THE WISDOM
The Symbol of Smart Success

PRIVILEGE BOOK 2019
The Symbol of Smart Success
Welcome to the superior privileges enjoyed by THE WISDOM customer of KBank. We are pleased to invite you, our valued customer, to enjoy the superb experience of THE WISDOM. The Symbol of Smart Success – successful people continually enhancing their lives. Numerous privileges, including travel and lifestyle services, are provided to meet your unique and valued needs.

With KBank, you can be confident with the wide range of options, including valuable financial services, available to you. Our greatest wish is to provide you, THE WISDOM customer, complete and total satisfaction.

THE WISDOM

For more information please contact:
THE WISDOM Contact Center 02-8888899
24 hours Daily.
Superior THE WISDOM Privileges

8 THE SYMBOL OF YOUR PLEASURE

• THE WISDOM Exclusive Experience
• Exclusive Privileges at Leading Hotels
• Global Concierge Service 24 hours a day
• THE WISDOM Park and Wash Service

15 THE SYMBOL OF YOUR WELLNESS

• Annual health checkup at leading hospitals
• Special Offers from the BDMS Hospital Group
• Fitness Service at leading fitness centers
THE SYMBOL OF YOUR JOURNEY

• THE WISDOM Lounge @ Suvarnabhumi Airport
• Global Airport Lounge Access (Priority Pass)
• Miracle Lounge @ Don Mueang airport
• Meet and Assist Service at Suvarnabhumi Airport
• Access to Royal Silk Lounge/Royal Orchid Lounge
• Domestic Royal Silk Lounge

• THE WISDOM Global Travel Accident Insurance Plan:
  Personal accident coverage up to 20 million Baht when you charge your airfare to your KBank THE WISDOM Card
• THE WISDOM Global Customer Assistance Services

THE SYMBOL OF YOUR VISION

• THE WISDOM Wealth Management Advisory
• K-Consolidated Statement
• K-Econ Analysis Membership: In-depth investment analysis, economic data and trends
• THE WISDOM Onward e-Newsletter (monthly)
• Investment Recommendation & Update via SMS alert
• THE WISDOM Priority Service
• THE WISDOM Lounge
• THE WISDOM Center with Safe Deposit Box
• Special Credit Line for Securities Trading
• Financial Privileges: Fee exemptions and preferential rates for financial services
• THE WISDOM Contact Center 02-8888899
Welcome to the Superior Privileges

THE IDENTITY OF SMART SUCCESS
KBank THE WISDOM Card

Superior privileges come with this KBank credit card, giving you access to preferred products and services from KBank and our partners.

The embedded microchip not only provides protection against unauthorized use of the card, but also records your transactions and benefits, ensuring that you will never miss out on any of the exclusive privileges offered by our leading partners.
THE WISDOM Exclusive Experience

Exclusive activities are offered to THE WISDOM Cardholders maintaining average deposits and/or investments with us of 10 million Baht or more over a six-month period. These activities range from enhancing your understanding of the economy and investment to fulfilling your lifestyle goals. These activities also provide excellent opportunities for socializing and networking with successful people in many fields.

Learn more about terms and privileges as well as other details, or get the latest information, at www.kasikornbank.com/THEWISDOM. You may also inquire through THE WISDOM Contact Center, tel. 02-8888899.

Terms and privileges specified by KBank. KBank reserves the right to alter terms and privileges without prior notice.

Exclusive Privileges at Leading Hotels

Oriental Residence Bangkok, Wireless Road
Complimentary French-Style Afternoon Tea at Cafe Claire
Open daily, 2:30 p.m.-5:00 p.m.

Notes:
- Available only to THE WISDOM primary cardholders, having maintained average deposits and/or investments with KBank of at least 10 million Baht over the six months following the application date (deposits and/or investments in the name of individual only); the privilege is non-transferable.
- Available only once a year.
Valid only for customers making reservations at THE WISDOM Contact Center, tel. 02-6888899.
Reservations must be made 5-30 business days in advance.
Subject to conditions determined by KBank and the service provider. We reserve the right to cancel or change the conditions without prior notice.

**Oriental Residence Bangkok, Wireless Road**
- 20% off for food and beverages at Café Claire
Please make reservations in advance or learn more details by calling 02-1259000.

**SO Sofitel Bangkok**
- 20% off (food only) at Red Oven and Park Society Restaurant
- Buy one get one free for 90-minute massage at SoSPA
- Buy one get one free for 90-minute private trainer session at SoFIT
- 10% off for desserts (excluding beverages) at Chocolab
Please make reservations in advance or learn more details by calling 02-6240000.

**The Okura Prestige Bangkok**
- 25% off for food at Up & Above Restaurant (excluding Sunday brunch) and Up & Above Bar (excluding afternoon tea set), up to 8 persons/table/card
- 15% off for food (up to 8 persons/table/card) at Yamazato Restaurant
- 10% off for desserts at LA PÂTISSERIE
• 15% off for normal treatment menu at The Okura Spa
• 10% off when placing a flower order at Atelier Okura
Please make reservations in advance or learn more details by calling 02-6879000.

W Bangkok Hotel
• 25% off for a la carte menu and 20% off for buffet lunch (Monday-Friday) at The Kitchen Table Restaurant
• 25% off for a la carte menu at Woobar
• 20% off for a la carte menu and afternoon tea set (normal menu) at The House on Sathorn
• Come 2 Pay 1 promotion for 90-minute a la carte spa treatment or 25% off for a la carte spa treatment at AWAY Spa
Please make reservations in advance by calling 02-3444000.

Renaissance Bangkok Ratchaprasong Hotel
• 20% off for buffet lunch, dinner and Sunday brunch at Flavors Restaurant (up to 8 persons/table/card)
• 20% off for a la carte menu (excluding set menu or promotion menu) at La Tavola and Wine Bar (up to 8 persons/table/card)
Please make reservations in advance by calling 02-1255000.

VIE Bangkok MGallery by Sofitel
• 15% off for a la carte menu at La VIE Restaurant
• 10% off for Omakase Course dinner at YTSB Restaurant
• Additional scrub massage for 30 minutes when using spa massage service (only specified menus) at VIE Spa.
Please make reservations in advance by calling 02-3093939.

137 Pillars Suites & Residences Bangkok Hotel
• 20% off for food at Bangkok Trading Post Bistro & Deli Restaurant, Nimitr Restaurant and Marble Bar
• 20% off for normal spa treatment menu
Please make reservations in advance by calling 02-0797000.

