(1.) General Information	
Product Seller / Owner	TMBThanachart Bank Public Company Limited
Product Name	ttb all free debit card
Product Type	Debit Card 
Date	3 August 2026
Debit Card Transaction Limit (Baht) Remark: Customer may increase/decrease the amount but not exceeding the limit set by the Bank	1) Maximum cash withdrawal up to 200,000 Baht/card/day 2) Maximum cash withdrawal via EDC at Bank's agent up to 20,000 Baht/account/day 3) Maximum limit for transfer between ttb accounts and interbank funds transfer (ORFT) via ATM up to 500,000 Baht/card/day 4) Global Online Spending • Up to 500,000 Baht/card/day for non-personalized debit card • Up to 2,000,000 Baht/card/day for personalized debit card 5) Customers can set transaction amount and card usage ttb touch app and ttb contact center 1428 as follows: • Adjust cash withdrawal limit via ttb touch app only • Adjust purchase limit on the debit card • Activate/deactivate card for overseas use • Activate/deactivate PayWave feature • Activate/deactivate online purchase • Temporary card activation/deactivation • Block ttb all free debit card *The Bank reserves the right to determine the maximum limit based on the status level (Customer Profiling) and for the safety of the Customer.
(2.) Conditions	
Key Conditions	1) ttb all free account is required to link with ttb all free debit card. 2) Card can be issued via ttb touch application and at any ttb branches. 3) Card is valid for 5 years. 4) Card application is limited at not exceeding 1 card per account. (1 card can be linked with 1 account). 5) For lost or blocked card, new card issuance is allowed at not exceeding 5 cards per account in 1 calendar year.
Deposit/Withdrawal/Transfer Conditions Benefits and Other Conditions*	1) Maximum cash withdrawal is limited at 20,000 Baht/time and not exceeding 200,000 Baht/card/day. 2) Cash withdrawal and balance inquiry via every ATM that displays ATM Pool signage are free of charge and without limited times. 3) 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. 4) Maximum balance inquiry up to 4 times/day. 5) Maximum inter-account transfer up to 500,000 Baht/card/day (all types of transactions combined). Via ttb ATM • Transfer between ttb accounts (Third-party) • Transfer between ttb accounts via Promptpay. • Payment for goods / services Via ttb ATM or ATM of the recipient's bank • Interbank funds transfer (ORFT) up to 50,000 Baht/card/time 6) 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 • For VISA PayWave, goods purchase is limited at not exceeding 3,000 Baht/time/transaction.
(3.) Fees / Service Charge	
Entry Fee/ New Card Issuance Fee (Baht/time)	200 Baht/time Fee will be charged in full amount immediately upon submitting application for card issuance via ttb touch application or at ttb branches. Fee rates may be subject to change over time, the details of which can be viewed by accessing https://www.ttbbank.com/th/rates/fees Remark: New card issuance fee will be waived in the following cases: 1. Private Banking and Wealth Banking customers. 2. ttb payroll customers who meet the Bank's conditions. 3. Military officials.
Card Replacement Fee in case of Loss or Damage (Baht/time)	100 Baht/time New card issuance to replace lost/damaged or blocked card is allowed at not exceeding 5 cards per account in 1 calendar year. Fee rates may be subject to change over time, the details of which can be viewed by accessing https://www.ttbbank.com/th/rates/fees Remarks: Replacement fee will be waived in the following cases: 1.1 Customers with Gold, Platinum and Diamond status. 1.2 Customers requesting replacement of expired cards within 12 months from the card expiry month.
Service Fees charged for New card issuance only at ttb branch (Baht/time)	100 Baht/time Fee will be charged in full amount immediately upon submitting application for card issuance via ttb branches. Fee rates may be subject to change over time, the details of which can be viewed by accessing https://www.ttbbank.com/th/rates/fees
Annual Fee (Baht/year)	250 Baht/card/year: The Bank will debit in 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 subject to changed, the details of which can be viewed by accessing https://www.ttbbank.com/th/rates/fees **Remarks:** Annual fee will be waived in the following cases: 1.3 Customers with Gold, Platinum, and Diamond status 1.4 ttb payroll customers who meet the Bank's condition. 1.5 Customers who have a minimum spending of 30,000 THB via ttb all free debit card or ttb all free digital debit card or all free debit card visa Olympic Paris 2024 per year, calculated from the card issuance month. Customer who owns more than 1 ttb all free debit card can continue to using the cards until they are cancelled, lost or expired. If the Bank cannot debit the full amount of annual fee from the customer's account, the Bank shall temporarily suspend the debit card until the outstanding annual fee is fully paid. If the customer fails to pay the outstanding annual fee within one year from the date of suspension, the Bank reserves the right to cancel the debit card without prior notice.
Card PIN Reset (Baht/time)	**Without fee.** Customers can set a new Card PIN via ttb touch application.
Service Fee on Foreign Currency Spending	1) **Cash withdrawal at overseas ATM is subject to 75 Baht fee per transaction**, 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) **This card cannot be used for balance inquiry overseas.**
(4.) Advice/Warning	
Cardholder's Responsibility upon Lost or Stolen Card	• **Immediately inform the Bank to block the card via ttb contact center 1428 and every ttb branch or block the card by yourself via ttb touch app.** • **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.**
Caution	• Loss of card incurs risk of losing money in your account. Please block the card without delay.
(5.) Contact/Complaint Channels	
Product Owner's Contact / Complaint Channels	**Enquiry for the product details or any complaint can be raised via www.ttbbank.com or at every ttb branch or ttb contact center 1428.**

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.