


(1.) General Information	
Product Seller / Owner	TMBThanachart Bank Public Company Limited
Product Name	<u>ttb lite debit card</u>
Product Type	Debit Card 
Date	25 January 2023
<u>Debit Card Transaction Limit (Baht)</u> <u>Remark: Customers may increase/decrease the amount but not exceeding the limit set by the Bank</u>	<ol style="list-style-type: none"> <li>1) <u>Maximum cash withdrawal up to 200,000 Baht/card/day.</u></li> <li>2) <u>Maximum cash withdrawal via EDC at the Bank's agent up to 20,000 Baht/account/day.</u></li> <li>3) <u>Maximum limit for third-party and interbank funds transfer (ORFT) via ATM up to 500,000 Baht/card/day.</u></li> <li>4) <u>Online spending with international merchants up to 100,000 Baht/card/day.</u></li> <li>5) <u>Customers can set transaction amount and card usage via ATM and ttb touch app as follows:</u> <ul style="list-style-type: none"> <li>• <u>Adjust cash withdrawal limit via ATM/CDM</u></li> <li>• <u>Adjust purchase limit on the debit card</u></li> <li>• <u>Activate/deactivate card for overseas use</u></li> <li>• <u>Activate/deactivate PayWave feature</u></li> <li>• <u>Activate/deactivate online purchase</u></li> <li>• <u>Temporary card activation/deactivation</u></li> <li>• <u>Freeze ttb lite debit card via ttb touch app</u></li> </ul> </li> </ol>
(2.) Key Conditions	
<u>Key Conditions</u>	<ol style="list-style-type: none"> <li>1) <u>Customers must have either ttb basic account, payroll account, normal savings account, puentarn account, current account to link with ttb lite debit card.</u></li> <li>2) <u>Card is valid for 5 years.</u></li> <li>3) <u>Card application is limited at not exceeding 4 cards per account (1 card can be linked with 1 account).</u></li> </ol>
<u>Deposit/Withdrawal/Transfer Conditions</u> <u>Benefits and Other Conditions*</u>	<ol style="list-style-type: none"> <li>1) <u>Maximum cash withdrawal is limited at 20,000 Baht/card/time.</u></li> <li>2) <u>Cash withdrawal and balance inquiry via every ttb ATM are free of charge and without limited times.</u></li> </ol>

	<p>3) <u>Cash withdrawal via any bank's ATM that displays ATM Pool signage is without limited times.</u></p> <p>4) <u>Maximum cash withdrawal via EDC is limited at 20,000 Baht/account/day without limited times. The Bank does will not charge withdrawal fee, except where cash withdrawal agent may collect such fee according to the rates determined by the agent.</u></p> <p>5) <u>Maximum balance inquiry up to 4 times/day.</u></p> <p>6) <u>Maximum inter - account transfer up to 500,000 Baht/card/day (all types of transactions combined).</u></p> <p><u>Via ttb ATM</u></p> <ul style="list-style-type: none"> <li>• Third-party transfer between ttb accounts</li> <li>• Transfer between ttb accounts via Promptpay</li> <li>• Payment for goods / services</li> </ul> <p><u>Via ttb ATM or ATM of the recipient's bank</u></p> <ul style="list-style-type: none"> <li>• <u>Interbank funds transfer (ORFT) up to 50,000 Baht/card/time</u></li> </ul> <p>7) <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 100,000 Baht/card/day. For purchase via VISA PayWave, maximum spending shall not exceed 1,500 Baht per transaction.</u></p>
<b>(3.) Fees / Service Charge</b>	
<u>Entry Fee</u>	<u>200 Baht/card.</u> Fee rates may change over time. Please see details at <a href="https://www.ttbbank.com/th/rates/fees">https://www.ttbbank.com/th/rates/fees</a>
<u>Annual Fee (Baht/year)</u>	<u>Without fee.</u> Fee rates may change over time. Please see details at <a href="https://www.ttbbank.com/th/rates/fees">https://www.ttbbank.com/th/rates/fees</a>
<u>New Card Issuance Fee (Baht/card)</u>	<u>200 Baht/card.</u> Fee rates may change over time. Please see details at <a href="https://www.ttbbank.com/th/rates/fees">https://www.ttbbank.com/th/rates/fees</a>
<u>New Password Fee (Baht/time)</u>	<u>Service is not provided.</u> If the password is forgotten, new card must be issued only.
<u>Service Fee on Foreign Currency Spending</u>	<p>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.</p> <p>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.</p> <p>3) <u>This card cannot be used for balance inquiry overseas.</u></p>
<b>Service Fees</b>	<p><u>Cash withdrawal at ttb ATM/CDM</u></p> <ul style="list-style-type: none"> <li>- Within the same province or clearing house: No fee</li> <li>- Cross province or cross clearing house: No fee</li> </ul> <p><u>Cash withdrawal at ATM/ADM/CDM of different banks (starting from first transaction)</u></p> <ul style="list-style-type: none"> <li>- Within the same province or clearing house: 10 Baht/transaction</li> </ul>

	<ul style="list-style-type: none"> <li>- Cross province or cross clearing house: 20 Baht/transaction</li> </ul> <u>Balance enquiry via</u> <ul style="list-style-type: none"> <li>- ttb ATM/CDM: No fee</li> <li>- ATM/ADM/CDM of different banks: 10 Baht/transaction (starting from first transaction)</li> </ul> <u>Funds transfer</u> <ul style="list-style-type: none"> <li>- Third party funds transfer within ttb at ATM/CDM: No fee</li> <li>- Interbank funds transfer at ATM/ADM/CDM:               <ul style="list-style-type: none"> <li>Between 1 – 10,000 Baht: 25 Baht/transaction</li> <li>Between 10,001 – 50,000 Baht: 35 Baht/transaction</li> </ul> </li> </ul>
<b>(4.) Advice/Warning</b>	
<u>Cardholder's Responsibility upon Lost or Stolen Card</u>	<ul style="list-style-type: none"> <li>• <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 app.</u></li> <li>• <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></li> </ul>
<b>Caution</b>	Loss of card incurs risk of losing money in your account. Please block the card without delay.
<b>(5.) Contact/Complaint Channels</b>	
<u>Product Owner's Contact / Complaint Channels</u>	<u>Enquiry for the product details or any complaint can be raised via <a href="http://www.ttbbank.com">www.ttbbank.com</a> or at every ttb branch or ttb contact center 1428.</u>

Information in this document is in force and effect until there are changes in the interest rates, fee rates and product conditions which may occur in future. Upon such event, the Bank shall give the customers prior notice via [www.ttbbank.com](http://www.ttbbank.com) or at every ttb branch.