Kantary & Cape Hotels
• 10% off Best Available Rate together with breakfast for two persons when staying at participating hotels
Participating hotels (Please make reservations in advance or learn more details.)
- Cape Fahn Hotel, Koh Samui  Tel. 077-602301
- Cape Nidhra Hotel, Hua Hin  Tel. 032-516600
- Cape Kudu Hotel, Koh Yao Noi  Tel. 076-592600
- Cape Panwa Hotel, Phuket  Tel. 076-391123

Veranda Resort and Spa
• 12% off for room reservation at Best Available Rate from www.verandaresort.com
(To receive the privilege, please provide promotion code: WPKBBANK)
- 30% off for Spa: a la carte menu
- 10% off for food only, excluding beverages (Scoop Beach Café and The Glass Room not participating)

Participating hotels
- Veranda Resort Pattaya
- Veranda Resort and Spa Hua Hin-Cha Am
- Veranda Chiang Mai The High Resort

Tel. 038-111899
Tel. 032-709000
Tel. 062-3986899, 098-9137699

Belmond Hotels and Resorts
- Get USD200 credit for payment of food and beverages when making reservations for Eastern & Oriental Express train service (To use your privileges, please specify promotion code: KWISDOM). Please make reservations in advance or learn more details at Tel. 001 800 8392 3500, or email: reservations.singapore@belmond.com
- 10% off when making reservations for Belmond Road to Mandalay (Myanmar) and special services (To use your privileges, please specify promotion code: KWISDOM). Please make reservations in advance or learn more details at Tel. 001 800 8392 3500, or email: reservations.singapore@belmond.com
- Complimentary one-step room upgrade and 20% off for food, beverages and spa (To use your privilege, please specify promotion code: KWISDOM). Please make reservations in advance or learn more details at Tel. 1800 1110 2323, or email: reservations.asia@belmond.com

Participating hotels
- Belmond La Residence d'Angkor, Siem Reap
- Belmond La Residence Phou Vao, Luang Prabang
- Belmond Governor's Residence, Yangon
- Belmond Napasai, Koh Samui
- Belmond Jimbaran Puri, Bali

Notes:
- Conditions of participating hotels apply.
- Please learn more details and conditions before making advance reservations.
- Payment must be made with KBank THE WISDOM Card only.
- We reserve the right to alter the privileges without prior notice.

THE WISDOM Global Concierge Service

Personal information and reservation services for THE WISDOM Cardholders whether in Thailand or abroad are available at THE WISDOM Contact Center 02-8888899, 24 hours daily.

Privilege details:
- Information on privileges and special discounts available to THE WISDOM Cardholders from lifestyle service providers such as hotels, restaurants and spas
- Assistance and reservation services for accommodations, hotels and car rentals
- Golf course information and reservations
- Assistance in making restaurant reservations
- Entertainment information and reservations, for example for concerts and shows
- Gift and floral delivery
- Information on tourist attractions throughout the world
- Home Assistance
- Medical Assistance
- Roadside Assistance*

*Towing, jump-starting in case of flat battery and changing flat tires. KBank covers costs up to 1,500 Baht per occasion; the service may be used twice annually.

Notes:
- 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, 02-8688899, 24 hours daily.

THE WISDOM Park and Wash

THE WISDOM Cardholders enjoy free reserved parking and car wash services at leading shopping venues and car wash centers:

Car parking service available at:
- Siam Paragon, car parking 1st floor, South Zone
- ICONSIAM, car parking 1st floor
- SO Sofitel Bangkok Hotel, P3 floor
- Oriental Residence Bangkok Hotel, Wireless Road, P4 floor
- Riverside Plaza, 4th floor
- Major Cineplex Sukhumvit
- Esplanade Cineplex Ratchada
- Major Cineplex Pin Klao

Notes:
- For KBank THE WISDOM Cardholder (primary) only.
- Please present THE WISDOM Parking Sticker to staff.
- Limited availability; you may not be able to use this privilege if the parking space is already occupied.
- Car parking areas may be changed without prior notice.

Car wash service available at:

<table>
<thead>
<tr>
<th>Car wash center</th>
<th>Maximum limit</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto Spa Siam Paragon</td>
<td>5 cars a day</td>
<td>Except weekends and public holidays</td>
</tr>
<tr>
<td>Poll-chem Central World</td>
<td>5 cars a day</td>
<td>Except weekends and public holidays</td>
</tr>
<tr>
<td>Proclean Siam Center</td>
<td>10 cars a day</td>
<td></td>
</tr>
</tbody>
</table>
For Bangkok and metropolitan area
- Please make your reservation one week in advance through THE WISDOM Contact Center, 02-8888899, after 10:00 a.m. Monday, (from 10:00 a.m. to 5:00 p.m.; one car per one call only)

Other provinces

<table>
<thead>
<tr>
<th>Car wash center</th>
<th>Province</th>
<th>Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atommix Auto Spa</td>
<td>Tak</td>
<td>093-3189955</td>
</tr>
<tr>
<td>CG Car Spa</td>
<td>Phitsanulok</td>
<td>055-212213, 084-2311194</td>
</tr>
<tr>
<td>C-Guard</td>
<td>Nakhon Sawan</td>
<td>089-7036022</td>
</tr>
<tr>
<td>Ferrari Songkhla-Hat Yai</td>
<td>Songkhla</td>
<td>074-261999, 086-4902288</td>
</tr>
<tr>
<td>Poli-Chem Big C, Chiang Rai</td>
<td>Chiang Rai</td>
<td>062-9812692</td>
</tr>
<tr>
<td>Poli-Chem Big C, Chachoengsao(2)</td>
<td>Chachoengsao</td>
<td>038-511051, 095-9443237</td>
</tr>
<tr>
<td>Proclean Ayutthaya City Park</td>
<td>Ayutthaya</td>
<td>035-346288</td>
</tr>
<tr>
<td>Proclean Central Festival</td>
<td>Chiang Mai</td>
<td>090-1509562, 053-288776</td>
</tr>
<tr>
<td>Proclean Central Phuket</td>
<td>Phuket</td>
<td>088-7536122, 076-209261</td>
</tr>
<tr>
<td>Proclean Central Plaza Rayong</td>
<td>Rayong</td>
<td>038-942683</td>
</tr>
<tr>
<td>Proclean Central Plaza Salaya</td>
<td>Nakhon Pathom</td>
<td>095-6731474, 02-4296940</td>
</tr>
<tr>
<td>Proclean Central Plaza Mahachai</td>
<td>Samut Sakhon</td>
<td>092-3910138, 034-112419</td>
</tr>
<tr>
<td>Proclean Central Plaza Udon Thani</td>
<td>Udon Thani</td>
<td>086-127786, 042-110655</td>
</tr>
<tr>
<td>Proclean Central Festival Chon Buri</td>
<td>Chon Buri</td>
<td>095-5283806, 038-043189</td>
</tr>
<tr>
<td>Pattaya Beach</td>
<td>Chon Buri</td>
<td>083-5588845,</td>
</tr>
<tr>
<td>Proclean Central Plaza Chon Buri</td>
<td>Chon Buri</td>
<td>033-133989</td>
</tr>
<tr>
<td>Speed Master</td>
<td>Khon Kaen</td>
<td>043-234466, 083-878766, 086-6422469</td>
</tr>
<tr>
<td>Tipmontree Ceramic</td>
<td>Surat Thani</td>
<td>077-962456, 095-4264191</td>
</tr>
<tr>
<td>Proclean Big C</td>
<td>Ratchaburi</td>
<td>032-332677, 061-5876416, 088-8933711</td>
</tr>
<tr>
<td>Racha Car Care</td>
<td>Nakhon</td>
<td>084-1857777,</td>
</tr>
<tr>
<td></td>
<td>Si Thammarat</td>
<td>088-2665879</td>
</tr>
<tr>
<td>Sathit Car Care</td>
<td>Nakhon Ratchasima</td>
<td>044-253232</td>
</tr>
</tbody>
</table>
For other provinces

Please make your reservation one day in advance.

