- Cancellations or booking changes must be made at least one day before the intended day at Tel. 02-9063026. In case of no show, one-time redemption is applied.

- Please present your Visa Infinite card and national ID card on arrival to get the privilege at the merchant outlet.
- This privilege is available for cardholders using the services by themselves at the designated locations only.
- Cardholders may have accompanying guests. Any expenses for the use of facilities and services beyond the privilege set are chargeable at published rates.
- A smart casual dress code is required. No singlet, shorts, fitness attire, room slippers, sandals or flip-flops.
- For more information or booking confirmation (in case cardholders do not receive an email response), please call 02-9063026 on Monday-Friday from 9:00 a.m. to 5:00 p.m. or email vthgservices@vathanagul.com.
- The details contained in promotional materials are subject to change. Please carefully check before booking or use of service.
- Visa International (Thailand) reserves the right to cancel, amend, or add details to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating merchants. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating merchants.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein. Visa International (Thailand) will not accept any complaints filed afterwards.

# 50% Discount for Health & Wellness Programs or e-Voucher worth 1,500 Baht

#### Redemption Period: Until December 31, 2025

50% Discount for Health & Beauty Programs from BDMS Wellness Clinic

Programs	Prices
IV Metabolism Booster	Full price: 3,400 Baht/time
IV Beauty Booster	Full price: $3,\!400$ Baht/time
IV Better Sleep Booster	Full price: 3,400 Baht/time
IV Antioxidant	Full price: $5,\!400$ Baht/time
IV Anti-Aging	Full price: 6,600 Baht/time
BWC Royal Bright (Face & Neck) Vitamin and nutrient infusion into skin without needles (Meso-No Needles)	Full price: 2,200 Baht/time
Dexa Scan Body composition analysis to assess bone density, fat mass, and muscle mass using a DEXA machine	Full price: 3,500 Baht/time
BWC Vital Check Up 19-item health checkup program	Full price: 3,300 Baht/person

# e-Voucher worth 1,500 Baht to use as a discount for purchasing any packages or programs available on HDmall.co.th

#### **About HDmall**

HDmall is the first platform in Southeast Asia that provides a wide range of health, dental, beauty, and surgical services.

It offers more than 20,000 packages from over 2,000 clinics and hospitals across Thailand,

including Phyathai Hospital, Paolo Hospital, Vimut Hospital, Pruksa Clinic, and Romrawin Clinic.

#### Terms and Conditions for Use of Services:

- Privileges are valid from January 1 December 31, 2025.
- Privileges are available for holders of Visa Infinite cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Infinite primary cardholders only.
- A minimum of 80,000 Baht accumulated spending with a Visa Infinite card is required (payment on the same card number) at the date of booking. The eligible spending transactions can be combined 60 days prior to the date of booking.
- Privileges can be used only once per card number, either "50% discount BDMS Wellness" or "e-Voucher HDmall worth 1,500 Baht", throughout the promotion period.
- Bookings can be made via www.vthgservice.com only.
- Bookings are required at least seven days in advance (excluding public holidays).
- The booking confirmation is subject to verification based on the conditions set by card-issuing banks and availability.
- In case supporting documents are requested for verification, cardholders are required to submit those documents within three days; otherwise, Visa reserves the right to cancel the booking, and cardholders will have to make a new booking on a first-come, first-served basis.
- Privileges can be used only once per card number throughout the promotion period.
- Privileges are limited to the first 60 persons per month, on a first-come, first-served basis.

#### Terms and Conditions for 50% Discount - BDMS Wellness:

- Cardholders will get a confirmation email for the privilege booking and payment details within three business days after the booking is made. Cardholders must make a payment accordingly.
- If cardholders fail to complete the payment as specified, Visa reserves the right to cancel the booking, and cardholders will need to make a new booking on a first-come, first-served basis.
- Cancellations or booking changes must be made at least one day before the intended date at Tel. 02-9063026. In case of no show, one-time redemption is applied.
- Please present your Visa Infinite card and national ID card on arrival to get the privilege at the merchant outlet.
- This privilege is available for cardholders using the services by themselves at the designated locations only.

#### Terms and Conditions for HDmall e-Voucher worth 1,500 Baht:

- Cardholders will get a confirmation email and "e-Voucher Code" within three business days after the booking is made.
- The "e-Voucher Code" is valid until December 31, 2025, and belongs to cardholders. Visa shall not be responsible for lost codes and will not be able to re-issue the code.
- Cardholders can use e-Voucher code as a discount for purchasing packages/services available on Hdmall.co.th and pay the difference according to the service provider's conditions.
- For more information or booking confirmation (in case cardholders do not receive an email response), please call 02-9063026 on Monday-Friday from 9:00 a.m. to 5:00 p.m. or email vthgservices@vathanagul.com.
- The details contained in promotional materials are subject to change. Please carefully check before booking or use of service.
- Visa International (Thailand) reserves the right to cancel, amend, or add details to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating merchants. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating merchants.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein. Visa International (Thailand) shall not accept any complaints filed afterwards.

#### 50% off for Luxury Seat Movie Tickets (per couple)

Redemption Period: Until December 31, 2025

#### Participating Theaters

Major Cineplex	SF Cinema
VIP Seat  • Enigma Screen Siam Paragon	<ul> <li>The Bed</li> <li>SF World Cinema, CentralWorld</li> <li>SFX Cinema, Central Plaza Ladprao</li> </ul>
	<ul> <li>First Class</li> <li>Emprive Cineclub, Emporium</li> <li>SFW World Cinema, CentralWorld</li> <li>SFX Central Plaza Rama 9</li> <li>SFX Central Plaza Ladprao</li> <li>SFX The Crystal Ekamai-Ramindra</li> <li>SFX Central Festival Phuket</li> <li>SFX Central Festival Pattaya</li> <li>SFX Terminal 21 Pattaya</li> <li>SFX Maya Chiangmai</li> </ul>

- Privileges are valid from January 1 December 31, 2025.
- Privileges are available for holders of Visa Infinite cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Infinite primary cardholders only.
- A minimum of 80,000 Baht accumulated spending with a Visa Infinite card is required (payment on the same card number) at the date of booking. The eligible spending transactions can be combined 60 days prior to the date of booking.
- Bookings can be made via www.vthgservice.com only.
- Bookings are required at least seven days in advance (excluding public holidays).
- Cardholders will get a confirmation email and "Discount Code" within three business days after the booking is made, subject to verification based on the conditions set by card-issuing banks.
- In case supporting documents are requested for verification, cardholders are required to submit those documents within three days; otherwise, Visa reserves the right to cancel the booking, and cardholders will have to make a new booking on a first-come, first-served basis.
- "Discount Code" (50% discount) is valid for a couple (2 persons). Tickets are sold per couple and are not available for purchase per seat.
- Cardholders must present the "Discount Code" at theater ticket counters to get the privilege, and ticket purchase must be made with a Visa Infinite card only.
- Privileges can be used only once per card number throughout the promotion period (from all participating merchants in the Entertainment and Streaming Platform privilege category).
- Privileges are limited to the first 30 persons per month, on a first-come, first-served basis.
- The "Discount Code" is valid until December 31, 2025, and belongs to cardholders. Visa shall not be responsible for lost codes and will not be able to re-issue the code.
- For more information or booking confirmation (in case cardholders do not receive an email response), please call 02-9063026 on Monday-Friday from 9:00 a.m. to 5:00 p.m. or email vthgservices@vathanagul.com.
- The details contained in promotional materials are subject to change. Please carefully check before booking or use of service.
- Visa International (Thailand) reserves the right to cancel, amend, or add details to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating merchants. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating merchants.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein. Visa International (Thailand) shall not accept any complaints filed afterwards.

