



Welcome

TO BANGKOK BANK

A GUIDE TO BANGKOK BANK PRODUCTS AND SERVICES



Understanding is Everything

"We know it can be frustrating to have to explain yourself every time you visit the bank, so we have produced this guide to help make it easier for you to get the most out of the products and services offered by Bangkok Bank."

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Welcome

A Guide to Bangkok Bank Products & Services



As a foreigner living in Thailand, we want to make it easier for you to manage your finances.

This guide contains useful information that will help save your time, such as documents that are required to open an account and how to apply for our products and services.

WHETHER YOUR STAY HERE IS TEMPORARY OR PERMANENT

WELCOME TO



Your Trust, Our Commitment

Bangkok Bank is Thailand's leading commercial bank with assets of around USD 85 billion. With more than 17 million accounts, we operate a nationwide network of approximately 1,200 branches, 240 business centers and 9,000 ATMs.

Bangkok Bank's international branch network is one of the leading regional banks in Southeast Asia, with an expanding international network of 30 branches in 14 economies. We have relationships with over 1,000 correspondent banks around the world.

Bangkok Bank was rated Baa1 by Moody's investment service as of December, 2014 and BBB+ by Standard & Poor's, as of December 2014.

We have a wide range of products and services to meet your banking and financial needs.

No matter where you are in Thailand or what you are doing, you can always be sure that your financial matters will be taken care of by Thailand's leading bank.

BANGKOK BANK

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EMBRACE THE AEC
WITH BANGKOK BANK :
THAILAND'S REGIONAL BANK

One of the largest and best-established branch
networks in Southeast Asia.

COMPLIANCE WITH THE FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

What is FATCA?

FATCA, which stands for the Foreign Account Tax Compliance Act, is a United States law. The main purpose of FATCA is to prevent individuals and juristic entities with US person status avoiding taxation by holding accounts for financial transaction purposes with financial institutions outside the US.

FATCA requires foreign (i.e. non-US) financial institutions ("FFIs"), including commercial banks, to report information about accounts held by US individuals and US-owned juristic entities and income credited to such accounts and in some cases to withhold tax on withholdable payments paid to certain accounts and remit the withheld taxes to the US Internal Revenue Service (IRS).

From 1 July 2014, Thai financial institutions need to request additional information from customers wishing to enter into financial transactions or open new accounts. Customers will normally be requested to complete a US person self-identification questionnaire created to assist the financial institution in its determination of the status of the account holder or payee, as either a US or non-US person. For those customers who do not identify themselves as US persons and who don't appear to be US persons, no further action should be required upon completion of the form. However, if a customer (i.e. an account holder or payee) is a US person, or appears to be a US person, they will be required to complete an IRS form in which the customer declares his or her US or non-US status to the financial institution.

Customers may be requested to complete any of the following self-identification forms:

- Form W-9 to verify their US person or juristic status and identify their Tax Identification Number (TIN)
- Form W-8BEN to verify their non-US individual status, together with supporting documents
- Form W-8BEN-E to verify their non-US juristic status, together with supporting documents

Under FATCA, the indications of potential US status include:

For individuals

- US citizenship, US place of birth, US permanent residence (i.e. green-card)
- a current residence or contact address in the US
- a US telephone number
- a power of attorney authorizing other persons with US residence to handle accounts on the individual's behalf
- an "at care of" address or "hold mail" address
- a temporary residence in the US or having been present in the US for more than 183 days

For juristic entities

- a place of incorporation in the US
- a US-related company with US shareholders owning shares, either directly or indirectly, in excess of 10 percent



OPENING AN ACCOUNT

At Bangkok Bank, we've had a lot of experience helping foreigners do their banking activities. We can help you quickly set up an account.

Even if you are in Thailand for only a short visit, you can open a savings account and get a debit card, which are convenient and cost-effective ways to manage your everyday finances.

What documents will you need when opening an account?

1. If you are working in Thailand and hold a non-immigrant B visa

1. Passport
2. Work permit

2. If you hold a tourist visa or non-immigrant (long-stay) visa

Long-stay foreigners including all Non-Immigrant visas (B, ED, EX, F, IB, IM, M, O, O-A, R, RS, D, F, and SE) and Diplomatic Officer Courtesy, but excluding MT, S and LA.

Tourists include the following visa types: Tourist, Transit, Visa on Arrival, Exemption Visa, Non-Immigrant MT and S.

1. Passport
2. ONE of the following documents:
 - 2.1 A letter of recommendation from an embassy, international organization, your home bank (sent via SWIFT), a person acceptable to Bangkok Bank (such as a BBL staff member or customer, government officer or company executive), or from a national institution of your home country (such as pension fund);
 - 2.2 Another document showing your name and address such as document showing ownership of a fixed asset, or condominium sale/purchase agreement.



3. If you have permanent residency in Thailand

1. Passport or Alien Certificate or Certificate of Residency
2. House Registration document

Note:

- Original documents with valid expiry date are required.
- Contact addresses for both Thailand and overseas shall be provided (hotel and P.O. Box addresses are not acceptable).

A QUICK GUIDE TO OUR PRODUCTS AND SERVICES

Products & Services	Foreigners with a work permit	Foreigners without a work permit	Permanent Residents
Savings account & Be1st Debit card	✓	✓ ¹	✓
Fixed deposit account	✓	✓	✓
Sinmathaya deposit account	✓	✗	✓
Cheque / current account	✓	✗	✓
Foreign currency deposit account	✓	✓	✓
Bills of exchange	✗	✗	✓
Telephone banking (Bualuang Phone 1333)	✓	✓	✓
Internet banking (Bualuang iBanking)	✓	✓	✓
Mobile banking (Bualuang mBanking)	✓	✓	✓
International funds transfer via Bualuang iBanking ²	✓	✗	✓
Credit card ³	✓	✓	✓
Bualuang Home Loan ⁴	✗	✗	✓
Non-Resident Baht Account (NRBA) Fixed Deposits/Savings accounts	✓	✓	✗
Mutual Fund investments	✓	✓	✓
Direct Deposit from US to Thailand via US ACH system	✓	✗	✓
Share Trading (Introducing Agent ⁵)	✓	✓	✓
Insurance (Bancassurance)	✓	✓	✓

1. The maximum limit for daily cash withdrawal or funds transfers from electronic channels is Baht 50,000 and the daily limit for spending is Baht 50,000.
2. Evidence of income and other documents may be required in order to comply with Bank of Thailand regulations.
3. Evidence of income and a deposit account are required. Customers may be required to deposit collateral. Credit card approval is solely at Bangkok Bank's discretion.
4. Subject to Bangkok Bank's lending policy and approval.
5. Bangkok Bank is the introducing agent of Bualuang Securities Public Company Limited to open a securities trading account. Approval to open an account is subject to Bualuang Securities Public Company Limited's discretion. Securities trading and other services will be provided by Bualuang Securities Public Company Limited.