Notes:
- Available only to THE WISDOM primary cardholders.
- Available once a month in Bangkok and not more than four times a month in other provinces.
- This privilege is not transferable or exchangeable.
- Please make your reservation per the conditions above; one car per one call only.
- Appointments can be changed up to three business days in advance (in Bangkok). Privilege may be lost in case a reservation is cancelled less than three days in advance.
- KBank reserves the right to limit per-occasion expenses. If such limits are exceeded, the excess amount may be charged to KBank THE WISDOM Card by some car watch centers. KBank will later reimburse the amount into the Card per the established rate.
- Available only to customers maintaining THE WISDOM status upon the use of the service (six-month average of at least 10 million Baht in total deposits/investments and/or life insurance premiums for types of policies and in accordance with KBank conditions).
THE WISDOM Health Check Up

KBank is pleased to provide you an annual health checkup free of charge. Checkup details are as follows.

- 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 lipids count (Cholesterol, Triglyceride, HDL and LDL)
- Complete urine exam
- Chest X-ray
- Electrocardiogram (EKG)
- Results report
Participating Hospitals:
Bangkok Hospital Group: Bangkok (Soi Soonvijai), Pattaya, Rayong, Chanthaburi, Trat, Hat Yai, Phuket, Samui, Nakhon Ratchasima, Udon Thani, Hua Hin, Chiang Mai, Khon Kaen, Phitsanulok and Sanam Chai (Nakhon Pathom)
Samitivej Hospitals: Sukhumvit, Srinakarin, Sriracha, Thonburi and China Town
Phyathai Hospital Group: Phyathai Hospital 1, Phyathai Hospital 2, Phyathai Hospital 3, Phyathai Hospital Sriracha and Phyathai Hospital Nawamin
Paolo Hospital Group: Paholyothin, Chokchai 4, Samut Prakan and Phrapradaeng
Ekachai Hospital, Samut Sakhon
Muang Raj Hospital, Ratchaburi
Nakhonratchasima Hospital, Nakhon Si Thammarat
Rajthanee Hospital, Phra Nakhon Si Ayutthaya
Srisawan Hospital, Nakhon Sawan
Pitsanuvej Hospital, Phitsanulok
Kasemsong Sriburin Hospital, Chiang Rai
Ubonrak Thonburi Hospital, Ubon Ratchathani

THE WISDOM Cardholders are entitled to a Value Gold Chivawattana Health membership card to gain access to numerous benefits at the Bangkok Hospital Group, Samitivej Hospital Group, Phyathai Hospital Group and Paolo Hospital Group.

Health Checkup Reservation

Please make your reservation any business day from 10:00 a.m. onwards through THE WISDOM Contact Center, tel. 02-8888899, and use the service within 15 business days of the reservation date.

Notes:
- Available only to THE WISDOM primary cardholders.
- This service is available once annually; one person per one call only.
- This privilege is not transferable or exchangeable.
- The Bank reserves the right to limit the number of customers using this service in a month.
- Appointments can be changed five business days in advance, only through THE WISDOM Contact Center, 02-8888899.
- Please present your THE WISDOM Card together with THE WISDOM confirmation slip at hospital counter when arriving for a check-up.
- Only valid for customers maintaining THE WISDOM status at the time of using the service (having maintained a six-month average of not less than 10 million Baht in deposits, investments and/or life insurance premiums in accordance with the terms and conditions established by KBank).

Special Offers

Special Offers from the Bangkok Hospital Group

Bangkok Hospital (Soi Soonvijai)
20% off room prices (excluding hospital service charges, nursing services and meals)
10% off cost of medication (excluding physician fees, 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 Pattaya**
10% off 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

**Bangkok Hospital Chanthaburi**
10% off cost of medication (excluding special medications and special vaccinations)
10% off room prices (excluding ICU, CCU and IMCU)

**Bangkok Hospital Rayong**
10% off room prices (excluding ICU, NS, LP, meals, nursing services and hospital service charges)
10% off cost of medication (excluding physician fees, special medications and special medical supplies)

**Bangkok Hospital Trat**
10% off cost of medication (excluding special medications)
20% off room prices (excluding ICU)

**Bangkok Hospital Udon**
10% off room prices (excluding physician fees, nursing services and meals)
10% off cost of medication and medical supplies (OPD, IPD), excluding special medications, special medical supplies and vaccinations

**Bangkok Hospital Khon Kaen**
10% off patient room prices
15% off cost of medication (excluding special laboratory, special medications, physician fee, special medical tools, special medical equipment and packages)

**Bangkok Hospital Hat Yai**
10% off patient room prices (excluding hospital service charges, nursing services and meals)
10% off cost of medication (excluding physical fee, special medications, laboratory analysis services and vaccinations)

---

**Special Offers from Phyathai Hospital Group**

- Complimentary consultant service is provided by nurse specialists, and special reservation is available through Call Center 1772, press 8.
- Fast-track reception service is available; reservation must be made at least 24 hours in advance through Call Center 1772, press 8.
- Free emergency ambulance service for in-patients once a year; available to cardholders only (within Bangkok only, excluding the outskirts, for Phyathai Hospital 1, Phyathai Hospital 2, Phyathai Hospital 3, and Phyathai Nawamin; and within Chon Buri only for Phyathai Si Racha (excluding physician fees).
- 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 Call Center 1772, press 8.
- VIP reception room or Zone VIP (if any) is available to primary and supplementary cardholders and one accompanying guest. Please make your reservation at least 24 hours in advance through Call Center 1772, press 8.
- Car parking lots (1-3 cars) at all Phathai Hospital; subject to car park space availability.
- Valet parking.

Notes:
- Please present your KBank THE WISDOM Card when using the service.
- Please make your reservation at least one business day in advance through Phathai Call Center 1772, press 8.
- Service is subject to availability of hospital staff and periods of service use. Please make your reservation at least one business day in advance.
- The privilege is offered from January 1 to December 31, 2019.
- Conditions of participating hospitals apply.

Special offers from BNH Hospital
10% off room prices (excluding hospital service charges, nursing services and meals)
5% off cost of medication (excluding physician fees, special medications, special equipment and packages)

Special Offers from Samitivej Hospitals

Samitivej Sukhumvit and Samitivej Srinakarin
- 30% off room prices for the first three nights of stay (excluding physician fees, meals, nursing services, special medications, special equipment, special medical supplies and packages)
- Free emergency ambulance service for in-patients once a year within Bangkok and the outskirts, excluding physician fees, medications, special equipment which may be used while using the service

Samitivej China Town
- 15% off cost of medications, laboratory service, X-ray, excluding special laboratory service and special medications

Samitivej Sriracha
20% off room prices (excluding ICU, OR, NS)
10% off cost of medications (excluding special medications)

Notes
- Payment by KBank THE WISDOM Card only.
- Discounts may vary by hospital and apply only at participating hospitals.
- Please learn more about discounts and conditions before using the service.
- KBank and participating hospitals reserve the right to change, revise or cancel these privileges without prior notice.
Fitness Service at leading fitness centers
The following centers offer fitness service privileges to THE WISDOM Cardholders.