# Complimentary Viu Premium Yearly Package or Netflix Gift Card worth 1,000 Baht

Redemption Period: Until December 31, 2025

- Privileges are valid from January 1 December 31, 2025.
- Privileges are available for holders of Visa Infinite cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Infinite primary cardholders only.
- A minimum of 80,000 Baht accumulated spending with a Visa Infinite card is required (payment on the same card number) at the date of booking. The eligible spending transactions can be combined 60 days prior to the date of booking.
- Cardholders can select either Viu or Netflix Streaming Platform privilege.
- "Viu Voucher Code" worth 1,199 Baht can be used for a yearly Premium Package subscription.
- "Netflix Gift Card" worth 1,000 Baht can be used for payment of Netflix subscription or credit added to a Netflix account.
- Bookings can be made via www.vthgservice.com only.
- Bookings are required at least seven days in advance (excluding public holidays).
- Cardholders will get a confirmation email and "Voucher Code" within three business days after the booking is made, subject to verification based on the conditions set by card-issuing banks.
- In case supporting documents are requested for verification, cardholders are required to submit those documents within three days; otherwise, Visa reserves the right to cancel the booking, and cardholders will have to make a new booking on a first-come, first-served basis.
- Privileges can be used only once per card number throughout the promotion period (from all participating merchants in the Streaming Platform and Entertainment privilege category).
- Privileges are limited to the first 50 persons per month, on a first-come, first-served basis.
- The "Voucher Code" is valid according to the designated date, and belongs to cardholders. Visa shall not be responsible for lost codes and will not be able to re-issue the code.
- For more information or booking confirmation (in case cardholders do not receive an email response), please call 02-9063026 on Monday-Friday from 9:00 a.m. to 5:00 p.m. or email vthgservices@vathanagul.com.
- The details contained in promotional materials are subject to change. Please carefully check before booking or use of service.
- Visa International (Thailand) reserves the right to cancel, amend, or add details to the terms and conditions without prior notice.

- Visa International (Thailand) shall not be liable or responsible for services provided by the participating merchants. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating merchants.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein. Visa International (Thailand) shall not accept any complaints filed afterwards.

#### Complimentary Buffet or Set Menu

Privilege 1: Complimentary buffet or set menu for two

Privilege 2: Special price of 1,500 Baht for buffet or set menu for two

Redemption Period: Until December 31, 2025

#### Participating Hotels/Restaurants

1 0	I		
The Athenee	Buffet	The Rain Tree Café	Lunch Buffet Monday-Saturday
	Set Menu	Hashiri (Former name: Kintsugi)	Lunch Every day (except Tuesday)
Hyatt Erawan	Buffet	The Dining Room	Lunch Buffet Monday-Friday
	Set Menu	Salvia	Lunch Monday-Sunday
		Gaston	Dinner Monday-Sunday
Renaissance	Buffet	Flavors	Dinner Buffet Thursday-Sunday
	Set Menu	La Tavola	Lunch/Dinner Every day (except Monday)
Royal Orchid Sheraton	Buffet	Feast	Dinner Buffet Friday-Sunday
	Set Menu	Siam Yacht Club	Dinner Monday-Sunday
		Thara Thong	Dinner Monday-Sunday
Shangri-La	Buffet	Next 2 Café	Lunch Buffet Monday-Saturday
		Shang Palace	Lunch Dim Sum All you can eat Monday-Friday

So Bangkok	Buffet	Red Oven	Dinner Buffet Every day (except Fri- day-Saturday)
			Dinner All you can eat Monday-Friday
Marriott Surawongse	Buffet	Praya Kitchen	Dinner Buffet Monday-Sunday
JW Marriott	Buffet	JW Café	Lunch Buffet Monday-Saturday
		Man Ho	Lunch All you can eat Monday-Sunday
Courtyard by Marriott	Buffet	Reap Factory	Lunch All you can eat Monday-Sunday
Madi Paidi Autograph Collection	Buffet	EKKALUCK	Lunch All you can eat Saturday
Kimpton Maa-Lai	Buffet	Stock.Room	Dinner Buffet Monday-Sunday
InterContinental	Buffet	Espresso	Lunch Buffet Monday-Saturday
Pullman Bangkok King Power	Buffet	Cuisine Unplugged	Dinner Buffet Monday-Wednesday
Dusit Thani	Set Menu	The Pavilion	Lunch Monday-Saturday
Sindhorn Midtown	Set Menu	Bangkok' 78	Lunch/Dinner Monday-Sunday
Jim Thompson	Set Menu	Jim Thompson Restaurant	Lunch/Dinner Monday-Sunday
Capella	Set Menu	Phra Nakhon	Lunch Monday-Sunday
Siam Kempinski	Set Menu	Alati	Lunch Monday-Saturday Dinner Monday-Sunday
Sindhorn Kempinski	Set Menu	KI IZAKAYA	Lunch Monday-Sunday

- Privileges are valid from January 1 December 31, 2025.
- Privileges are available for holders of Visa Infinite cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Infinite primary cardholders only.
- A minimum of 300,000 Baht accumulated spending with a Visa Infinite card is required (payment on the same card number) at the date of booking. The eligible spending transactions can be combined 60 days prior to the date of booking.
- Privileges can be used only once per card number, either "Complimentary" or "Special Price" throughout the promotion period (from all participating restaurants).