Terms and conditions for products and services may be changed at Bangkok Bank's discretion. Thirty days prior notice will be provided at the branch.

DEPOSIT ACCOUNTS

Savings Account

A Bangkok Bank savings account is the first step to accessing our products and services. Savings accounts are passbook-based and you can also apply for a Be1st Debit card, which can be used at ATMs and to make purchases. More details about Be1st Debit cards can be found on page 5.

Your savings account and Be1st Debit card can be used to:

- Access telephone banking services via Bualuang Phone 1333
- Make bill payments via Bualuang ATMs, telephone banking and internet banking
- Arrange direct debit and standing orders
- Make international and domestic funds transfers

A savings account can be opened with a minimum deposit of Baht 500. Interest is calculated daily and will be credited to your account at the end of June and December each year. If your savings account has been inactive for more than one year with a balance of less than Baht 2,000, a maintenance fee of Baht 50 will be deducted from your account each month. When the balance is zero, your account will be automatically closed.



Current Account

With a minimum deposit of Baht 10,000, you can open a Bangkok Bank current account and be provided with a personalized cheque book.

Current accounts are only available for foreigners who are permanent residents, or who have a work permit.

Note: Very few retailers in Thailand accept cheques. It is also an offence in Thailand to write cheques without sufficient clear funds. To avoid this, Bangkok Bank offers an overdraft protection service which will directly withdraw from your savings account if there are insufficient current account funds.

Fixed Deposit Account

Make your money work for you with a Bangkok Bank fixed deposit account. All you need is a minimum deposit of Baht 2,000 to receive competitive rates for terms of three months up to 36 months. You can make cash deposits into your fixed account via a Cash Deposit Machine or make a funds transfer via Bualuang iBanking, Bualuang mBanking, Bualuang ATM and Bualuang Phone. Tax is automatically deducted from interest paid to customers when the term is due.

Deposit Protection

Deposits of up to Baht 50 million per customer for all banks in Thailand were guaranteed by the government up until August 2015. From August 2015-August 2016, the insured deposit coverage will be Baht 25 million and from August 2016 onwards, the deposit coverage will be Baht 1 million.

Foreign Currency Deposit Account

With a foreign currency deposit account, you can hold your funds in any of the following 14 currencies: USD, GBP, JPY, SGD, HKD, AUD, EUR, CNY, CAD, CHF, NZD, DKK, NOK and SEK. This kind of account enables you to manage your foreign currency payments and income effectively by minimizing risks from foreign currency fluctuations. A foreign currency deposit account can be a savings, fixed deposit or current account and can be accessed online via Bualuang iBanking service to view account balance and transfer funds into your local Baht account. The initial deposit for opening any of these accounts is USD 1,000 or an equivalent amount in another foreign currency.

Non-Resident Baht Account (NRBA)

A Non-Resident Baht account is useful if you are transferring funds to Thailand for investment purposes that may be repatriated in the future. Transactions are recorded in accordance with the Bank of Thailand's regulations.

Note: This account can only be opened and operated over-the-counter at Bangkok Bank's Head Office on Silom Road in Bangkok, Thailand. It is not accessible through ATMs or internet banking, and is not recommended for day-to-day banking.

DEBIT AND CREDIT CARDS

Bangkok Bank issues Be1st Visa Debit Cards that can be used at Bangkok Bank ATMs to withdraw cash in Thailand and overseas, and for making purchases with funds withdrawn directly from your savings or current account. They can also be used to access Bualuang Phone for banking services with no additional password or code is required. Be1st Visa Debit Cards can be used on eBay, PayPal and for making other online payments. If a personalized card with your name on it is required, this can be requested at any branch.



Be1st Smart Debit card

Be1st Smart Debit Card is the debit card that uses a highly-secure and innovative EMV microchip. The microchip contains both data and security software that make your card nearly impossible to copy and keep your money safe. The debit card can be used at all Bangkok Bank ATMs and most VISA merchants. However, international usage may be limited depending on the availability of chip-reading ATMs.

Be1st Smart Rabbit Debit card

With EMV chip, the Be1st Smart Rabbit is a Be1st Smart Debit card and a Rabbit card rolled into one. The Be1st Smart Rabbit Debit card can be used for shopping, cash withdrawals from Bangkok Bank ATMs, and travelling on the BTS and BRT. You will also earn Carrot Points which you can use for gift redemptions from the Carrot Rewards program.



Be1st Smart Rabbit Siriraj

A card for kind people, Bangkok Bank will donate (per card) the joining fee of Baht 100 and each year's annual fee of Baht 50, as well as 0.2% of spending volume*, to the Faculty of Medicine at Siriraj Hospital. Cardholders will also be covered with personal accident insurance of up to Baht 200,000. The all-in-one card with EMV chip security technology includes the functions of Debit, ATM and Rabbit cards, providing great convenience for shopping, travelling (BTS and BRT) and cash withdrawals, along with benefits from personal accident insurance.

* Excludes spending via Rabbit reader.