### Bangkok and metropolitan area

<table>
<thead>
<tr>
<th>Leading Fitness Center</th>
<th>Telephone</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Absolute You, Exchange Tower, Asoke</td>
<td>02-2584020</td>
<td>7:00 a.m.-9:00 p.m. Monday-Friday, 8:00 a.m.-8:00 p.m. Weekends and public holidays</td>
</tr>
<tr>
<td>Absolute You, Amarin Plaza, Ploen Chit</td>
<td>02-2524400</td>
<td>7:00 a.m.-9:00 p.m. Monday-Friday, 8:00 a.m.-6:00 p.m. Weekends and public holidays</td>
</tr>
<tr>
<td>Absolute You, Liberty Square, Silom</td>
<td>02-6311996-7</td>
<td>7:00 a.m.-10:00 p.m. Monday-Thursday 7:00 a.m.-8:30 p.m. Friday 8:00 a.m.-5:00 p.m. Weekends and public holidays</td>
</tr>
<tr>
<td>Atrium Athletic Club, Tipco Tower</td>
<td>02-2714200</td>
<td>10:00 a.m.-5:00 p.m. Monday-Friday Noon-9:00 p.m. Weekends and public holidays</td>
</tr>
<tr>
<td>Bludeck Bangna</td>
<td>02-7620330</td>
<td>6:00 a.m.-10:00 p.m. daily</td>
</tr>
<tr>
<td>Centara Grand at Central World</td>
<td>02-1006299</td>
<td>6:00 a.m.-10:00 p.m. daily</td>
</tr>
<tr>
<td>Centara Grand at Central Plaza Ladprao</td>
<td>02-5411234</td>
<td>6:00 a.m.-11:00 p.m. Monday-Friday Weekends 6:00 a.m.-10:00 p.m.</td>
</tr>
<tr>
<td>So FIT, SO Sofitel Bangkok</td>
<td>02-6240000</td>
<td>6:00 a.m.-5:00 p.m. Monday-Friday 6:00 a.m.-10:00 p.m. Weekends Note: Facilities available noon onwards the final Saturday each month</td>
</tr>
<tr>
<td>Virgin Active Central Plaza Westgate</td>
<td>02-0179703</td>
<td>6:00 a.m.-3:00 p.m. Monday-Friday 4:00 p.m.-9:00 p.m. Weekends and public holidays</td>
</tr>
<tr>
<td>Virgin Active Empire Tower</td>
<td>02-7709772</td>
<td>6:00 a.m.-3:00 p.m. Monday-Friday 4:00 p.m.-9:00 p.m. Weekends and public holidays</td>
</tr>
<tr>
<td>Virgin Active The EmQuartier</td>
<td>02-7709797</td>
<td>6:00 a.m.-3:00 p.m. Monday-Friday 4:00 p.m.-9:00 p.m. Weekends and public holidays</td>
</tr>
<tr>
<td>WE Fitness J-Avenue Thong Lo</td>
<td>02-1193309</td>
<td>8:00 a.m.-5:00 p.m. Monday-Friday 8:00 a.m.-10:00 p.m. Weekends</td>
</tr>
<tr>
<td>WE Fitness Ekkamai</td>
<td>02-7853939</td>
<td>6:00 a.m.-5:00 p.m. Monday-Friday 8:00 a.m.-10:00 p.m. Weekends</td>
</tr>
<tr>
<td>Leading Fitness Center</td>
<td>Telephone</td>
<td>Remarks</td>
</tr>
<tr>
<td>----------------------------------------</td>
<td>-------------</td>
<td>----------------------------------------------</td>
</tr>
<tr>
<td>WE Fitness Esplanade Ratchadaphisek</td>
<td>02-6403939</td>
<td>6:00 a.m.-5:00 p.m. Monday-Friday</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8:00 a.m.-10:00 p.m. Weekends</td>
</tr>
<tr>
<td>WE Fitness Khae Rai</td>
<td>02-5913939</td>
<td>7:00 a.m.-5:00 p.m. Monday-Friday</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8:00 a.m.-10:00 p.m. Weekends</td>
</tr>
<tr>
<td>WE Fitness VIE Hotel</td>
<td>02-3093939</td>
<td>6:00 a.m.-5:00 p.m. Monday-Friday</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8:00 a.m.-10:00 p.m. Weekends</td>
</tr>
<tr>
<td>WE Fitness Pin Klao</td>
<td>02-1193399</td>
<td>6:00 a.m.-5:00 p.m. Monday-Friday</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8:00 a.m.-10:00 p.m. Weekends</td>
</tr>
<tr>
<td>WE Fitness Ratchayothin</td>
<td>02-5153699</td>
<td>7:00 a.m.-5:00 p.m. Monday-Friday</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8:00 a.m.-10:00 p.m. Weekends</td>
</tr>
</tbody>
</table>

**Other provinces**

<table>
<thead>
<tr>
<th>Leading Fitness Center</th>
<th>Telephone</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>9D Sport Complex. Udon Thani</td>
<td>042-110487</td>
<td>6:00 a.m.-10:00 p.m. Monday-Friday</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8:00 a.m.-9:00 p.m. Weekends</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8:00 a.m.-10:00 p.m. Public holidays</td>
</tr>
<tr>
<td>Alpha Fitness, Phuket</td>
<td>076-612655-6</td>
<td>6:30 a.m.-10:00 p.m. Monday-Friday</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8:00 a.m.-9:00 p.m. Weekends</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Public holidays</td>
</tr>
<tr>
<td>Centara Hotel &amp; Convention Centre, Udon Thani</td>
<td>042-343555</td>
<td>6:00 a.m.-9:00 p.m. daily</td>
</tr>
<tr>
<td>Classic Kameo Hotel Rayong</td>
<td>038-614340-9</td>
<td>6:00 a.m.-10:00 p.m. daily</td>
</tr>
<tr>
<td>dusitD2 Chiang Mai</td>
<td>053-999999</td>
<td>6:00 a.m.-10:00 p.m. daily</td>
</tr>
<tr>
<td>Factory Fit, Songkhla</td>
<td>098-8292989</td>
<td>6:30 a.m.-10:00 p.m. Monday-Friday</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7:30 a.m.-9:00 p.m. Weekends</td>
</tr>
<tr>
<td>Fit For Life, Surat Thani</td>
<td>084-6903035</td>
<td>8:00 a.m.-10:00 p.m. daily</td>
</tr>
<tr>
<td>Fitness First, Central Khon Kaen</td>
<td>043-288433</td>
<td>6:00 a.m.-5:00 p.m. Monday-Friday</td>
</tr>
<tr>
<td>Fitness First, Central Chon Buri</td>
<td>038-053888</td>
<td>6:00 a.m.-5:00 p.m. Monday-Friday</td>
</tr>
<tr>
<td>Fitness First, The Mall, Nakhon Ratchasima</td>
<td>044-393591</td>
<td>6:00 a.m.-5:00 p.m. Monday-Friday</td>
</tr>
<tr>
<td>Pullman Khon Kaen Raja, Orchid Hotel, Khon Kaen</td>
<td>043-913333</td>
<td>6:00 a.m.-10:00 p.m. Monday-Friday</td>
</tr>
<tr>
<td>Leading Fitness Center</td>
<td>Telephone</td>
<td>Remarks</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-----------------</td>
<td>----------------------------------------------</td>
</tr>
<tr>
<td>Best Fitness, Surat Thani</td>
<td>089-4474200</td>
<td>8:00 a.m.-10:00 p.m. Monday-Friday</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8:00 a.m.-9:00 p.m. Weekends and</td>
</tr>
<tr>
<td></td>
<td></td>
<td>public holidays</td>
</tr>
<tr>
<td>The Zign Hotel, Chon Buri</td>
<td>038-909800 ext. 7673</td>
<td>7:00 a.m.-11:00 p.m. daily</td>
</tr>
<tr>
<td>VIP Fitness</td>
<td>064-1645645</td>
<td>7:00 a.m.-9:30 p.m. Monday-Friday</td>
</tr>
<tr>
<td>Nakhon Ratchasima</td>
<td></td>
<td>8:00 a.m.-9:00 p.m. Weekends and</td>
</tr>
<tr>
<td></td>
<td></td>
<td>public holidays</td>
</tr>
</tbody>
</table>