- Cardholders can choose either a buffet or a set menu at the participating hotels.
- Bookings can be made via www.vthgservice.com only.
- Bookings are required at least seven days in advance (excluding public holidays).
- In case supporting documents are requested for verification, cardholders are required to submit those documents within three days; otherwise, Visa reserves the right to cancel the booking, and cardholders will have to make a new booking on a first-come, first-served basis.
- Cardholders will get a confirmation email within three business days after the booking is made, subject to verification based on the conditions set by card-issuing banks and availability.
- For "Special Price" privilege, cardholders will get a confirmation email and payment details within three business days after the booking is made. Cardholders must make a payment accordingly.
  - \*\*If cardholders fail to complete the payment as specified, Visa reserves the right to cancel the booking, and cardholders will need to make a new booking on a first-come, first-served basis.
- "Complimentary" privilege is limited to the first 100 persons per month, on a first-come, first-served basis.
- "Special Price 1,500 Baht" privilege is limited to the first 100 persons per month, on a first-come, first-served basis.
- Cancellations or booking changes must be made at least one day before the intended day at Tel. 02-9063026. In case of no show, one-time redemption is applied.
- Please present your Visa Infinite card and national ID card on arrival to get the privilege at the merchant outlet.
- This privilege is available for cardholders using the services by themselves at the designated locations only.
- Cardholders may have accompanying guests. Any expenses for the use of facilities and services beyond the privilege set are chargeable at published rates.
- A smart casual dress code is required. No singlet, shorts, fitness attire, room slippers, sandals or flip-flops.
- For more information or booking confirmation (in case cardholders do not receive an email response), please call 02-9063026 on Monday-Friday from 9:00 a.m. to 5:00 p.m. or email vthgservices@vathanagul.com.
- The details contained in promotional materials are subject to change. Please carefully check before booking or use of service.
- Visa International (Thailand) reserves the right to cancel, amend, or add details to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating merchants. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating merchants.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein. Visa International (Thailand) shall not accept any complaints filed afterwards.

#### Free International Travel Insurance from AXA for up to 10 days

#### Redemption Period: Until December 31, 2025

- Personal Accident Coverage: Up to 2,000,000 Baht
- Medical Expenses: Up to 2,000,000 Baht
- Eligible for Schengen Visa applications (for Visa Platinum card and higher level)
- 24/7 Global Travel Assistance Service
- Cardholders must spend a minimum of 20,000 Baht abroad using a Visa Infinite card to be eligible for the subsequent redemption.

# Terms and Conditions for Use of Services: (Terms and Conditions for Free Travel Insurance)

- Cardholders are entitled to free international travel insurance from AXA Insurance Public Company Limited ("the Company") for up to 10 days per trip.
- The Company reserves the right to provide travel insurance only to Thai nationals or foreign nationals with legal residency in Thailand, aged 1-74 years.
- This insurance policy does not cover individuals traveling to, transiting through, or traveling within the following countries: North Korea, Cuba, Belarus, Afghanistan, Crimea (including Sevastopol), Syria, Nepal (specifically areas at an altitude of 1,500 meters or higher above sea level), Venezuela, Russia, Myanmar, Iran, Ukraine (specifically the regions of Donetsk, Luhansk, Kherson, and Zaporizhzhia), and countries sanctioned by the United Nations, or subject to trade, economic, legal, or regulatory sanctions by the European Union, the United Kingdom, or the United States.
- The Company reserves the right to provide travel insurance for a maximum of two trips per year, limited to one trip per month. Cardholders must provide their Visa card number, national ID number, and itinerary. If Cardholders hold more than one Visa card, they can choose only one privilege.
- To maintain eligibility for travel insurance on subsequent trips, for the first trip, Cardholders must accumulate overseas spending on their Visa card (specified when claiming the benefit) during the travel period, defined as the date of departure from Thailand to the date of return to Thailand. The minimum spending requirement is 10,000 Baht for Visa Classic and Visa Gold cards, and 20,000 Baht for Visa Platinum, Visa Signature, and Visa Infinite cards (conditions as determined by the credit card/KBank).
- The Company reserves the right to refuse claims if the name on the Visa card does not match the national ID card or passport.
- The Company reserves the right to cancel the insurance policy or amend the policy details at its sole discretion.
- Insured Cardholders must begin and end their journey in Thailand only.
- Cardholders must register for this privilege at least one day in advance and no more than 180 days before their departure. The Company will not cover any damages that are foreseeable or known at the time of insurance application.
- The Company gives priority to information security management in compliance with the Personal Data Protection Act and other related regulations. Cardholders can read and review the Company's privacy policy at https://www.axa.co.th/th/legal-and-privacy-statement.
- Please review the coverage details of the Smart Traveler Plus insurance policy.

- Insurance underwriting conditions and coverage details are as determined by the Company. Cardholders should understand the coverage details and conditions before deciding to purchase insurance.
- The Company reserves the right to amend these terms and conditions without prior notice to Cardholders.

# Purchase Protection

#### Purchase Protection for Visa Infinite Cardholders

Redemption Period: Until December 31, 2025

- Maximum Coverage: 400,000 Baht per incident
- Coverage Period: Up to 30 consecutive days from the date of receipt of the purchased item
- 24/7 Worldwide Coverage

#### Notes:

- For damages caused by accidents and theft, the insured is responsible for the first 50% of the claim amount, with a minimum of 900 Baht per claim per item.
- In case of electronic devices and valuables (such as watches, jewelry, etc.), the coverage will vary.
- This privilege is subject to the number of insurance policies available in the program.

Terms and Conditions for Use of Services: (Terms and Conditions for Free Travel Insurance and Purchase Protection)

- Cardholders are entitled to international travel insurance from AXA Insurance Public Company Limited ("the Company") for up to 10 days per trip. Visa Signature and Visa Infinite cardholders will also receive purchase protection upon their registration for the travel insurance privilege.
- The Company reserves the right to provide travel insurance only to Thai nationals or foreign nationals with legal residency in Thailand, aged 1-74 years.
- This insurance policy does not cover individuals traveling to, transiting through, or traveling within the following countries: North Korea, Cuba, Belarus, Afghanistan, Crimea (including Sevastopol), Syria, Nepal (specifically areas at an altitude of 1,500 meters or higher above sea level), Venezuela, Russia, Myanmar, Iran, Ukraine (specifically the regions of Donetsk, Luhansk, Kherson, and Zaporizhzhia), and countries sanctioned by the United Nations, or subject to trade, economic, legal, or regulatory sanctions by the European Union, the United Kingdom, or the United States.
- The Company reserves the right to provide travel insurance for a maximum of two trips per year, limited to one trip per month. Cardholders must provide their Visa card number, national ID number, and itinerary. If Cardholders hold more than one Visa card, they can choose only one privilege.
- To maintain eligibility for travel insurance on subsequent trips, during the first trip, Cardholders must accumulate overseas spending on their Visa card (specified when claiming the benefit) during the travel period, defined as the date of departure from Thailand to the date of return to Thailand. The minimum spending requirement is 20,000 Baht for Visa Infinite card (conditions as determined by the credit card/KBank).
- The Company reserves the right to refuse claims if the name on the Visa card does not match the national ID card or passport.

- The Company reserves the right to cancel the insurance policy or amend the policy details at its sole discretion.
- Insured Cardholders must begin and end their journey in Thailand only.
- Cardholders must register for this privilege at least one day in advance and no more than 180 days before their departure. The Company will not cover any damages that are foreseeable or known at the time of insurance application.
- The Company gives priority to information security management in compliance with the Personal Data Protection Act and other related regulations. Cardholders can read and review the Company's privacy policy at https://www.axa.co.th/th/legal-and-privacy-statement.
- Please review the coverage details of the Smart Traveler Plus and Purchase Protection insurance policies.
- Insurance underwriting conditions and coverage details are as determined by the Company. Cardholders should understand the coverage details and conditions before deciding to purchase insurance.
- The Company reserves the right to amend these terms and conditions without prior notice to Cardholders.

