

am/are a surety (credit decisioning). I/We authorize you and your affiliates to contact these sources for information at any time, to use any information about me/us, including information from this application and from information received from credit information companies or other reference agencies for credit decisioning, marketing and administrative purposes and to share such information with each other. Information supplied in this application and information about my/our account may be disclosed confidentially to (i) other companies in the American Express group or its licensees worldwide including any party whose name or logo appears on the Card issued to me/us; (ii) reputable third parties employed by any of the American Express group to provide it with administrative services in connection with the operation of customer accounts and marketing of account services and (iii) your suppliers and to organizations who accept the Card in payment of goods and/or services purchased by me/us, in order to administer and service my/our account, process and collect charges on it and manage the benefits or insurance programs in which I/we am/are enrolled. In so far as applicable and permitted by law, I/we shall not withdraw any authorization given above regardless of whether my/our card application is approved or not.

Mandatory Documents Requirement

Please certify true copies on every document submitted and the signature must be the same as signed on the application form. Documents submitted will not be returned. American Express reserves the right of final approval for Cardmembership.

- **For Company Employee/Government Officer/State Enterprise Officer :**
 - 1) A copy of ID Card for Basic and Supplementary Card Applicants or a copy of valid Passport with Visa and Work Permit for foreign applicant working in Thailand
 - 2) A copy of the House Registration Certificate*
 - 3) Your latest payroll slip or employment letter
 - 4) Your last three (3) months of bank statements (salary account)
- **For Self-employed/Business Owner :**
 - 1) A copy of ID Card for Basic and Supplementary Card Applicants or a copy of valid Passport with Visa and Work Permit for foreign applicant working in Thailand
 - 2) A copy of the House Registration Certificate*
 - 3) Business Registration Certificate at least 1 year of Business Operation and issued no later than 6 months from the date of application
 - 4) Shareholder list issued not more than six (6) months ago
 - 5) Your last six (6) months of personal and company bank statements (main business account)

* A copy of the House Registration Certificate is required in case of Government/State Enterprise Officer Card provided or the address on the ID Card is not the same as the address on the House Registration Certificate.

Please complete and sign the consent letter below. Failure to sign will result in American Express being unable to process your application.


Consent Letter to Disclose Information (must be completed by the Basic Card Applicant)

Made at Date

Basic Card Applicant's Full Name Date of Birth

ID Card/Passport Number (for non Thai Nationals)

I hereby agree and consent to the National Credit Bureau Co., Ltd. (the Company) to disclose or to provide my information to American Express (Thai) Co.,Ltd. which is member or service recipient of the company for the purposes of credit analysis, issuance of credit card according to my application for credit/credit card which was given to the Company as mentioned above, including to the purposes of credit review, credit agreement extension/credit card renewal, risk management and prevention pursuant to the Bank of Thailand's stipulations. I further agree that any duplication and any copy, photocopy, electronic data, or facsimile which have been made as a copy from this original consent letter by means of photocopying, image scanning, or recording in whatever forms shall be deemed as evidence of my consent with the same effect as its original.

 _____ Grantor Signature (Basic Card Applicant) (_____) Please print or use capital letters	For American Express use only: _____ Witness (American Express Staff) (_____) Please print or use capital letters
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Remark: Information which the company discloses to member or service recipient is one of the constituent for credit analysis of financial institutions but disclosure of such information is the right of information owner whether he/she will give it or not.