Notes:
- Available only to THE WISDOM primary cardholders.
- There is no time limit on use of services on Saturdays, Sundays and public holidays at centers that specify no time limits on those days (only at certain centers). Please check conditions for service use when arriving at the center.
- Privilege is non-transferable and cannot be exchanged.
- Use of individual fitness center services limited to once a day per card. Cardholders using the service in excess of specified limits are subject to daily service charges at rates established by the fitness center.
- Maximum number of users using the service at the same time, or daily limit of the user number, are set by each fitness center; please verify service availability before arriving at the center.
- KBank shall not be responsible for any expenses incurred from use of the service outside periods stipulated by the Bank.
- Privileges limited to users who comply with fitness center regulations. Please check your privileges and conditions for service use before using the service. In case of non-compliance, KBank and fitness centers reserve the right to cancel privileges.
- KBank and fitness centers reserve the right to alter terms and conditions without prior notice.
- Available only to customers maintaining THE WISDOM status upon the use of the service (six-month average of at least 10 million Baht in total deposits/investments and/or life insurance premiums for types of policies and in accordance with KBank conditions).
Notes:
- Please show your KBank THE WISDOM Card (primary) and international boarding pass or KBank THE WISDOM Card (supplementary) together with outbound boarding pass and Priority Pass to register for each use of the service.
- Cardholder may be accompanied by one guest.
- Each additional accompanying guest will be admitted in exchange for 12,000 KBank THE WISDOM Card reward points or 15,000 points on other types of K-Credit Card, excluding the Bangkok Hospital Group-KBank Credit Card.
- Accompanying children under four years of age will be admitted without point redemption.
- Use of the facility is limited to two and a half hours per occasion. Fees set by KBank for use beyond that time limit shall be charged to the Cardholder (12,000 points).
- Cardholders must pay a fee at the rate specified by KBank (12,000 points), and the fee cannot be paid by cash or charged to the credit card.
THE SYMBOL OF YOUR JOURNEY

THE WISDOM Lounge @ Suvarnabhumi Airport

Enjoy the exclusive services of THE WISDOM Lounge at Suvarnabhumi Airport, Concourse A, 3rd Floor, adding a whole new dimension to international travel with food, drinks and other amenities in a superior ambience. Open daily, 24/7. Phone: 02-1341906.
Global Airport Lounge Access (Priority Pass)

Your Priority Pass gives you access to airport lounges for relaxation and convenience at more than 700 leading airports worldwide. Services include complimentary snacks and refreshments and business facilities such as telephone, fax and Internet provided to important customers like you with no limit on service use.

See www.prioritypass.com for details.

Notes:
- THE WISDOM primary cardholders only.
- One Priority Pass admits THE WISDOM customer and one accompanying guest.
- Additional accompanying guests are subject to VIP lounge service fees which will be charged to the credit card.
- Use of Lounge at Suvarnabhumi Airport, Don Mueang Airport and other domestic airports may be subject to VIP Lounge service fees, charged to the credit card.
- KBank reserves the right to change any other service fees, such as fees for use of shower facilities. Please check service fees when arriving at the lounge.
- Available only to customers maintaining THE WISDOM status upon the use of the service (six-month average of at least 10 million Baht in total deposits/investments and/or life insurance premiums for types of policies and in accordance with KBank conditions).

Miracle Lounge at Don Mueang International Airport

When flying from Don Mueang International Airport, you may take a rest and relax in the Miracle Lounge at Don Mueang International Airport, Passenger Terminal 2, 3rd floor, Domestic Departures, located along the walkway to Pier 5; and Passenger Terminal 1, 3rd floor, International Departures. You can enjoy meals, beverages and all other amenities.

Notes:
- For KBank THE WISDOM Card (primary) only.
- Available two times annually per Cardholder (including the service use at Domestic and International Departures); limited to 1,100 Lounge visits by all Cardholders in a single month.
- 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; persons traveling with a Cardholder may gain access with fees to be paid in cash.
- Each use of the Lounge is limited to 2 hours. Cardholders will be charged fees set by the Miracle Lounge for overstaying the limit.
- Children less than three years old are allowed access free of charge.
- This privilege is reserved for KBank THE WISDOM Cardholders (primary) only; persons accompanying a Cardholder may gain access with fees determined by the Lounge.
- The service is available at Passenger Terminal 1, International Departures every day including public holidays, 24 hours a day; (Tel. 02-5357570 or 02-5354770) and Passenger Terminal 2, Domestic Departures 5:00 a.m. — 8:00 p.m. (Tel. 02-5357562-3).
Meet and Assist Service

THE WISDOM customers enjoy the Meet and Assist Service at Suvarnabhumi Airport. Our well-trained staff assists with check-in and international entry/exit procedures, saving you valuable time.

Notes:
- Available only to THE WISDOM primary cardholders.
- This service is available twice annually. The Bank reserves the right to limit users of this privilege to 200 customers a month.
- This service is available only to Thai Airways International flights.
- Customers wishing to utilize this service should make a reservation at THE WISDOM Contact Center, 02-8888898, at least five business days before departure/arrival.
- THE WISDOM customers may change appointment three business days in advance through THE WISDOM Contact Center.
- This privilege is valid for parties of up to five passengers traveling together on the same flight and arriving at the meeting point at the same time.
- Please present your THE WISDOM Card with confirmation document.
- Children less than two years of age are not included in the passenger count.
- Qualified Cardholders who are confirmed to use the service must check in at Counter B10-B16, and our staff will lead them through Passport Control and to the destination specified by the passenger: lounge/ departure gate/tax-free shop.
- One arrival or departure will be counted as one use of the service.

Royal Silk Lounge/Royal Orchid Lounge

Relax in the Royal Silk Lounge or Royal Orchid Lounge at Suvarnabhumi Airport when taking an international flight on Thai Airways International or Thai Smile Airways.

Notes:
- Available to THE WISDOM primary and supplementary cardholders twice annually (combined for all types of K-Credit Card) when taking an international flight on Thai Airways International or Thai Smile Airways.
- Cardholders are entitled to gain access to the Royal Silk Lounge or Royal Orchid Lounge in Concourse C and E at Suvarnabhumi Airport.
- Show your KBank THE WISDOM Card (primary or supplementary card) and boarding pass of Thai Airways International or Thai Smile Airways for access; a Cardholder may use the service once for each trip. The privilege shall not be transferred to others.
- Each use of the lounge is limited to 2.5 hours, excluding use of shower facilities and other value-added services. Persons traveling together with a Cardholder with the same flight may gain access with fees set by Thai Airways International and paid in cash. 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 of age are not included in the passenger count.
- The Bank reserves the right to collect charges for use of services beyond stated privileges.
- The privileges are determined by KBank and Thai Airways. KBank reserves the right to change conditions without prior notice.
Domestic Royal Silk Lounge

Relax in the Royal Silk Lounge at Chiang Mai, Chiang Rai, Khon Kaen, Phuket, Krabi, or Hat Yai when taking a domestic flight on Thai Airways International or Thai Smile Airways.