# e-Commerce Purchase Protection

Shop with greater confidence using your Visa card

Exclusive privileges for Visa Infinite cardholders - enhanced protection and peace of mind with every online purchase

Enjoy coverage of up to the maximum limit on all your online shopping transactions

Redemption Period: Until September 30, 2025

1,000 USD (for Visa Infinite cards) coverage per claim per year

#### Coverage for the following cases:

- Non-receipt of goods within 30 days after the scheduled delivery date
- Incorrect or incomplete delivery of goods
- Damaged or defective goods
- Extended warranty
- An additional one-year warranty for goods with a manufacturer's warranty of at least one year, covering 1,000 USD for repair or replacement (for Visa Infinite cards)

- Privileges are for online purchases with Visa Infinite cards issued by banks in Thailand, with no registration required.
- Benefits are provided by AIG, in partnership with Visa.
- For detailed terms and conditions or to file a claim, please visit www.aig.com/visa/apac or contact AIG representatives via email at APAC.visa@aig.com or by phone at +662-6491351.

- This information is published by AIG and its local representatives, who are the underwriters of the program. Visa and the card-issuing banks do not verify or guarantee the accuracy or completeness of this information.

## ALL - Accor Live Limitless in collaboration with Visa

# Exclusive, unparalleled experiences, including a 20% discount on bookings, for premium Cardholders

Redemption Period: Until September 30, 2025 (Terms and Conditions apply.)

Enjoy 20% off when staying in Executive rooms or higher level at Accor hotels in Greater China (including Fairmont Gold and higher-tier rooms). Guests must register as an ALL - Accor Live Limitless member, present their Visa card upon check-in, and make payment directly at the hotel to redeem this offer.

#### Participating Hotels

This offer covers hotel brands in Greater China, including Fairmont, Sofitel, Mondrian, MGallery, Swissôtel, Pullman, Grand Mercure, and Novotel.

#### Redemption Period:

- Booking Period: Until September 29, 2025
- Stay Period: Until September 30, 2025

- A 20% discount applies to bookings for Executive rooms or higher level at Accor hotels in Greater China (including Fairmont Gold and higher-tier rooms).
- This offer is exclusive for Visa Platinum, Visa Signature, and Visa Infinite cardholders. Guests must present their card upon check-in. The hotel reserves the right to change the Flexible Room Rate or cancel the booking if the guest fails to present their Visa card upon check-in.
- Guests must register as an ALL Accor Live Limitless member to be eligible for the offer, subject to terms and conditions.
- A minimum stay of one night is required.
- Bookings must be made through https://all.accor.com/a/en/offers/greater-china/hotel-offers/visa-offer.html or the Accor Call Center only. Reservations made through third-party service providers or other channels are not eligible for this promotion.
- This offer is valid at participating hotels in China, including Fairmont, Sofitel, Mondrian, MGallery, Swissôtel, Pullman, Grand Mercure, and Novotel.
- The hotel reserves the right to exclude certain periods from this discount offer, subject to the terms and conditions of each hotel.
- This discount cannot be combined with other promotions.
- For inquiries or further details, please contact the Accor Live Limitless Service Hotline at +86 4001 33 55 33.

### IHG Hotels & Resorts

Get a 20% discount on stays at IHG hotels across the Asia Pacific region when paying with a Visa card at hotels in Singapore, Thailand, Vietnam, Korea, Indonesia, Malaysia, Philippines, Maldives, Laos, Japan, Micronesia, Australia, New Zealand, and the South Pacific Islands, including:

- Luxury & Lifestyle: Six Senses Hotels Resorts Spas, Regent Hotels & Resorts, InterContinental Hotels & Resorts, Vignette Collection, Kimpton Hotels & Restaurants, Hotel Indigo
- Premium: voco hotels, HUALUXE Hotels & Resorts, Crowne Plaza Hotels & Resorts, EVEN Hotels
- Essentials: Holiday Inn Hotels & Resorts, Holiday Inn Express, Garner Hotels, avid hotels
- Suites: Atwell Suites, Staybridge Suites, Holiday Inn Club Vacations, Candlewood Suites
- Exclusive Partners: Iberostar Beachfront Resorts

#### Redemption Period:

Booking Period: Until December 31, 2025

**Stay Period:** Until January 5, 2026 (Terms and Conditions apply.)

- A 20% discount off the Best Flexible Rate (BFR) is offered exclusively for Visa cardholders for stays at IHG hotels in Singapore, Thailand, Vietnam, Korea, Indonesia, Malaysia, Philippines, Maldives, Laos, Japan, Micronesia, Australia, New Zealand, and the South Pacific Islands.
- Bookings must be made more than 120 hours in advance.
- Bookings must be made via www.ihg.com/visaoffer and paid with a Visa card only.
- Changes or cancellations to BFR bookings must be made at least 72 hours prior to check-in. For more information, please visit https://www.ihg.com/content/gb/en/customer-care/travel-advisory.
- Additional terms and conditions are available at https://www.ihg.com/content/gb/en/deals/partner-offers/visaoffer.

# Privileges for Visa Signature Cardholders

#### 50% off Green Fees

Redemption Period: Until December 31, 2025

#### Participating Golf Clubs

Golf Courses	Locations	Remarks
Summit Windmill Golf Club	Bangna-Trad Road, Km. 10.5, Bangplee, Samut Prakan	Monday-Friday 6:00 a.m 1:04 p.m. Saturday-Sunday 12:00 p.m1:04 p.m.
Panya Indra Golf Club	Panya Ramindra Road, Km. 9, Khan Na Yao, Bangkok	Tuesday-Friday 6:00 a.m 1:20 p.m. Saturday-Sunday 12:00 p.m1:20 p.m.
Siam Country Club Pattaya	Phornprapha Road, Pong Sub-district Bang Lamung, Chon- buri	Monday-Friday 6:44 a.m 1:32 p.m. Saturday-Sunday 12:00 p.m1:32 p.m.
Pineapple Valley Golf Club (Original Name: Banyan Golf Club Hua Hin)	Hua Hin, Prachuap Khiri Khan	Monday-Friday 6:00 a.m 2:00 p.m. Saturday-Sunday 12:00 p.m2:00 p.m.
Black Mountain Hua Hin	Hua Hin, Prachuap Khiri Khan	Monday-Friday 6:24 a.m 2:00 p.m. Saturday-Sunday 12:00 p.m2:00 p.m.
Blue Canyon Country Club	Thep Krasattri Road, Phuket	Monday-Friday 6:30 a.m 2:00 p.m. Saturday-Sunday 12:00 p.m2:00 p.m.
Santiburi Samui Country Club	Baan Donsai, Samui	Monday-Friday 6:00 a.m 3:00 p.m. Saturday-Sunday 12:00 p.m3:00 p.m.