For more details and privileges, please visit www.bangkokbank.com/Be1stSmartSiriraj



Convenient shopping

- Make purchases at any stores in Bangkok displaying the Rabbit sign and earn Carrot Points at participating merchants
- Make purchases at stores worldwide accepting Visa chip cards
- Make secure online payments using your One-Time-Password from Bualuang iPay service
- Enjoy special discounts and privileges from participating merchants

Easy to Use

- Withdraw cash, transfer funds and pay bills conveniently and safely at Bangkok Bank's nationwide ATM network with Be1st Smart's highly-secure EMV microchip.
- Be1st Smart Rabbit is the only card that can be used to hop on both the BTS and BRT.
- Earn Carrot Points by topping up the card at BTS ticket offices at every station or by spending with the card at participating merchants displaying the Rabbit sign.

Notes:

- If you are a foreigner who has a work permit or permanent residency in Thailand, the maximum limit for cash withdrawal and spending per day is Baht 500,000 and Baht 150,000, respectively. The withdrawal limit can be set at Baht 50,000, Baht 100,000, Baht 150,000, Baht 200,000, or Baht 500,000. The spending limit can be set at Baht 5,000, Baht 20,000, Baht 50,000, Baht 100,000 or Baht 150,000. For your limit adjustment, simply call Bualuang Phone 1333 or (66)2645 5555 (24/7).
- If you are a foreigner without a work permit, your withdrawal and spending limit would each be Baht 50,000 per day.

Credit cards

Bangkok Bank offers a wide range of credit cards accepted worldwide via the VISA, MasterCard, UnionPay and American Express networks. Our Visa and MasterCard cards feature EMV chip technology, with special options including contactless payment cards and BTS SkyTrain travel wallets.

With a locally-issued credit card you can save on foreign exchange fees and take advantage of local loyalty programs and discounts. As a foreigner, it is likely that you will be required to place a fixed-deposit amount equal to the approved limit as collateral.

Bangkok Bank Visa Infinite card

A credit card that offers exceptional privileges and great experiences for a perfect life. Selected especially for our highly-valued customers.



Exclusive Lifestyle Privileges*

- Exclusive services during your luxury travel such as global access to airport lounges, limousine service, meet & assist, and private golf carts at Suvarnabhumi Airport
- Executive lounge access at luxury hotels and shopping complexes such as Dusit Thani Bangkok, Hilton Sukhumvit, Gaysorn Plaza-Diamond Lounge and Central Embassy Bualuang Suite
- Complimentary set menu, high tea for two, and 'Buy 1 Get 1 Free' buffet at leading hotels such as Dusit Thani Bangkok, Siam Kempinski, Plaza Athenee Bangkok, Royal Meridien and InterContinental Bangkok
- Access to DFit Fitness Center at Dusit Thani and complimentary spa treatment at Oasis Spa
- 'Buy 1 Get 1 Free' offer for suite rooms of hotels in the Dusit International Group such as Dusit Thani Laguna Phuket, dusitD2 Chiang Mai and Dusit Thani Pattaya
- 'Buy 1 Get 1 Free' offer for Bangkok Airways tickets (domestic flights)
- Complimentary green fees at luxury golf clubs such as Muang Kaew Golf Course, Lakewood Country Club and Summit Windmill Golf Club

Spending Privileges*

- **Double Reward Points**
Double cumulative premium reward points on all spending, both domestic and overseas
- **Mileage Redemption**
Premium reward points can be redeemed for mileage with participating leading airlines
- **Cash Rebate of 10%**
For purchases of gasoline at participating Caltex and Bangchak gas stations

Insurance*

- Overseas Health & Medical Insurance
- Transport Accident Insurance with coverage of up to USD 1,000,000
- Purchase Protection Plan for products up to 90 days after the date of purchase for a maximum of Baht 400,000 per year

24-Hour Personal Assistance*

- Roadside Assistance
- Home Assistance
- Worldwide Concierge Services

*All privileges are subject to the bank's terms and conditions. Please visit www.bangkokbank.com/creditcard

Bangkok Bank Platinum Leader Card*/**

Special privileges and exclusive benefits especially selected for privileged cardholders with offers from luxury hotels and resorts, travel companies, airlines, restaurants and golf courses worldwide.

- Double Rewards Points: 25 Baht = 2 premium points
- Mileage Redemption: Royal Orchid Plus (Thai Airways), FlyerBonus (Bangkok Airways), Big Card (Air Asia)
- Purchase Protection Plan: up to 90 days with maximum protection of Baht 400,000 per year
- Transport Accident Insurance with coverage of USD 500,000
- Overseas Health & Medical Insurance.

Special waiver of all joining and annual membership fees for Bualuang Exclusive members



Bangkok Bank Platinum Bumrungrad Hospital Credit Card*

Enjoy health benefits, special privileges at Bumrungrad Hospital and triple reward points.

Benefits and Privileges**

Triple Reward Points

Every Baht 25 spent using the card will earn reward points that can be exchanged for Bualuang Thank You Rewards, which are double points on spending in Thailand and overseas, and triple points on spending at Bumrungrad Hospital.

Earn Thai Airways Miles

Redeem three reward points for one Thai Airways mile after accumulating a minimum of 2,000 points. Thai Airways miles can be redeemed for flights and upgrades, accommodation or other items within the Royal Orchid Plus catalogue.



Personal Assistance Service

Your personal assistant can help you get out of a fix, 24-hour a day. Simply call 0 2638 4888 if you need roadside assistance, medical assistance, concierge services, travel information and home assistance.

Transport Accident Insurance

When paying for public transport tickets or tour packages, you, your spouse and your children aged under 23 years old traveling together domestically or overseas will get more than USD 200,000 in travel insurance protection.

* Your entry and first-year annual fees will be waived for both principal and supplementary cardholders, while the annual fee for the following years will also be waived if you spend up to Baht 150,000 per year.

** All benefits and privileges are subject to the bank's terms and conditions. Please visit www.bangkokbank.com/creditcard.

Special Bumrungrad Hospital services

Vouchers for Health Check-ups

Principal cardholder: Receive an executive check-up program voucher, valued at Baht 8,300

Supplementary cardholder: Receive a discount voucher worth Baht 3,000 on an executive or comprehensive check-up program.