Notes:
- Available to THE WISDOM primary and supplementary cardholders twice annually (based on all types of K-Credit Card).
- This service is available only for passengers of Thai Airways International and Thai Smile Airways.
- Show your KBank THE WISDOM Card (primary or supplementary card) and boarding pass of Thai Airways International or Thai Smile Airways for access; a Cardholder may use the service once for each trip. The privilege shall in no way be transferred to others.
- Each use of the lounge is limited to 2.5 hours, excluding use of shower facilities and other value-added services. Persons traveling together with a Cardholder with the same flight may gain access with fees set by Thai Airways International. 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 of age are not included in the passenger count.
- KBank reserves the right to collect charges in cash for use of services beyond stated privileges.
- The privileges are determined by KBank and Thai Airways. KBank reserves the right to change conditions without prior notice.

THE WISDOM Global Travel Accident Insurance Plan

As a THE WISDOM Cardholder you are covered by personal accident insurance at no extra expense whenever you travel. Simply charge your airfare to your THE WISDOM Card and you are automatically covered by THE WISDOM Global Travel Accident Insurance Plan for up to 20 million Baht.
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. Service numbers for Global Customer Assistance Services (Toll-Free):

<table>
<thead>
<tr>
<th>Country</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hong Kong</td>
<td>800 900 782</td>
</tr>
<tr>
<td>Macau</td>
<td>0800 454</td>
</tr>
<tr>
<td>China</td>
<td>10800 7440027 (north)</td>
</tr>
<tr>
<td></td>
<td>10800 4400027 (south)</td>
</tr>
<tr>
<td>Taiwan</td>
<td>0080 1444 123</td>
</tr>
<tr>
<td>Japan</td>
<td>00531 440 022</td>
</tr>
<tr>
<td>South Korea</td>
<td>0308 440 050</td>
</tr>
<tr>
<td>Malaysia</td>
<td>1800 80 2997</td>
</tr>
<tr>
<td>Singapore</td>
<td>800 448 1250</td>
</tr>
<tr>
<td>The Philippines</td>
<td>1800 1441 0015</td>
</tr>
<tr>
<td>Indonesia</td>
<td>001 803 441 600</td>
</tr>
<tr>
<td>India</td>
<td>000 117, followed by 866 765 9644</td>
</tr>
<tr>
<td>New Zealand</td>
<td>0508 600 300</td>
</tr>
<tr>
<td>Australia</td>
<td>1800 450 346</td>
</tr>
<tr>
<td>UK</td>
<td>0800 169 5189</td>
</tr>
<tr>
<td>USA</td>
<td>1866 765 9644</td>
</tr>
</tbody>
</table>

From other countries, call +1 303 967 1090 (collect call).
THE WISDOM Wealth Management Advisory

Our team of wealth management consultants includes experienced relationship managers and personal financial advisors certified by the Office of the Securities and Exchange Commission (SEC Office). To ensure that your financial affairs are managed smoothly, our personal financial advisors work with you in a number of areas:

1. Wealth Management Planning
2. Funding & Borrowing Planning
3. Protection Planning
K-Consolidated Statement

K-Consolidated Statements are designed to make it easier for you to track your financial status, with reports on assets held with us consolidated in a single statement. K-Consolidated Statements include:

- The balance of every deposit and joint account for which the cardholder is the first signatory
- Investment values in all fund accounts held with KASIKORN ASSET MANAGEMENT*
- Asset values of securities trading accounts held with KASIKORN SECURITIES PCL
- Outstanding balance on K-Credit Card, K-Horrie Loan, personal loan and KLeasing car loans

To apply for K-Consolidated Statement, call THE WISDOM Contact Center, tel. 02-8888899.

Notes:
- 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 funds and/or securities were bought/sold, or at the end of the accounting period.
*Investments through KBank only
K-Econ Analysis Membership by KResearch

K-Econ 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.

To apply, call THE WISDOM Contact Center, tel. 02-8888899.

Notes:
Customers will be asked for some personal information that will be passed on to KASIKORN RESEARCH CENTER for the purpose of giving access to K-Econ Analysis.

THE WISDOM Onward e-Newsletter (monthly)

A monthly investment news and advisory service, together with THE WISDOM privilege and service alerts via SMS and email.

Investment Recommendation & Update SMS Alert

This special service helps you to monitor investment news and movements in the securities arena, keeping you abreast everywhere and at all times via SMS alerts and enhancing your decision-making edge.

Notes:
- Only available to KBank THE WISDOM cardholders holding trading accounts with KASIKORN SECURITIES POL and subscribing to the service.

THE WISDOM Priority Service

Preferred banking service is offered to THE WISDOM Cardholders. To enjoy easy, convenient and rapid service, simply show your KBank THE WISDOM card to a staff member, or use THE WISDOM Smart Queue. Exclusively for KBank THE WISDOM Cardholders.
THE WISDOM Lounges provide exclusive rooms for THE WISDOM Cardholders to relax in privacy and enjoy complimentary drinks and snacks at hotels and leading shopping venues. THE WISDOM Lounges are now available during business hours at the following KBank branches:

Central Bang Na Branch* 02-3987240-2
Seacon Square 2 Branch* 02-3217432-6
Central Bang Na 2 Branch 02-3985820-1, 02-3985824-6
Fashion Island Ram Intra Branch 02-5194813-6
Central Lat Phrao Branch 02-5411543-5
The Mall Bang Kapi Branch 02-3744261-3
Central Rama 3 02-6736338-9
The Mall Bang Khae Branch 02-4549023-6
Central Pin Kaew Branch 02-4243595-6, 02-6736338
The Mall Tha Phrae Branch 02-4777743-7
Central World Branch 02-2510231-5
Central Plaza Grand Rama 9 Branch 02-1603813-7
Thai Chamber of Commerce Branch 02-2256091-3
Siloam Complex Branch 02-6320084-8
Chamchuri Square Branch 02-1605085-9
Central Plaza Khon Kaen Branch 043-288060-4
Robinson Chachoengsao Branch 038-564266-72
Central Festival Pattaya Beach Branch 038-043260-4
Central Plaza Chon Buri Branch* 038-053616-20
Central Festival Chiang Mai Branch 053-807605-9
Central Plaza Chiang Mai Airport Branch 053-903607-9
Central Plaza Salaya Branch 034-107707-11
The Mall Nakhon Ratchasima Branch 044-288490-2
Central Chaeng Watthan Branch 02-1938065-69, 02-5628001-8
Central Plaza WestGate* 02-1942915, 02-1942913-17
Robinson Prachin Buri Branch 037-454764-68
Central Festival Phuket Branch 076-249981-3, 076-249981
Robinson Mukdahan Branch 042-672435-39
Robinson Roi Et Branch 043-540904-8
Central Plaza Rayong Branch* 038-656494, 038-942-660
Robinson Ratchaburi Branch 032-310861-4, 032-332073-8
Central Festival Hat Yai Branch 074-339700-5
Robinson Saraburi Branch 036-351452-6
Central Festival Samui Branch 077-410468-70
Central Plaza Surat Thani Branch 077-489829-33
Central Plaza Udon Thani Branch 042-343906-10, 045-422284, 045-361488
Central Plaza Ubon Ratchathani Branch 045-422284-8
Central Rama 2 02-8724250-2
Central Plaza Mahachai Branch 034-466850-4
Central Phuket Floresta Branch 076-368067-71

*Safe deposit boxes available
Located in central Bangkok for the convenience of THE WISDOM customers, the elegantly designed THE WISDOM Lounge provides a complete financial and lifestyle experience.