- Privileges are valid from January 1 December 31, 2025.
- Privileges are available for holders of Visa Signature cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Signature primary cardholders only.
- Privileges can be used once a month per card number (from all participating golf clubs).
- Bookings can be made via www.vthgservice.com only.
- Bookings are required at least seven days in advance (excluding public holidays).
- Cardholders will get a confirmation email within three business days after the booking is made, subject to verification based on the conditions set by card-issuing banks and availability.
- Privileges are limited to the first 30 persons per month, on a first-come, first-served basis.

- Visa Signature cardholders must accompany four guests per group.
- Use of the privilege is limited to two Visa Signature cardholders per group only.
- Privileges are inclusive of green fees only. Other expenses are to be borne by Visa Signature cardholders.
- Guests have to pay for green fees, golf carts, and caddies according to the conditions applicable at the golf club, even if they are Visa Signature cardholders.
- Cardholders are not allowed to book the next golf game until the current game has been played.
- Bookings cannot be transferred to others.
- Privileges are offered by Visa and are not a direct offer from the golf clubs.
- Prior booking through channels specified in promotional materials is required.
- Golf clubs reserve the right not to provide services or respond to any queries regarding Visa privileges, as well as bookings from Visa Signature cardholders when they contact the golf clubs directly.
- The approval, cancellation, or changes to golf round are subject to the discretion of the golf clubs.
- Any changes or cancellations must be made at least two business days prior to the intended tee-off date by calling 02-9198423 on Monday-Friday from 9:00 a.m. to 5:00 p.m.; otherwise, a cancellation fee will be applied.
- In case of rain preventing further golf play, permission to play later or refund depends on the conditions of each participating golf club.
- This privilege is not applicable to night golf games.
- This privilege is subject to the conditions set by Visa and the participating golf clubs for Visa Signature cardholders only. It cannot be used for group recreation or other activities.
- This privilege is not associated with membership of the golf club in any way and cannot be used in conjunction with other promotions, or other recreational activities or niche events.
- The details contained in promotional materials are subject to change. Please carefully check before booking or use of service.
- Visa International (Thailand) reserves the right to cancel, amend, or add details to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating golf clubs. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating golf clubs.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein. Visa International (Thailand) shall not accept any complaints filed afterwards.

### Special Price for Afternoon Tea Sets

Privilege 1: Special price of 500 Baht for an afternoon tea set for two

Privilege 2: Special price of 800 Baht for an afternoon tea set for two

Redemption Period: Until December 31, 2025

#### **Participating Merchants**

Hotels/Merchants	Outlets/Branches	Date/Time
So Bangkok	Chocolab	Monday-Sunday 1:00 p.m5:00 p.m.
Royal Orchid Sheraton	Lobby Lounge	Monday-Sunday 2:00 p.m5:00 p.m.
Hotel Muse Bangkok Autograph Collection	Le Salon	Monday-Sunday 2:30 p.m5:30 p.m.
Jim Thompson	The O.S.S. room	Monday-Sunday 12:00 p.m5:00 p.m.
Divana Atelier Flagship Store and Café	EMSPHERE	Monday-Sunday 12:00 p.m7:00 p.m.
TWG Tea Salon & Boutique	Siam Paragon Emporium Icon Siam	Monday-Sunday 12:00 p.m6:00 p.m.
The Coffee Academics	Gaysorn Village Velaa Sindhorn	Monday-Sunday 10:00 a.m5:00 p.m.
Dean & Deluca	EmQuartier Central Embassy Sarasin The Crystal Park	Monday-Sunday 10:00 a.m8:00 p.m.
Hei Yin	Gaysorn Centre	Monday-Sunday 11:00 a.m5:00 p.m. Saturday-Sunday and public holidays 2:00 p.m5:00 p.m.
Divana Signature Café	CentralWorld	Monday-Sunday 12:00 p.m7:00 p.m.
Oriental Residence	Café Claire	Monday-Sunday 2:30 p.m5:30 p.m.

- Privileges are valid from January 1 December 31, 2025.
- Privileges are available for holders of Visa Signature cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Signature primary cardholders only.
- A minimum of 50,000 Baht accumulated spending with a Visa Signature card is required (payment on the same card number) at the date of privilege booking. The eligible spending transactions can be combined 60 days prior to the date of booking.
- Bookings can be made via www.vthgservice.com only.

- Bookings are required at least seven days in advance (excluding public holidays).
- Cardholders will get a confirmation email and payment details within three business days after the booking is made. After making a payment, cardholders will get a "Booking Code" for privilege redemption at the merchant outlet.
  - \*\* If cardholders fail to complete the payment as specified, Visa reserves the right to cancel the booking, and cardholders will need to make a new booking on a first-come, first-served basis.
- The booking confirmation is subject to verification based on the conditions set by card-issuing banks and availability.
- In case supporting documents are requested for verification, cardholders are required to submit those documents within three days; otherwise, Visa reserves the right to cancel the booking, and cardholders will have to make a new booking on a first-come, first-served basis.
- Privileges can be used only once per card number throughout the promotion period (from all participating merchants).
- The afternoon tea set at a special price of 500 Baht is limited to 500 persons per month, on a first-come, first-served basis.
- Cancellations or booking changes must be made at least one day prior to the service date at Tel. 02-9063026. In case of no show on the booking date, it is deemed that the privilege has been redeemed.
- Please present the "Booking Code" along with your Visa Signature card and national ID card on arrival to get the privilege at the merchant outlet.
- This privilege is available for cardholders using the services by themselves at the designated locations only.
- Cardholders may have accompanying guests. Any expenses for the use of facilities and services beyond the privilege set are chargeable at published rates.
- For more information or booking confirmation (in case cardholders do not receive an email response), please call 02-9063026 on Monday-Friday from 9:00 a.m. to 5:00 p.m. or email vthgservices@vathanagul.com.
- The details contained in promotional materials are subject to change. Please carefully check before booking or use of service.
- Visa International (Thailand) reserves the right to cancel, amend, or add details to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating merchants. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating merchants.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein. Visa International (Thailand) shall not accept any complaints filed afterwards.

## 50% off Thai Massage Packages

Redemption Period: Until December 31, 2025

#### **Participating Merchants**

Oasis Spa	Sukhumvit 31 Thonglor 20 Pattaya (1 branch) Chiang Mai (2 branches) Phuket (3 branches)	60-minute aromatherapy oil massage	Full price: 1,590 Baht/person
Let's Relax	Bangkok (33 branches) Chiang Mai (3 branches) Hua Hin (2 branches) Krabi (3 branches) Pattaya (6 branches) Phuket (9 branches) Trang (1 branch)	90-minute Thai massage	Full price: 1,000 Baht/person
Health Land	Bangkok (8 branches) Chiang Mai (1 branch) Pattaya (2 branches)	120-minute Thai massage	Full price: $650$ Baht/person
Kliniq Spa	CentralWorld Siam Square One	60-minute Thai massage	Full price: 750 Baht/person

- Privileges are valid from January 1 December 31, 2025.
- Privileges are available for holders of Visa Signature cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Signature primary cardholders only.
- A minimum of 50,000 Baht accumulated spending with a Visa Signature card is required (payment on the same card number) at the date of privilege booking. The eligible spending transactions can be combined 60 days prior to the date of booking.
- Bookings can be made via www.vthgservice.com only.
- Bookings are required at least seven days in advance (excluding public holidays).
- Cardholders will get a confirmation email and payment details within three business days after the booking is made. Cardholders must make a payment within three days after receiving the confirmation email and will get a "Booking Code" for privilege redemption at the merchant outlet.
  - \*\* If cardholders fail to complete the payment as specified, Visa reserves the right to cancel the booking, and cardholders will need to make a new booking on a first-come, first-served basis.
- The booking confirmation is subject to verification based on the conditions set by card-issuing banks and availability.
- In case supporting documents are requested for verification, cardholders are required to submit those documents within three days; otherwise, Visa reserves the right to cancel the booking, and cardholders will have to make a new booking on a first-come, first-served basis.
- Privileges can be used only once per card number throughout the promotion period (from all participating spas).