Please note that vouchers are only available for first-time or renewing Bumrungrad Hospital members. Furthermore, the hospital will collect membership fees of Baht 8,300 for the principal cardholder and Baht 3,000 for the supplementary card, in your Bangkok Bank Platinum Bumrungrad credit card's first billing cycle.

Up to 30% discount at Bumrungrad Hospital

Inpatients : 30% discount for inpatient rooms

Outpatients : 15% discount for medicine, medical supplies, laboratory tests and x-ray, and 10% discounts for physical therapy

Other privileges at Bumrungrad Hospital

Free Wi-Fi access, free Better Health magazine, pre-booked reserve seating for the hospital's health seminars and special discounts from participated merchants in the hospital

Remark: The privileges may be changed and are subject to Bumrungrad hospital and Bangkok Bank conditions.

*For further conditions and details, please call the Bangkok Bank Platinum Bumrungrad Hospital Credit Card Service on 0 2638 4888.

Bualuang iPay Service with Veried by VISA and MasterCard Secure Code

For additional security and confidence when using your VISA or MasterCard Credit card or Be1st Debit card to shop online, you can enroll for the Bualuang iPay service which offers an additional security layer by sending a One-Time-Password (OTP) via SMS to your provided mobile phone number as part of the payment process. Credit card and debit card holders can register for Bualuang iPay service on Bangkok Bank's website at www.bangkokbank.com/BualuangiPay. Be1st Debit card holders will be required to get a supplementary code from Bualuang Phone 1333 (or +662 645 5555 for international call) to complete the online registration process.

INTERNET AND OTHER SELF-SERVICE BANKING

Bangkok Bank offers a full range of modern and convenient banking channels to help you do your banking transactions at your own convenience.

• Internet Banking - Bualuang iBanking Service

www.bangkokbank.com/ibanking

Bangkok Bank's internet banking service (Bualuang iBanking) provides a full English-language option, is easy to set up and use, and also allows you to do all of your day-to-day banking activities at your own convenience.

With Bualuang iBanking, you can check your account balance and account history, pay bills, buy and sell or switch mutual funds units, transfer funds to your accounts or to third-party accounts at other Thai banks, and transfer funds overseas. Bualuang iBanking can be accessed using Microsoft Internet Explorer, FireFox, Google Chrome and Safari.

International funds transfers online*

If you wish to transfer funds to an account overseas (including your own), you can apply for our online international funds transfer service at your local branch or online. You will need to provide your passport and a copy of your valid work permit or a letter certifying your income from your employer. Funds transferred via Bualuang iBanking can enjoy lower fees. Please check the fee rates at www.bangkokbank.com or Bualuang Phone 1333 or +662 645 5555

*The bank will complete international transfers using the Selling Rate T/T as announced on the transfer date. Transfer limit for senders are:

- Less than USD 25,000 per day
- Up to USD 100,000 per month
- Up to USD 500,000 per year

International security standards

Bualuang iBanking is protected by international-standard technology. One-Time-Passwords (OTPs), providing additional layers of security, will be sent to your mobile phone to confirm certain transactions or requests.

You can also receive SMS alerts to your mobile phone and/or email address when your internet banking account is accessed or a transaction is made, with details of the transactions. You should register your mobile phone number when you sign up for internet banking if you have not already done so. Please register at your local branch by bringing along your passport and passbook.

How to apply for Bualuang iBanking

There are three easy ways to apply for Bualuang iBanking

1. Fill out an application at any Bangkok Bank branch anywhere in Thailand. Submit it with your passport and your savings account passbook and other required documents. (Please check at www.bangkokbank.com/ibanking).
2. Apply through any Bangkok Bank ATM for instant access to Bualuang iBanking. All you need is your ATM or Be1st Debit card.
3. Apply through our website at www.bangkokbank.com/ibanking for immediate access.* All you need is your ATM card or your Be1st Debit card number and your savings account or current account.

*Only for transactions that do not require a One-Time-Password (OTP), e.g. checking an account balance, checking movements in an account, and transferring money between two of your own accounts. Customers who wish to conduct a transaction that requires a One-Time-Password should contact any Bangkok Bank branch to register their mobile phone number.

Note : Foreigners with a tourist visa, please apply at Bangkok Bank branches only.

• Mobile Banking - Bualuang mBanking

Enjoy the convenience of making transactions anywhere, anytime using your mobile phone or tablet.

- Transfer funds between your accounts or third-party accounts at Bangkok Bank and other banks
- Check account balance and view account activity
- Check on your account balance more quickly and easily with "Quick Balance" function
- Transfer funds to mobile phone number in your phone contact list*
- Scan barcodes/Select from business categories to pay bills.
- Pay Bangkok Bank credit card bills and other bills
- Save favorite transactions for fund transfers and payments
- View transfer and payment transaction history
- Add your own Bangkok Bank credit card to view details and activity**
- Check the outstanding value and units, make a buy or sell order for Open-Ended-Funds and RMF/LTF.

When you make transfers and bill payments at the email address or phone number you have registered with Bualuang iBanking, you will receive an SMS. The recipient will also receive an SMS notification after a funds transfer is completed, provided you have registered their number and select that option.

*Not available on Window OS

**The credit card that you add via Bualuang mBanking can also be used on Bualuang iBanking.

How to access

Bualuang mBanking can be accessed via smartphone or iPad by downloading the Bualuang mBanking application from Google Play Store, App Store, Windows store and Blackberry World. To get the application, simply search for the words "Bualuang mBanking". If you have a mobile phone that does not support applications, you can still access Bualuang mBanking through www.bangkokbank.com/mbanking.

How to apply

- At a Bangkok Bank ATM
- At a Bangkok Bank branch

If you are already a Bualuang iBanking customer, you can simply use your User ID and Password to log-on to Bualuang mBanking right away; there is no need to register.

Note: The mobile phone number provided must be registered in Thailand. The roaming service must be activated every time you are overseas in order for you to get an OTP (One-Time-Password) via SMS from Bangkok Bank.