Details of Interest Rate, Penalty Charges, Fees, and Other Service Charges

1. Interest Rate, Penalty Charges, Fees, and Other Service Charges

Interest Rate	15% per annum
Credit Usage Fee	5% per annum
Late Payment Fee	N/A
Start Date of Interest and Credit Usage Fee or Late Payment Fee ⁽¹⁾	Posting date/Transaction Date

2. Minimum Repayment 10% of total balance on monthly statement of account or 500 Baht whichever is greater

3. Cash Withdrawal Fee ^{(2) (3)} 3% of amount withdrawn

4. Grace Payment Period ⁽⁴⁾ Up to 55 days after statement cut off date

5. Card Fees by Type ⁽³⁾

Card Type	Joining Fee (one time)		Annual Fee (Baht per annum)	
	Basic	Supplementary	Basic	Supplementary
THAI American Express Platinum Credit Card	N/A	N/A	4,000	2,000

6. Payment Fee (VAT inclusive)

Direct Debit	Free of charge
Payment by Cheque or Money Order	Free of charge
Over the Counter at American Express	Free of charge
Over the Counter and Electronic Payment Channels (ATM, Internet, Phone Banking) at the Participating Commercial Banks	

Participating Commercial Bank	Bangkok and Greater Bangkok area ⁽⁵⁾ / Upcountry area (Baht per transaction)			
	Counter	ATM	Internet	Phone
Bangkok Bank	15 / 30	15 / 30	15 / 30	15 / 30
Kasikorn Bank	15 / 50	15 / 25	15 / 25	15 / 25
Siam Commercial Bank	15 / 35	15 / 35	15 / 35	15 / 35
Bank of Ayudhya	15 / 30	10 / 20	10 / 20	10 / 20
United Overseas Bank	10 / 20	10 / 20	10 / 10	15 / 15

7. Card Replacement Fee Free of charge

8. Request Fee for Statement ⁽³⁾ 50 Baht / Set

9. Request Fee for Record of Charge ⁽³⁾
 Domestic Charge 50 Baht / Transaction
 Overseas Charge 200 Baht / Transaction

10. ATM PIN Replacement Fee Free of charge

11. Disputed Charge Fee Free of charge

12. Returned Cheque Fee ⁽³⁾ 200 Baht / Each returned cheque

13. Credit / Collection Administration Fee N/A

14. Fees related to payment to governmental agency N/A

15. Currency Conversion Risk Factor ⁽⁶⁾ 2.5%

⁽¹⁾ For Purchases of Goods and Services, the start date will be from the Posting Date. For Cash Advance, the start date will be from the Transaction Date.

⁽²⁾ For ATM withdrawals there may be an additional ATM fee charged by local and overseas ATM Operators.

⁽³⁾ All fees are subject to VAT.

⁽⁴⁾ This 55 days repayment period consists of the 30 days Statement Period, plus an additional 25 days Please refer to your statement of Account for the payment due date.

⁽⁵⁾ Greater Bangkok area = Samutprakarn, Nonthaburi and Patumthani.

⁽⁶⁾ Spending in foreign currency, if you make a charge in a currency other than Thai Baht, that charge will be converted into Thai Baht. The conversion will take place on the date the charge is processed by overseas American Express, which may not be the same date on which you made your charge as it depends on when the charge was submitted to American Express. If the charge is not in US Dollars, the conversion will be made through US Dollars, by converting the charge amount into US Dollars and then by converting the US Dollars amount into Thai Baht. If the charge is in US Dollars, it will be converted directly into Thai Baht. If you make a cash withdrawal in a currency other than U.S. Dollars, that cash withdrawal will be converted into U.S. Dollars then converted U.S. Dollars into Thai Baht. The conversion will take place on the date the cash withdrawal is processed by overseas American Express, which may not be the same date on which you made your cash withdrawal as it depends on when the cash withdrawal was submitted to American Express.

You understand and agree that the overseas American Express treasury system will use a conversion rate based on interbank rates that it selects from customary industry sources on the business day prior to the processing date, increased by a Currency Conversion Risk Factor of 2.5% assessment on such charges. If charges are converted by the third parties prior to being submitted to American Express, any conversions made by those third parties will be at rates selected by them.

To check the preliminary exchange rates for reference, please visit www.americanexpress.com/thailand or contact Customer Service Department.



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www.americanexpress.com/thailand