- Privileges are limited to the first 50 persons per month, on a first-come, first-served basis.
- Cancellations or booking changes must be made at least one day before the intended day at Tel. 02-9063026. In case of no show, one-time redemption is applied.
- Please present your Visa Signature card and national ID card on arrival to get the privilege at the merchant outlet.
- This privilege is available for cardholders using the services by themselves at the designated locations only.
- Cardholders may have accompanying guests. Any expenses for the use of facilities and services beyond the privilege set are chargeable at published rates.
- A smart casual dress code is required. No singlet, shorts, fitness attire, room slippers, sandals or flip-flops.
- For more information or booking confirmation (in case cardholders do not receive an email response), please call 02-9063026 on Monday-Friday from 9:00 a.m. to 5:00 p.m. or email vthgservices@vathanagul.com.
- The details contained in promotional materials are subject to change. Please carefully check before booking or use of service.
- Visa International (Thailand) reserves the right to cancel, amend, or add details to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating merchants. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating merchants.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein. Visa International (Thailand) shall not accept any complaints filed afterwards.

# 50% Discount for Health & Beauty Programs from BDMS Wellness Clinic

Redemption Period: Until December 31, 2025

Programs	Prices
BWC Royal Bright (Face & Neck) Vitamin and nutrient infusion into skin without needles (Meso-No Needles)	Full price: $2,\!200$ Baht/time
Dexa Scan Body composition analysis to assess bone density, fat mass, and muscle mass using a DEXA machine	Full price: 3,500 Baht/time

# e-Voucher worth 800 Baht to use as a discount for purchasing any packages or programs available on HDmall.co.th

#### **About HDmall**

HDmall is the first platform in Southeast Asia that provides a wide range of health, dental, beauty, and surgical services. It offers more than 20,000 packages from over 2,000 clinics and hospitals across Thailand, including Phyathai Hospital, Paolo Hospital, Vimut Hospital, Pruksa Clinic, and Romrawin Clinic.

#### Terms and Conditions for Use of Services:

- Privileges are valid from January 1 December 31, 2025.
- Privileges are available for holders of Visa Signature cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Signature primary cardholders only.
- A minimum of 50,000 Baht accumulated spending with a Visa Signature card is required (payment on the same card number) at the date of privilege booking. The eligible spending transactions can be combined 60 days prior to the date of booking.
- Privileges can be used only once per card number, either "50% discount BDMS Wellness" or "e-Voucher HDmall worth 800 Baht", throughout the promotion period.
- Bookings can be made via www.vthgservice.com only.
- Bookings are required at least seven days in advance (excluding public holidays).
- The booking confirmation is subject to verification based on the conditions set by card-issuing banks and availability.
- In case supporting documents are requested for verification, cardholders are required to submit those documents within three days; otherwise, Visa reserves the right to cancel the booking, and cardholders will have to make a new booking on a first-come, first-served basis.
- Privileges can be used only once per card number throughout the promotion period.
- Privileges are limited to the first 100 persons per month, on a first-come, first-served basis.

#### Terms and Conditions for 50% Discount - BDMS Wellness

- Cardholders will get a confirmation email for the privilege booking and payment details within three business days after the booking is made. Cardholders must make a payment accordingly.
- If cardholders fail to complete the payment as specified, Visa reserves the right to cancel the booking, and cardholders will need to make a new booking on a first-come, first-served basis.
- Cancellations or booking changes must be made at least one day before the intended date at Tel. 02-9063026. In case of no show, one-time redemption is applied.
- Please present your Visa Signature card and national ID card on arrival to get the privilege at the merchant outlet.
- This privilege is available for cardholders using the services by themselves at the designated locations only.

#### Terms and Conditions for HDmall e-Voucher worth 800 Baht

- Cardholders will get a confirmation email and "e-Voucher Code" within three business days after the booking is made.
- The "e-Voucher Code" is valid until December 31, 2025, and belongs to cardholders. Visa shall not be responsible for lost codes and will not be able to re-issue the code.
- Cardholders can use e-Voucher code as a discount for purchasing packages/services available on Hdmall.co.th and pay the difference according to the service provider's conditions.
- For more information or booking confirmation (in case cardholders do not receive an email response), please call 02-9063026 on Monday-Friday from 9:00 a.m. to 5:00 p.m. or email vthgservices@vathanagul.com.
- The details contained in promotional materials are subject to change. Please carefully check before booking or use of service.
- Visa International (Thailand) reserves the right to cancel, amend, or add details to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating merchants. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating merchants.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein. Visa International (Thailand) shall not accept any complaints filed afterwards.

# 50% off for Premium Seat Movie Tickets (per couple)

Redemption Period: Until December 31, 2025

#### Participating Theaters

Major Cineplex	SF Cinema
<ul> <li>VIP Seat</li> <li>Paragon Blu Ribbon</li> <li>Icon Cineconic</li> <li>Quartier CineArt</li> <li>Eastville Cineplex</li> <li>Mega Cineplex</li> <li>Westgate Cineple</li> <li>Rangsit Cineplex</li> <li>Future Rangsit</li> <li>Esplanade Ratchadapisek</li> <li>Esplanade Ngamwongwan-Khae Rai</li> <li>Paradise Cineplex</li> <li>Bangna Cineplex</li> <li>Central Rama 3</li> <li>Central Pinklao</li> <li>Promenade Cineplex</li> <li>Central Festival Chiangmai</li> <li>Korat Cineplex</li> <li>Bluport Cineplex</li> <li>Hatyai Cineplex</li> <li>Phang Nga Cineplex</li> <li>Central Ubon Ratchathani</li> </ul>	<ul> <li>The Bed</li> <li>SF World Cinema, CentralWorld</li> <li>SFX Cinema, Central Ladprao</li> <li>First Class</li> <li>Emprive Cineclub, Emporium</li> <li>SFW World Cinema, CentralWorld</li> <li>SFX Central Rama 9</li> <li>SFX Central Ladprao</li> <li>SFX The Crystal Ekamai-Ramindra</li> <li>SFX Central Festival Phuket</li> <li>SFX Central Festival Pattaya</li> <li>SFX Terminal 21 Pattaya</li> <li>SFX Maya Chiangmai</li> </ul>