Transaction Limit

Type of Transaction	Maximum amount per day (Baht)	Total amount per day (Baht)
1) Fund Transfer		
1.1) Own Account	no limit	no limit
1.2) Third-Party Accounts by choosing from the existing third-party account list that registered with Bualuang iBanking	100,000	100,000
1.3) Third-Party Accounts by entering the recipient's account number directly for a one-off transfer	50,000	
2) Pay bills		
2.1) By choosing from the existing payee list that you registered with Bualuang iBanking	200,000	200,000
2.2) By entering the payee's Service Code directly for a one - off payment	50,000	

Self-Service Banking

There is no need to go to a branch for your daily banking requirements. Night or day - whenever you need cash, to check your accounts or pay your bills, it's easy to drop in to one of our self-service centers. They are never far away and they never sleep.

Bangkok Bank's self-service machines are reliable, modern and secure. When you make a transaction, you are managing your own account directly on Bangkok Bank's state-of-the-art banking technology system.

With Bangkok Bank's advanced technology and strong information network, you can do your banking transactions using our self-service machines anywhere in Thailand, 24 hours a day, seven days a week. You can withdraw cash, transfer funds or make payments using our Bualuang ATMs, or quickly make deposits using our Bualuang Cash Deposit Machines. Also, you can update your passbook automatically via our Passbook Update Machines.



• ATM - Bualuang ATM

Bangkok Bank's large network of ATMs Bualuang ATM can be found in almost every corner in Thailand and accessed 24 hours a day, seven days a week. Apart from making cash withdrawals with local or international cards, you can use Bangkok Bank ATMs and your Bangkok Bank card to:

- Check your account balance
- Transfer funds to your own accounts, third-party accounts at Bangkok Bank, or accounts at other banks in Thailand
- Pay your bills quickly
- Buy and sell many types of mutual fund units (Except RMF/LTF)
- Sign up for internet banking
- Sign up for SMS Account Alert

Note: Most transactions using Bangkok Bank ATMs within the region where your Bangkok Bank card was issued are provided free of charge and there is no inter-region fee.

• Telephone Banking - Bualuang Phone 1333

Bangkok Bank's telephone banking service provides a full English-language option by pressing 2 for English for an Automatic Voice Response (AVR) system and is available at any time - simply dial 1333 or +662 645 5555 for international calls. You can choose either the automated option or ask to speak to a customer service assistant. With your PIN and Be1st Debit card number, you can check your account balance, cancel a card, report lost or stolen card, pay bills, buy and sell mutual funds units and transfer funds between your own accounts. No registration is required to use Bualuang Phone. However, if you want to transfer funds to third party accounts via phone banking, you will need to register the accounts at a Bangkok Bank branch.



BRANCH BANKING

There will always be a time when nothing other than over-the-counter and face-to-face banking will do, and most of our branches in Thailand have English-speaking staff on hand to help you.

Bangkok Bank has an extensive national network of approximately 1,200 branches. Many are open for extended hours and conveniently located in department stores, shopping centers, universities and tourist destinations around the country. Micro branches are also open for longer hours and up to seven days a week, but offer a smaller range of services and are not always able to accept large-volume transactions.

- Standard branch opening hours are 8:30 a.m. to 3:30 p.m., Monday to Friday
- Micro branches are open for extended hours, up to seven days per week
- Most branches provide Bualuang ATM and Bualuang Cash Deposit Machines (CDM), which are available around the clock
- Foreign exchange booths are available in convenient locations
- You can find the nearest branch using the branch locator on www.bangkokbank.com/Bangkokbank/web/service/Locateus

Priority Banking - Bualuang Exclusive

Bualuang Exclusive is a priority banking service provided to customers who meet certain asset requirements. The benefits available to Bualuang Exclusive customers include:

Privileged access to our member-only facilities

Bualuang Suites

Members of our priority banking service, Bualuang Exclusive, will enjoy privileged access to Bualuang Suites with full support, personal care and attention from professionals who understand your unique needs.

The Bualuang Suite offers :

- A lounge for relaxing provides a harmonious blend of luxury and modernity
- World-class safe-deposit facilities
- A private conference room with Business Center facilities including computer laptops, printers, fax and WiFi services
- Refreshments

Note: The Bualuang Suite at Central Embassy branch is open every day from 10.30 - 20.00 hrs. And the Bualuang Suite at The EmQuartier branch is open every day from 10.00 - 20.00 hrs.



Bualuang Rooms

An exclusive space only provided for our Bualuang Exclusive members with additional privacy, comfort and services to carry out your banking requirements. Please visit www.bangkokbank.com to find out the location of your nearest Bualuang Room.

Dedicated Professionals

Our dedicated Bualuang Exclusive Officers will provide professional investment advice to help you achieve your financial goals in line with your individual objectives, risk appetite, and stage of life.

We will provide investment proposals for your consideration, drawing on the extensive range of products and services provided by Bangkok Bank and our award-winning partners, which may include deposits, government bonds, debentures, mutual funds, private funds management, an introducing-agent service to open a securities trading account, life insurance and other insurance products for wealth-protection purposes.

With our commitment to be a trusted partner, Bangkok Bank's philosophy is to place our customers' interests at the center of everything we do.

Bualuang Exclusive privileges and benefits*

- An invitation to apply for Bangkok Bank Visa Infinite card**
- Fee waivers for Bangkok Bank Platinum Leader Card members on the entrance fee and annual fee
- Preferential interest rates and special conditions when applying for a Bualuang Home Loan or a Bualuang Poonphol Loan
- Fee waivers for gift cheques and cashier cheques (maximum of three cheques per day)
- Two complimentary cheque books (20 cheques each)
- A 50% discount on the regular rental fee for up to three safe-deposit boxes***
- Discount on foreign exchange rates when buying bank notes and/or opening a foreign currency deposit account
- Discount on International Fund Transfer fee
- Discount on foreign exchange rate when opening a Foreign Currency Deposit account (FCD) or special saving Foreign Currency Deposit account for studying abroad (Special FCD)
- Special credit line when opening an investment account with Bualuang Securities Public Company Limited (BLS)
- Access to Bualuang Exclusive facilities across Thailand and preferential services at all Bangkok Bank branches
- Dedicated 24-hour access to an exclusive Phone Banking service
- Invitation to elite lifestyle events and financial seminars

* Conditions apply.

