


(1.) General Information	
Product Seller / Owner	TMBThanachart Bank Public Company Limited
Product Name	ttb all free debit card
Product Type	Debit Card 
Date	14 January 2022
Debit Card Transaction Limit (Baht) Remark: Customer may increase/decrease the amount but not exceeding the limit set by the Bank	<ol style="list-style-type: none"> 1) <u>Maximum cash withdrawal up to 200,000 Baht/card/day</u> 2) <u>Maximum cash withdrawal via EDC at Bank's agent up to 20,000 Baht/account/day</u> 3) <u>Maximum limit for third-party and interbank funds transfer (ORFT) via ATM up to 500,000 Baht/card/day</u> 4) <u>Global Online Spending</u> <ul style="list-style-type: none"> • <u>Up to 500,000 Baht/card/day for non-personalized debit card</u> • <u>Up to 2,000,000 Baht/card/day for personalized debit card</u> 5) <u>Customers can set transaction amount and card usage via ATM and ttb touch application as follows:</u> <ul style="list-style-type: none"> • <u>Adjust cash withdrawal limit via ATM/CDM</u> • <u>Adjust purchase limit on the debit card</u> • <u>Activate/deactivate card for overseas use</u> • Activate/deactivate PayWave feature • Activate/deactivate online purchase • <u>Temporary card activation/deactivation</u> • <u>Freeze ttb all free debit card via ttb touch application</u>
(2.) Conditions	
Key Conditions	<ol style="list-style-type: none"> 1) <u>ttb all free account is required to link with ttb all free debit card.</u> 2) <u>Card is valid for 5 years.</u> 3) <u>Card application is limited at not exceeding 1 card per account (1 card can be linked with 1 account).</u> 4) <u>For lost or blocked card, new card issuance is allowed at not exceeding 5 cards per account in 1 calendar year.</u>

<u>Deposit/Withdrawal/Transfer Conditions Benefits and Other Conditions*</u>	<ol style="list-style-type: none"> Maximum cash withdrawal is limited at 20,000 Baht/time and not exceeding 200,000 Baht/card/day. <u>Cash withdrawal and balance inquiry via every ATM that displays ATM Pool signage are free of charge and without limited times.</u> <u>Maximum cash withdrawal via EDC is limited at 20,000 Baht/account/day without limited times. The Bank does not charge withdrawal fee, except where cash withdrawal agent may collect such fee according to the rates determined by the agent.</u> <u>Maximum balance inquiry up to 4 times/day.</u> <u>Maximum inter-account transfer up to 500,000 Baht/card/day (all types of transactions combined).</u> <u>Via ttb ATM</u> <ul style="list-style-type: none"> Third-party transfer between ttb accounts Transfer between ttb accounts via PromptPay. Payment for goods / services <u>Via ttb ATM or ATM of the recipient's bank</u> <ul style="list-style-type: none"> <u>Interbank funds transfer (ORFT) up to 50,000 Baht/card/time</u> <u>Goods purchase via EDC / VISA PayWave / Online (Verified by VISA/Local Switching Secure) at the service counter displaying VISA signage both locally and abroad up to 500,000 Baht/card/day for non-personalized card and up to 2,000,000 Baht/card/day for personalized card applicable only to VISA Paywave at not exceeding 1,500 Baht/transaction.</u> <u>Online purchase protection for goods with transaction value of 1,000 Baht up per incident, to be refunded based on the actual product value up to 5,000 Baht per time, totaling a maximum amount of 10,000 Baht per year.</u>
(3.) Fees / Service Charge	
<u>Entry Fee/ New Card Issuance Fee (Baht/time)</u>	<u>200 Baht/time</u> The Bank will debit full amount from the account in the month following the card issuance month. Fee rates may change over time, the details of which can be viewed by accessing https://www.ttbbank.com . <u>Remark:</u> <u>New card issuance fee will be waived in the following cases:</u> <ol style="list-style-type: none"> <u>ttb reserve customers.</u> <u>ttb payroll customers who meet the Bank's conditions.</u> <u>Military customers.</u>
<u>Card Replacement Fee in case of Loss, Damage and Expiry (Baht/time)</u>	<u>Without fee</u> New card issuance to replace lost/damaged or blocked card is allowed at not exceeding 5 cards per account in 1 calendar year.

<u>Annual Fee (Baht/year)</u>	<p>250 Baht/card/year: The Bank will debit full amount from the account in the anniversary month of card issuance or according to the number of months starting from the card issuance month up to the month the card is cancelled. Fee rates may be changed, the details of which can be viewed by accessing https://www.ttbbank.com.</p> <p>Remarks:</p> <p><u>Annual fee will be waived in the following cases:</u></p> <ol style="list-style-type: none"> 1.1 ttb reserve customers. 1.2 ttb payroll customers who meet the Bank's condition. 1.3 When the total spending via ttb all free debit card or ttb all free digital debit card or PayWave exceeds 20,000 Baht in one calendar year. 1.4 When the total subscription of any SSF or RMF via ttb exceeds 100,000 Baht in one calendar year. 1.5 For ttb credit cardholder whose total spending via ttb credit card reaches 100,000 Baht in one calendar year. <p><u>Customer who owns more than 1 ttb all free debit card can continue to using the cards until they are cancelled, lost or expired.</u></p>
<u>New Password Fee (Baht/time)</u>	<p><u>Service is not provided.</u> If the password is forgotten, new card must be issued only.</p>
<u>Service Fee on Foreign Currency Spending</u>	<ol style="list-style-type: none"> 1) <u>Cash withdrawal at overseas ATM is subject to 75 Baht fee per transaction,</u> not including the transaction fee collected by the foreign Bank who owns such ATM. 2) Exchange rate from cash withdrawal and payment of goods and services will be collected in Baht currency based on VISA global exchange rates including 2.5% currency conversion fee marked-up from the transaction amount. In case the customer chooses to make payment in the local currency of such country, the currency conversion fee shall be waived (All Free Hot Rate). 3) <u>This card cannot be used for balance inquiry overseas.</u>
(4.) Advice/Warning	
<u>Cardholder's Responsibility upon Lost or Stolen Card</u>	<ul style="list-style-type: none"> • <u>Immediately inform the Bank to freeze the card via ttb contact center 1428 and every ttb branch, or freeze the card by yourself via ttb touch application.</u> • <u>The Bank shall be responsible for any damage arising after completing the notification process and hanging up the phone for 5 minutes, unless it can be proved that such damage occurs from the card owner's own act.</u>

Caution	<ul style="list-style-type: none"> Loss of card incurs risk of losing money in your account. Please block the card without delay.
(5.) Insurance Information	
Type of Insurance	Compensation for financial loss or damage as a consequence from using debit card for online purchase and making payment via Online Payment Gateway.
Name of Insurance Company	MSIG Insurance (Thailand) Public Company Limited Tel 0 2825 8888
<u>Coverage Amount / Conditions (essential parts only)</u>	<u>Online purchase protection for goods with transaction value of 1,000 Baht up per incident, to be refunded based on the actual goods value up to 5,000 Baht per time, totaling a maximum amount of 10,000 Baht per year without premium requirement.</u>
(6.) Contact/Complaint Channels	
<u>Product Owner's Contact / Complaint Channels</u>	<u>Questions on the product details or any complaint can be raised via www.ttbbank.com or at any ttb branch or via ttb contact center 1428.</u>

Information in this document is applicable until there are changes in the fee rates and product conditions in the future. Upon such event, the Bank shall give the customers prior notice via www.ttbbank.com or at every ttb branch.