- Privileges are valid from January 1 December 31, 2025.
- Privileges are available for holders of Visa Signature cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Signature primary cardholders only.
- A minimum of 50,000 Baht accumulated spending with a Visa Signature card is required (payment on the same card number) at the date of privilege booking. The eligible spending transactions can be combined 60 days prior to the date of booking.
- Bookings can be made via www.vthgservice.com only.
- Bookings are required at least seven days in advance (excluding public holidays).
- Cardholders will get a confirmation email and "Discount Code" within three business days after the booking is made, subject to verification based on the conditions set by card-issuing banks.
- In case supporting documents are requested for verification, cardholders are required to submit those documents within three days; otherwise, Visa reserves the right to cancel the booking, and cardholders will have to make a new booking on a first-come, first-served basis.
- "Discount Code" (50% discount) is valid for a couple (2 persons). Tickets are sold per couple and are not available for purchase per seat.
- Cardholders must present the "Discount Code" at theater ticket counters to get the privilege, and ticket purchase must be made with a Visa Signature card only.
- Privileges can be used only once per card number throughout the promotion period (from all participating merchants in the Entertainment and Streaming Platform privilege category).
- Privileges are limited to the first 30 persons per month, on a first-come, first-served basis.
- The "Discount Code" is valid until December 31, 2025, and belongs to cardholders. Visa shall not be responsible for lost codes and will not be able to re-issue the code.
- For more information or booking confirmation (in case cardholders do not receive an email response), please call 02-9063026 on Monday-Friday from 9:00 a.m. to 5:00 p.m. or email vthgservices@vathanagul.com.
- The details contained in promotional materials are subject to change. Please carefully check before booking or use of service.
- Visa International (Thailand) reserves the right to cancel, amend, or add details to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating merchants. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating merchants.
- By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein.

# Complimentary Viu Premium 6-month Package or Netflix Gift Card worth 500 Baht

Redemption Period: Until December 31, 2025

- Privileges are valid from January 1 December 31, 2025.
- Privileges are available for holders of Visa Signature cards issued by banks in Thailand only (except business credit cards and corporate credit cards of all types).
- Privileges are valid for Visa Signature primary cardholders only.
- A minimum of 50,000 Baht accumulated spending with a Visa Signature card is required (payment on the same card number) at the date of privilege booking. The eligible spending transactions can be combined 60 days prior to the date of booking.
- Cardholders can select either Viu or Netflix Streaming Platform privilege.
- "Viu Voucher Code" worth 714 Baht can be used for a 6-month Premium Package subscription.
- "Netflix Gift Card" worth 500 Baht can be used for payment of Netflix subscription or credit added to a Netflix account.
- Bookings can be made via www.vthgservice.com only.
- Bookings are required at least seven days in advance (excluding public holidays).
- Cardholders will get a confirmation email and "Voucher Code" within three business days after the booking is made, subject to verification based on the conditions set by card-issuing banks.
- In case supporting documents are requested for verification, cardholders are required to submit those documents within three days; otherwise, Visa reserves the right to cancel the booking, and cardholders will have to make a new booking on a first-come, first-served basis.
- Privileges can be used only once per card number throughout the promotion period (from all participating merchants in the Streaming Platform and Entertainment privilege category).
- Privileges are limited to the first 100 persons per month, on a first-come, first-served basis.
- The "Voucher Code" is valid according to the designated date, and belongs to cardholders. Visa shall not be responsible for lost codes and will not be able to re-issue the code.
- For more information or booking confirmation (in case cardholders do not receive an email response), please call 02-9063026 on Monday-Friday from 9:00 a.m. to 5:00 p.m. or email vthgservices@vathanagul.com.
- The details contained in promotional materials are subject to change. Please carefully check before booking or use of service.
- Visa International (Thailand) reserves the right to cancel, amend, or add details to the terms and conditions without prior notice.
- Visa International (Thailand) shall not be liable or responsible for services provided by the participating merchants. In case of queries or complaints regarding the services, eligible cardholders shall directly contact the relevant participating merchants.

By booking or using the privilege, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein. Visa International (Thailand) shall not accept any complaints filed afterwards.

### Free International Travel Insurance from AXA for up to 10 days

Redemption Period: Until December 31, 2025

- Personal Accident Coverage: Up to 2,000,000 Baht
- Medical Expenses: Up to 2,000,000 Baht
- Eligible for Schengen Visa applications (for Visa Platinum card and higher level)
- 24/7 Global Travel Assistance Service
- Cardholders must spend a minimum of 20,000 Baht abroad using a Visa Signature card to be eligible for the subsequent redemption.

# Terms and Conditions for Use of Services: (Terms and Conditions for Free Travel Insurance)

- Cardholders are entitled to free international travel insurance from AXA Insurance Public Company Limited ("the Company") for up to 10 days per trip.
- The Company reserves the right to provide travel insurance only to Thai nationals or foreign nationals with legal residency in Thailand, aged 1-74 years.
- This insurance policy does not cover individuals traveling to, transiting through, or traveling within the following countries: North Korea, Cuba, Belarus, Afghanistan, Crimea (including Sevastopol), Syria, Nepal (specifically areas at an altitude of 1,500 meters or higher above sea level), Venezuela, Russia, Myanmar, Iran, Ukraine (specifically the regions of Donetsk, Luhansk, Kherson, and Zaporizhzhia), and countries sanctioned by the United Nations, or subject to trade, economic, legal, or regulatory sanctions by the European Union, the United Kingdom, or the United States.
- The Company reserves the right to provide travel insurance for a maximum of two trips per year, limited to one trip per month. Cardholders must provide their Visa card number, national ID number, and itinerary. If Cardholders hold more than one Visa card, they can choose only one privilege.
- To maintain eligibility for travel insurance on subsequent trips, for the first trip, Cardholders must accumulate overseas spending on their Visa card (specified when claiming the benefit) during the travel period, defined as the date of departure from Thailand to the date of return to Thailand. The minimum spending requirement is 10,000 Baht for Visa Classic and Visa Gold cards, and 20,000 Baht for Visa Platinum, Visa Signature, and Visa Infinite cards (conditions as determined by the credit card /KBank).
- The Company reserves the right to refuse claims if the name on the Visa card does not match the national ID card or passport.
- The Company reserves the right to cancel the insurance policy or amend the policy details at its sole discretion.
- Insured Cardholders must begin and end their journey in Thailand only.
- Cardholders must register for this privilege at least one day in advance and no more than 180 days before their departure. The Company will not cover any damages that are foreseeable or known at the time of insurance application.

- The Company gives priority to information security management in compliance with the Personal Data Protection Act and other related regulations. Cardholders can read and review the Company's privacy policy at https://www.axa.co.th/th/legal-and-privacy-statement.
- Please review the coverage details of the Smart Traveler Plus insurance policy.
- Insurance underwriting conditions and coverage details are as determined by the Company. Cardholders should understand the coverage details and conditions before deciding to purchase insurance.
- The Company reserves the right to amend these terms and conditions without prior notice to Cardholders.