** Only for Bualuang Exclusive members who have a consolidated balance in all types of deposits, Bills of Exchange (B/E), Bangkok Bank debentures and/or mutual funds of Baht 10 million or more. The average balance must have remained at or above this level during the preceding six months.

*** Except Central Embassy and The EmQuartier branches.

Membership

You will be invited to become a Bualuang Exclusive member without payment of any fee when you meet one or more of our financial criteria as follows:

- The consolidated value of your balance in all types of deposits, Bills of Exchange (B/E), debentures and/or mutual funds is Baht 3 million or more. The average balance must have remained at or above this level during the preceding six months; or
- Your investments in any equity fund are at least Baht 3 million (per transaction, not accumulated total); or
- Your Bualuang Home loan credit limit and principal balance is Baht 10 million or more; or
- Your consolidated payment of Gain 1st, Smart 1st and/or Whole Life 1st insurance premiums per annum is Baht 500,000 or more. (Only policies started in 2012 and after are eligible. These exclude policies with a premium payment period of one year).

Note :

- Bangkok Bank reserves the right to change the terms and conditions of Bualuang Exclusive membership privileges without prior notice.
- Membership lasts two years and renewal is conditional upon continuing to meet the above criteria.
- Mutual Funds refer to funds under BBLAM management.



INTERNATIONAL FUNDS TRANSFER



Our international payment network of over 1,000 foreign banks worldwide means you can send or receive funds efficiently, securely and cost-effectively.

Receiving funds from abroad via SWIFT

A SWIFT transfer, also referred to as telegraphic transfer, is a fast and secure way to receive funds directly to your Bangkok Bank account.

To send funds to your Bangkok Bank account from overseas, you will need to provide your bank overseas with your account name and number as it appears on your Bangkok Bank passbook, along with your bank name (Bangkok Bank), bank address in Thailand, your address in Thailand and our SWIFT code (BKKBTHBK).

Specify the purpose of the transfer

When making a SWIFT transfer, you should specify the purpose of the transfer in your funds transfer instructions. Doing so could help us to properly complete the required documentation with the Thai authorities.

Know when funds have been deposited into your account

To know exactly when funds have been credited to your account, you can sign up for our SMS Remittance Alert service, free for Bangkok Bank account holders. You will receive complete transfer details, including the amount in Thai baht and in the foreign currency, the exchange rate, fees, and the sender's name. You can enroll for the service via any Bualuang ATM or by calling Bualuang Phone 1333 or +662 645 5555 (press **721*). Please have your ATM card/Be1st card and Bangkok Bank account details ready.

You can also check whether funds have been credited via Bualuang iBanking, Bualuang mBanking Bangkok Bank ATMs, or by calling Bualuang Phone on 1333 or +662 645 5555.

Transferring funds to purchase a condominium in Thailand

If you want to purchase a condominium, you can instruct your bank abroad to transfer your foreign currency funds directly to your Bangkok Bank account. You must specify the purpose of transferring funds in your transfer instructions.

For amounts of USD 50,000 and over, you should request any of our branches that provide international services to issue a 'Foreign Exchange Transaction Form'. For lesser amounts or for funds transfers from abroad in Thai baht, ask the branch to instead issue a confirmation letter of International Inwards Funds Transfer, together with a credit advice. These documents

are required by the Department of Lands when registering the ownership of a condominium.

For more information on buying a property in Thailand, please refer to 'Buying a Home' on page 20.

Fund transfers from the United States

Holders of US bank accounts transferring funds to a Bangkok Bank account in Thailand can save up to USD 20 on international fund transfer fees by transferring funds from the US to Thailand via the US Automated Clearing House system (US ACH) and Bangkok Bank's New York branch.

Simply specify the 9-digit routing number for Bangkok Bank's New York branch (026008691) in your transfer instructions. The funds will be directly transferred via the US ACH system to the receiver's Bangkok Bank account in Thailand, for a lower fee than most other international wire transfer services. If you receive pension payments from the US government agencies, please refer to 'Retiring in Thailand' on page 26.

Special transfer options - Japan, Korea, Israel and Switzerland

Post offices in Japan, Korea, Israel and Switzerland provide a convenient and cost-effective way of transferring funds into a Bangkok Bank account in Thailand.

Maximum transfer amounts - transferring into Thailand

There are no limits on the amounts you can transfer into Thailand; however, to comply with Bank of Thailand regulations, we ask you to instruct the sending bank to specify the purpose of the transfer in your funds transfer instructions. Bangkok Bank will report the purpose of your funds transfer to the Bank of Thailand on your behalf.

Sending funds abroad via SWIFT

With over 1,000 partner banks around the world and our own international branch network, we can ensure that your funds get to where they are needed, at a much lower cost.

When sending funds to a bank account overseas via SWIFT, you will need to provide Bangkok Bank with the recipient's account name, account number and address as well as the name and address of the recipient's bank.

You will also need to bring your passport along with a document that shows the source of money in your account when transferring USD 50,000 or the equivalent in another currency or more i.e. credit advice or a confirmation letter of your income from your employer to meet Bank of Thailand requirements.

If you are transferring funds to countries in Europe and Middle East, you will need to provide the recipient's IBAN (International Bank Account Number) to help European banks process the payment faster and avoid a returned payment.

International funds transfer service via Bualuang iBanking

Bualuang iBanking offers a convenient and cost-effective way to transfer money overseas. You can apply for the International Funds Transfer service via Bualuang iBanking in either of two ways—through Bualuang iBanking or at a branch. Once you've successfully registered for the International Funds Transfer service via Bualuang iBanking, you can also send a request to update beneficiary information or delete beneficiaries via Bualuang iBanking. For more information about this service, please read the 'Internet and other Self-Service Banking section of this guide' on page 9.