THE WISDOM LOUNGE @ SO Sofitel Bangkok

Open daily including public holidays from 9:00 a.m. to 8:00 p.m.
Tel. 02-5627787-8

THE WISDOM LOUNGE @ Siam Paragon*

Open daily including public holidays from 11:00 a.m. to 8:00 p.m.
Tel. 02-6109751-3

* THE WISDOM Exclusive Trade Center available

THE WISDOM LOUNGE @ Central Embassy

Open daily including public holidays from 11:00 a.m. to 8:00 p.m.
Tel. 02-1605600-4

THE WISDOM LOUNGE @ EMQuartier

Open daily including public holidays from 11:00 a.m. to 8:00 p.m.
Tel. 02-0036683-7, 02-0036684

Notes:
- Register with your KBank THE WISDOM Card (primary or supplementary) or THE WISDOM passbook for each use.
- Cardholder may be accompanied by one person. Additional persons will be admitted in exchange for 2,000 reward points each. Children less than 120 centimeters tall may accompany Cardholder with no exchange of points.
- Cardholder may register to use Lounge facilities such as computers and projectors; each such use is limited to two hours.
- Please reserve meeting room at least three days in advance if possible. If advance reservations have not been made, please verify room availability before arrival. You may use the meeting room if it is not already occupied.
- Use of the facility is limited to two hours per occasion and four occasions each month.
- Cardholder may register to use Lounge facilities such as computers and projectors; each such use is limited to two hours.
THE WISDOM LOUNGE @ ICONSIAM

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

Conditions for using the lounge

<table>
<thead>
<tr>
<th>KBank THE WISDOM Card</th>
<th>Financial Services</th>
<th>Snacks and Beverages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>Available to primary cardholder and one accompanying guest. “Additional persons will be admitted in exchange for 2,000 KBank THE WISDOM Card reward points each.”</td>
<td>Available to primary cardholder and one accompanying guest. “Additional persons will be admitted in exchange for 5,000 KBank THE WISDOM Card reward points each.”</td>
</tr>
<tr>
<td>Supplementary</td>
<td>Available to supplementary cardholder and one accompanying guest. “Additional persons will be admitted in exchange for 2,000 KBank THE WISDOM Card reward points each.”</td>
<td>Not available</td>
</tr>
</tbody>
</table>

- Children less than four years of age may accompany Cardholder with no exchange of points.
- Use of the Lounge is limited to once a day; gaining access to and exiting the Lounge will be counted as one use of the service.
- Minibar snacks and beverages are made available from 11:00 a.m. to 7:00 p.m. Cardholders may also use the minibar service after that period.
- Snacks and beverages are available within THE WISDOM Lounge @ ICONSIAM only.
- Available only to customers maintaining THE WISDOM status per KBank’s established criteria upon the use of the service.
- KBank reserves the right to change the conditions without prior notice.

THE WISDOM Corner

THE WISDOM Corners are special areas welcoming KBank THE WISDOM Cardholders and providing convenience and privacy for a new and unique banking experience at KBank branches. Safe deposit boxes are also available. THE WISDOM Corners are available during business hours at the following KBank branches:

Silom Main Branch
Sukhumvit 33 (Bang Kapi) Branch
Phat Phong Branch
Yaowarat Branch
Siam Square Branch
Thanon Sua Pa Main Branch
Thanon Sathu Pradit Branch

<table>
<thead>
<tr>
<th>Branch</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Silom Main Branch</td>
<td>02-2325001</td>
</tr>
<tr>
<td>Sukhumvit 33 (Bang Kapi) Branch</td>
<td>02-2610151-7</td>
</tr>
<tr>
<td>Phat Phong Branch</td>
<td>02-6370041-8</td>
</tr>
<tr>
<td>Yaowarat Branch</td>
<td>02-6230016-9</td>
</tr>
<tr>
<td>Siam Square Branch</td>
<td>02-6581756-9</td>
</tr>
<tr>
<td>Thanoon Sua Pa Main Branch</td>
<td>02-2213131-8</td>
</tr>
<tr>
<td>Thanoon Sathu Pradit Branch</td>
<td>02-6740164-71</td>
</tr>
</tbody>
</table>

THE WISDOM PRIVILEGE BOOK 2019 33
Wang Burapha Branch | 02-6237033-5
Sukhumvit 57 Branch | 02-7141089-94
Ekkamai Branch | 02-7141081-8
Thanon Sukhumvit 55 | 
(Soi Thong Lo 20) Branch | 02-1780904-8
Lat Phrao 71 Branch | 02-5303866-9
Rat Burana Main Branch | 02-8713650-5
Thanon Na Muang Khon Kaen Branch | 043-225131-3
Thanon Si Rong Muang Chanthaburi Branch | 039-325964-7
Chachoengsao Branch | 038-511025
Thanon Vachiraprasan Chon Buri Branch | 038-273850-5
Thanon Sukhumvit Pattaya Branch | 038-416859-63
Mae Sai Branch* | 053-640786-90
Thanon Tha Phae Chiang Mai Branch | 053-270151-7
Thanon Suthep Chiang Mai Branch | 053-808541-6
Nakhon Pathom Branch | 034-253822-9
Phutha Monthon Sai 4 Branch | 02-8131701-7
Thanon Chomphon | 
Nakhon Ratchasima Branch | 044-268206-12
Talat Hua It Branch | 075-345771-2
Thanon Sawan Withi | 
Nakhon Sawan Branch | 056-311500-5
Thanon Chaeng Watthana Branch* | 02-9829760-5
Chaeng Watthana | 
Muang Thong Thani Main Branch | 02-5628001-8
Thanon Rojana Ayutthaya Branch* | 035-213870-2
Ha Yaek Khok Matum Branch | 055-245215-9
Tilok Shopping Center Phuket Branch | 076-232166-9
Rayong Branch | 038-611007
Ban Pong Branch* | 032-344676-80
Ratchaburi Branch | 032-314054-5, 032-315049-55
Thanon Phetkasem Hat Yai Branch | 074-246922-3
Thanon Theparak Km.16 Branch | 02-7506193-5
Thanon Setthakit 1 Samut Sakhon Branch* | 034-816662-9
Surat Thani Branch | 077-272200
Udon Thani Branch | 042-221615
Thanon Phromthep Ubon Ratchathani Branch | 045-261280-2
Thanon Chayangkun Ubon Ratchathani Branch | 045-242801-3
Siriraj Hospital Branch | 02-4184124-5

*Safe deposit box service available.