# Purchase Protection

#### Purchase Protection for Visa Signature Cardholders

Redemption Period: Until December 31, 2025

- Maximum coverage: 150,000 Baht per item
- Coverage Period: Up to 30 consecutive days from the date of receipt of the purchased item
- 24/7 Worldwide Coverage

#### Notes:

- For damages caused by accidents and theft, the insured is responsible for the first 50% of the claim amount, with a minimum of 900 Baht per claim per item.
- In case of electronic devices and valuables (such as watches, jewelry, etc.), the coverage will vary.
- This privilege is subject to the number of insurance policies available in the program.

# Terms and Conditions for Use of Services: (Terms and Conditions for Free Travel Insurance and Purchase Protection)

- Cardholders are entitled to international travel insurance from AXA Insurance Public Company Limited ("the Company") for up to 10 days per trip. Visa Signature and Visa Infinite cardholders will also receive purchase protection upon their registration for the travel insurance privilege.
- The Company reserves the right to provide travel insurance only to Thai nationals or foreign nationals with legal residency in Thailand, aged 1-74 years.
- This insurance policy does not cover individuals traveling to, transiting through, or traveling within the following countries: North Korea, Cuba, Belarus, Afghanistan, Crimea (including Sevastopol), Syria, Nepal (specifically areas at an altitude of 1,500 meters or higher above sea level), Venezuela, Russia, Myanmar, Iran, Ukraine (specifically the regions of Donetsk, Luhansk, Kherson, and Zaporizhzhia), and countries sanctioned by the United Nations, or subject to trade, economic, legal, or regulatory sanctions by the European Union, the United Kingdom, or the United States.
- The Company reserves the right to provide travel insurance for a maximum of two trips per year, limited to one trip per month. Cardholders must provide their Visa card number, national ID number, and itinerary. If Cardholders hold more than one Visa card, they can choose only one privilege.
- To maintain eligibility for travel insurance on subsequent trips, during the first trip, Cardholders must accumulate overseas spending on their Visa card (specified when

claiming the benefit) during the travel period, defined as the date of departure from Thailand to the date of return to Thailand. The minimum spending requirement is 20,000 Baht for Visa Signature card (conditions as determined by the credit card/KBank).

- The Company reserves the right to refuse claims if the name on the Visa card does not match the national ID card or passport.
- The Company reserves the right to cancel the insurance policy or amend the policy details at its sole discretion.
- Insured Cardholders must begin and end their journey in Thailand only.
- Cardholders must register for this privilege at least one day in advance and no more than 180 days before their departure. The Company will not cover any damages that are foreseeable or known at the time of insurance application.
- The Company gives priority to information security management in compliance with the Personal Data Protection Act and other related regulations. Cardholders can read and review the Company's privacy policy at https://www.axa.co.th/th/legal-and-privacy-statement.
- Please review the coverage details of the Smart Traveler Plus and Purchase Protection insurance policies.
- Insurance underwriting conditions and coverage details are as determined by the Company. Cardholders should understand the coverage details and conditions before deciding to purchase insurance.
- The Company reserves the right to amend these terms and conditions without prior notice to Cardholders.

# Shop with greater confidence using your Visa card. Exclusive privileges for Visa Signature cardholders.

e-Commerce Purchase Protection enhances protection and peace of mind with every online purchase.

Enjoy coverage of up to the maximum limit on all your online shopping transactions.

Redemption Period: Until September 30, 2025

200 USD (for Visa Signature cards) coverage per claim per year

#### Coverage for the following cases:

- Non-receipt of goods within 30 days after the scheduled delivery date
- Incorrect or incomplete delivery of goods
- Damaged or defective goods
- Extended warranty
- An additional one-year warranty for goods with a manufacturer's warranty of at least one year, covering 500 USD for repair or replacement (for Visa Signature cards)

- Privileges are for online purchases with Visa Signature cards issued by banks in Thailand, with no registration required.
- Benefits are provided by AIG, in partnership with Visa.

- For detailed terms and conditions or to file a claim, please visit www.aig.com/visa/apac or contact AIG representatives via email at APAC.visa@aig.com or by phone at +662-6491351.
- This information is published by AIG and its local representatives, who are the underwriters of the program. Visa and the card-issuing banks do not verify or guarantee the accuracy or completeness of this information.

## IHG Hotels & Resorts

Get a 20% discount on stays at IHG hotels across the Asia Pacific region when paying with a Visa card at hotels in Singapore, Thailand, Vietnam, Korea, Indonesia, Malaysia, Philippines, Maldives, Laos, Japan, Micronesia, Australia, New Zealand, and the South Pacific Islands, including:

- Luxury & Lifestyle: Six Senses Hotels Resorts Spas, Regent Hotels & Resorts, InterContinental Hotels & Resorts, Vignette Collection, Kimpton Hotels & Restaurants, Hotel Indigo
- Premium: voco Hotels, HUALUXE Hotels & Resorts, Crowne Plaza Hotels & Resorts, EVEN Hotels
- Essentials: Holiday Inn Hotels & Resorts, Holiday Inn Express, Garner Hotels, avid Hotels
- Suites: Atwell Suites, Staybridge Suites, Holiday Inn Club Vacations, Candlewood Suites
- Exclusive Partners: Iberostar Beachfront Resorts

#### Redemption Period:

Booking Period: Until December 31, 2025

**Stay Period:** Until January 5, 2026 (Terms and Conditions apply.)

- A 20% discount off the Best Flexible Rate (BFR) is offered exclusively for Visa cardholders for stays at IHG hotels in Singapore, Thailand, Vietnam, Korea, Indonesia, Malaysia, Philippines, Maldives, Laos, Japan, Micronesia, Australia, New Zealand, and the South Pacific Islands.
- Bookings must be made more than 120 hours in advance.
- Bookings must be made via www.ihg.com/visaoffer and paid with a Visa card only.
- Changes or cancellations to BFR bookings must be made at least 72 hours prior to check-in. For more information, please visit https://www.ihg.com/content/gb/en/customer-care/travel-advisory.
- Additional terms and conditions are available at https://www.ihg.com/content/gb/en/deals/partner-offers/visaoffer.

Exclusive privileges are determined by KBank. In cases where the terms and conditions of exclusive privileges are cancelled, revised or altered, and/or in cases where exclusive privileges under those terms and conditions are cancelled, revised or altered, for whatever reason, KBank shall give prior notice via our website.

Valid only for holders of KBank THE WISDOM Card (primary) having maintained a six-month average of deposits/investments with KBank and/or paid life insurance premiums in accordance with the calculation method determined by KBank, and at the amount as specified in the conditions of each exclusive privilege offered. Cardholders must maintain the balance as of the date of requesting the privileges until the date of redeeming the privileges.

Use when necessary and pay back full amount on time to avoid 16% interest rate

For more information, call
THE WISDOM Contact Center, 02-8888899,
24 hours a day.



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