Western Union Money Transfer Service

Western Union offers an easy option for anyone who requires funds urgently or who does not have a bank account to send or receive funds internationally. Western Union Money Transfer Services are offered at our foreign exchange booths and branches across the nation - look for the  signage.

Maximum transfer amount - Transferring out of Thailand

The maximum amount you can transfer out of Thailand is determined by the Bank of Thailand and depends on the source of the baht funds and supporting documents you can provide.

The maximum amount a foreigner can repatriate overseas in a year is equivalent to their annual earnings (less tax and living expenses in Thailand) or the selling price of their condominium or investments proceeds. When transferring the proceeds from the sale of a condominium, you will need to obtain a sales contract issued by the Department of Land and ownership title documents.

Fees*

International funds transfers incur fees that are deducted from the transferred funds. We are often asked why the sum received was less than the sum sent - this is because of the fees charged for the transaction by intermediary or receiving banks.

Our fee when receiving international funds transfers is 0.25% of the total amount (minimum Baht 200, maximum Baht 500), which is deducted from the transfer amount before crediting funds to the beneficiary's account.

Our regular fee for sending funds abroad is Baht 400 per transaction. If you send funds abroad via Bualuang iBanking, the minimum fee is only Baht 300 per transaction.

Notifications

All international funds transfers are notified to the Bank of Thailand. Transfers of Baht 700,000 or more and any cash transaction of Baht 2 million or more are also notified to the Anti-Money-Laundering Office.

* Information as of July 2015. Please check the rate of fees at any Bangkok Bank branch or at www.bangkokbank.com, Bualuang Phone1333 or +662 645 5555

DOMESTIC FUNDS TRANSFER

Transferring funds within Thailand is very straightforward and there are a number of services to choose from.

Self-service transfers

Self-service banking channels such as Bualuang ATMs, Bualuang CDMs, Bualuang Phone, Bualuang iBanking and Bualuang mBanking are cost-effective and convenient options to transfer funds anywhere in Thailand, whether to your own accounts at Bangkok Bank or to third-party accounts at Bangkok Bank or other domestic banks in Thailand.

When transferring via an ATM or internet or mobile banking, you can opt for Bangkok Bank to send an SMS to the recipient confirming the transfer.

Standing orders

The Standing Order service enables you to set up regular automated funds transfers between Bangkok Bank accounts. You have to specify the fund value to be transferred to make a payment such as for a bill or rent and the same amount will be transferred each time. You can set up recurring funds transfers to a Bangkok Bank account for up to 12 months in advance. You can also schedule in advance the date you wish to discontinue the transfer.

To apply for this service, please bring your passport and deposit account passbook or cheque book to any Bangkok Bank branch. You can also set up a Standing Order online via Bualuang iBanking.

Interbank - If you are sending money and don't have a Bangkok Bank account

Even if you don't have a Bangkok Bank account, you can still transfer money via our Interbank Transfer service, so long as the recipient has a bank account. Available at Bangkok Bank branches, this is a handy service if you are a traveller in Thailand. Fees range from Baht 50 to Baht 120. The maximum funds transfer amount is Baht 100,000.



Bahtnet - Transferring large sums to other banks

When it comes to transferring large sums within Thailand, the fast, safe and reliable way is via Bahtnet, a system owned and operated by the Bank of Thailand.

Bahtnet is available over-the-counter at Bangkok Bank branches and lets you transfer funds to other accounts at designated banks on the same day. You can transfer any amount from your Bangkok Bank account via Bahtnet. Individuals can even transfer funds without an account but the amount is limited to Baht 200,000. The fee for this service is Baht 150 for the sender, while other banks may charge a fee to the recipient.

Online Money Transfer - When neither party has a bank account

If neither you nor the recipient have a bank account, you can still transfer funds from a Bangkok Bank branch. You will be asked to fill in a form outlining the recipient's details and will be given a reference number. The recipient can then present the reference number together with their ID at a Bangkok Bank branch to receive the money. Fees range from Baht 30 to Baht 120 and the maximum funds transfer is Baht 100,000.

Fees

Fees may be charged when funds are transferred within or between regions in Thailand to Bangkok Bank accounts or to accounts at other banks. For more information, visit www.bangkokbank.com or any Bangkok Bank branch.

PAYING BILLS

You can pay a wide range of bills through Bangkok Bank's bill payments service, including telephone and internet providers, utility companies, insurance companies and car leasing agencies, as well as top-up your pre-paid mobile phone.

Self-service banking

Bualuang iBanking, Bualuang mBanking, Bangkok Bank's ATM network and Bualuang Phone 1333 are the most convenient ways to pay bills.

With Bualuang iBanking and Bualuang mBanking, you can pay bills to hundreds of companies registered with us to receive payments. To find out the company you want to make payments to, open the Payments menu tab and select 'Add Payee'. The bank will send a One-Time-Password (OTP) via SMS to the mobile phone

number that you have pre-registered with Bualuang iBanking. Bualuang iBanking will record the billing details into your personal payee list, making it easy to make payments at a later stage as you won't have to put in the reference information again. After the initial set-up, you can pay bills at any time. Bill payment records are available online and you can arrange bill payments in advance for regular payments.

Making bill payments at Bualuang ATMs is very easy. Just select the 'Bill Payment' option on the ATM screen, then identify the type of bill you wish to pay and follow the payment instructions. You will be asked for the reference number which is printed on your bill statement. You can also pay bills by scanning the barcode on your bills using ATMs, or Bualuang mBanking.

Bualuang Phone 1333 is another quick and simple bill payment option (call +662 645 5555 if you're overseas). When calling to make a payment, remember to have your PIN, Be1st Debit card number and a copy of your bill on hand.



Direct Debit

Bualuang Direct Debit enables you to have bills and regular expenses deducted from your registered bank account automatically each month, without coming to the branch, paying the biller in person, or writing and sending cheques. It is a very useful and reliable way of paying recurring bills such as telephone and electricity expenses that give the company the authority to automatically debit your savings or current account on the payment date, or as specified in the biller's terms and conditions. Check with the company to see whether they are able to automatically debit from your account each month (many companies offer instructions on their monthly bills). You will need to sign a consent form which you can get from the bank or the company.