K-Med Club Chiang Mai University

Serving medical lecturers of Chiang Mai University for enhanced convenience and privacy when conducting financial transactions, the K-Med Club Chiang Mai University is open during KBank business hours. Call 053-289170-1.
THE WISDOM Center with Safe Deposit Box

THE WISDOM Centers with Safe Deposit Box provide 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, reception areas and private meeting rooms.

Open 9:00 a.m. - 8:00 p.m. Monday to Friday, and 9:00 a.m. - 5:00 p.m. weekends and public holidays

Sukhumvit 6
(Two Pacific Place Building) Branch 02-2551861-5

Open during business hours
Phahon Yothin Main Branch 02-2731212
Bang Bon Branch 02-8998330-7
Sukhumvit 101 Branch 02-7417661-5
Thanon Chang Khlan Chiang Mai Branch 053-281850-3
Thanon Sukhumvit Chon Buri Branch 038-273862-6
Phuket Branch 076-211558, 076-213903-4
Thanon Sathorn (SO Sofitel Bangkok) Branch 02-5627787-8
Slam Paragon 02-6109751-3
EmQuartier 02-003-6683-7, 02-0036684
Central Embassy 02-1605600-4
THE WISDOM LOUNGE @ Paradise Park 02-7460067-8
Seacon Square 2 Branch 02-3217432-6
Central Bangna Branch 02-3987240-2
Central Plaza Chon Buri Branch 038-053616-20
Central Plaza Rayong Branch 038-656494, 038-942660
Central Plaza WestGate Branch 02-1942915, 02-1942913-17
Thanon Chaeng Watthana Branch 02-9829760-5
Thanon Rojana Ayutthaya Branch 035-213870-2
Thanon Setthakit 1 Samut Sakhon Branch 034-816662-9
Ban Pong Branch 032-344676-80
Mae Sai Branch 053-640786-90

Conditions:
- Privilege available to customers who maintain average deposits/investments of at least 10 million Baht with KBank in Thailand over the previous 12 months as of the date of application, or customers with deposits/investments of at least 10 million Baht with KBank as of the date of application (deposits/investments in the name of the natural person).
- New customers may use the service if they hold a combined total of at least 10 million Baht in KBank products such as fixed-term deposits, KBank debentures, mutual funds, including LTF/RMF or other funds as determined by KBank with maturities of not less than six months.
- Limited to one safe-deposit box per person.
- Minimum age: 20 years.
- Available to Thai nationals or foreign nationals with a residence in Thailand.
THE WISDOM Center

THE WISDOM Centers provide financial services to THE WISDOM customers in luxurious, high-class settings. Conducting research and arranging private meetings is made easier and more convenient with the assistance of THE WISDOM Relationship Managers (RMs).

Facilities
- Reception: Lounges or private reception rooms for your guests.
- Meeting rooms: Exclusive meeting rooms in central business districts, equipped with all the necessary facilities, removing the hassle from important business negotiations.
- Business centers: Equipped with high-tech facilities, these centers boast computers, printers, fax machines and Internet access.

Thanon Sathon Branch | 02-6338013-6
Thanon Lang Suan Branch | 02-6571642-6
Thanon Ratchada Phisek
Huai Khwang Branch | 02-6932460-9
Phahon Yothin Main Branch | 02-2731212
Sam Yaek Pak Thong Chai
Nakhon Ratchasima Branch | 044-278608-11
Thanon Talat Mai Surat Thani Branch | 077-284093-5
Sukhumvit 101 Branch* | 02-7417661-5
Bang Bon Branch* | 02-8998330-7
Sukhumvit 6
(Two Pacific Place Building) Branch* | 02-2551861-5
Thanon Sukhumvit Chon Buri 1 Branch* | 038-273862-6, 038-790144-8
Thanon Chang Khlan Chiang Mai Branch* | 053-281850-3
Phuket Branch* | 076-211558, 076-213903-4

Notes:
- Register with your KBank THE WISDOM Card (primary or supplementary) or THE WISDOM passbook for each use of the service.
- Cardholder may be accompanied by one person. Additional persons will be admitted in exchange for 2,000 reward points each. Children under 120 centimeters tall may accompany Cardholder with no exchange of points.
- Please reserve meeting room at least three days in advance if possible. If advance reservations have not been made, please verify room availability before arrival. You may use the facility if it is not already in use by another customer.
- Use of meeting room is limited to two hours per occasion and four occasions each month.
- Cardholder may register to use Center facilities such as computers and projectors; each such use is limited to two hours.

* Safe deposit box service available.
Special Credit Line for Securities Trading

Get 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. 02-6960011.

THE WISDOM Financial Privilege

KBank THE WISDOM Cardholders enjoy fee exemptions and preferential service rates for financial services:
- The maximum discount on foreign exchange rates*

<table>
<thead>
<tr>
<th>Special Foreign Exchange Rate</th>
<th>THE WISDOM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreign Currency</td>
<td></td>
</tr>
<tr>
<td>USD 1: EUR</td>
<td>Buying (+)</td>
</tr>
<tr>
<td>AUD, CAD, CHF, GBP, NZD,</td>
<td>0.10</td>
</tr>
<tr>
<td>SGD, HKD, 1: CNY</td>
<td>0.03</td>
</tr>
<tr>
<td>JPY</td>
<td>0.0003</td>
</tr>
</tbody>
</table>

- No charge for up to 5 THE WISDOM chequebooks a year**
- 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 fee for account balance SMS alerts (Transaction Alert)***
- No fee for SMS alerts on cheque transactions (K-Cheque Alert)****
- No maintenance fee on savings and current accounts*
- No fee for certified financial statements*
- No fee for hardcopy savings and/or current account statements*
- No fee for replacement of lost passbook*

Notes:
- These privileges are strictly non-transferable.
- These privileges terminate upon end of THE WISDOM customer status.

* Present your KBank THE WISDOM card (primary or supplementary) to exercise this privilege at KBank branches.

**Present your KBank THE WISDOM card (primary) and THE WISDOM cheque voucher to exercise this privilege at a KBank branch. For customers with a newly approved card and/or a new current account, KBank will issue your new THE WISDOM chequebooks within two months of application. This privilege is non-transferable. (KBank will send THE WISDOM cheque voucher to cardholders who placed an order in 2017-2018. Please call THE WISDOM Contact Center at 02-888899 if you have not received it.)

***Fee automatically waived; effective within two months of application (primary or supplementary cardholder). In case the customer subscribed to the yearly package before becoming a THE WISDOM customer, the Bank reserves the right not to return the package fee.

****Present your KBank THE WISDOM Card (primary) to apply for K-Cheque Alert at any KBank branches.
THE WISDOM Contact Center 02-8888899

The dedicated THE WISDOM Contact Center staff is on hand 24 hours a day at 02-8888899 to give THE WISDOM customers exclusive access to financial information and transaction details, any time, day or night. The Center coordinates THE WISDOM privileges such as concierge services worldwide, facilitating your affairs with hotel and flight reservations, gift and floral deliveries, roadside assistance, and consultation on home renovations.
Learn more about terms and privileges as well as details, or get the latest information at www.kasikornbank.com/THEWISDOM or THE WISDOM Contact Center 02-8888899

www.kasikornbank.com/THEWISDOM

Terms and privileges specified by KBank. KBank reserves the right to alter terms and privileges without prior notice.