Over-the-counter

Bangkok Bank will accept payment for bills over-the-counter at any branch for hundreds of registered payee company.

BUYING A HOME

One of the most commonly asked questions we receive from foreigners is how to buy property in Thailand. In general, Thai law prohibits foreigners from owning land in Thailand, however, foreigners still do have several options.

Condominiums and apartments

The most common and straightforward way for foreigners to buy a home in Thailand is to purchase a condominium or an apartment. The only restriction on purchasing a condominium is that the total foreign ownership in the condominium project cannot exceed 49 percent. This requirement is generally managed by the condominium developer or sales team.

Leasehold agreements

A foreigner can enter into a leasehold agreement for all types of land titles. Leases cover a maximum period of 30 years and can be extended for a further term of 30 years.

Thai spouse

If you are married to a Thai, you may be able to act as a guarantor for a mortgage loan taken out in your spouse's name, provided that (1) you have a work permit and have worked and stayed in Thailand consecutively for more than one year; and (2) your spouse is the owner of the property.

*Lending conditions apply; approval is solely at Bangkok Bank's discretion.

Transferring funds for a property purchase

When it comes to transferring funds from overseas to pay for a property purchase, you should specify the purpose of the transfer, such as 'buying a condominium'. For more information, refer to the 'International Funds Transfers' section on page 15.

Thai residents

Foreigners with a Thai Resident permit are eligible to apply for a home loan. Normal lending conditions for Thai applicants apply.





INVESTMENTS

Foreigners living and working in Thailand often repatriate funds to their home countries. However, there are a number of benefits in keeping some of your money in Thailand including receiving attractive rates of return, diversified investments options, tax benefits, flexibility and hedging your funds against currency exchange risk.

Mutual Funds

Bangkok Bank's mutual funds are provided by our award-winning subsidiary BBL Asset Management Company Limited. (BBLAM). Investment choices include BBLAM's Fixed Income Fund, Equity Funds, Mixed Funds, Retirement Mutual Funds (RMF), Long-term Equity Funds (LTF), Bualuang Gold Funds and Foreign Investment Funds.

We have licensed investment consultants at branch who can provide you with advice and information about the funds available and the options that might suit you.

Long-term Equity Funds (LTF)

LTFs are a category of mutual funds endorsed by the government to encourage investments and capital market development.

Benefits:

- Save tax in the year the investment is made
- No tax on capital gains upon redemption
- Opportunity for capital gains
- Funds are available for a variety of risk levels

Conditions:

- Terms of investment
 - If investments are made prior to 1 January 2016, they must be held for at least five calendar years (any partial year counts as one year).
 - If investments are made between 1 January 2016 - 31 December 2019, they must be held for at least seven calendar years (any partial year counts as one year).
- Investments can be redeemed on any business day.
- Continuous annual investments are not required.
- The maximum investment per year to qualify for a tax deduction is 15% of your annual disposable income provided that the investment amount does not exceed Baht 500,000.

Retirement Mutual Funds (RMF)

RMFs are a category of funds endorsed by the government to encourage long-term provision for retirement.

Benefits:

- Save tax in the year the investment is made
- No tax on capital gains upon redemption
- Opportunity for capital gains
- Systematic and disciplined savings plan
- Funds are available for a variety of risk levels

Features:

- Funds can be redeemed after the age of 55 provided that they have been held for five years, counting from the date the first investment was made
- Minimum investment must be made every year of 3% of annual disposable income, or Baht 5,000 (whichever amount is lower) apart from certain exceptions.
- The maximum investment per year to qualify for a tax deduction is 15% of your annual disposable income, and should not be more than Baht 500,000 when combined with provident funds or government pension funds, private teacher aid fund contribution, and retirement insurance.

Buying and Selling RMFs/LTFs

When subscribing to a fund you will receive a passbook, which can be used to record transactions. Most funds can also be linked and traded via Bualuang iBanking and Bualuang mBanking.

You can also sign up for our Dollar-Cost-Averaging (DCA) service, if you wish to make regular fund investments. Standing order instructions to buy funds (Dollar-Cost-Averaging) can be placed via the branch or set up using internet banking.

When you sell fund units, in most cases the money will be deposited into your Bangkok Bank savings account on the first business day following your 'sell' instruction. The one exception to this is the Gold Fund when money will be deposited within five business days.

Note:

- Investments are not deposits and carry the risk that investors may not receive their money back in full when the investment is redeemed (the principal is not guaranteed). Investors are advised to study the product characteristics including the prospectus, fund policy, returns conditions, risk fund performance and tax handbook before deciding to invest.
- The off-shore investment funds have no currency risk-protection policy for most, if not all, of their value. The currency risk policy is at the discretion of the management company. Investors may experience currency losses or profits, or receive a return less than their initial investments.
- For more information or to obtain a fund prospectus, please visit any Bangkok Bank branch, call Bualuang Phone 1333, visit www.bangkokbank.com or call BBLAM, +662 674 6488 press 8, www.bblam.co.th

Share Trading

Bangkok Bank's 'Introducing Agent' service helps customers open a securities trading account to trade stocks via Bualuang Securities Public Company Limited, our capital markets arm. This offers a full range of equity investment options and internet and mobile phone trading services.

To open a securities trading account, you will need to provide identification, with a passport and proof of address and have a savings or current account with Bangkok Bank.

Internet banking customers can apply for a trading account online by selecting the Investment tab from the top menu bar.

Note: Investors are advised to study the product characteristics, returns conditions, and risk before deciding to invest.

Bonds

Foreigners who are permanent residents can buy and sell government bonds and corporate debentures at any Bangkok Bank branch nationwide, except micro branches, an easy way to invest in Thailand's bond market.

Government bonds offer a very secure investment with reasonable returns, while corporate debentures normally offer higher returns but carry higher risk. Bond holders receive regular interest payments which can be paid automatically into their account.

Bangkok Bank offers a secondary market for Government Saving Bonds and some debentures which are sold on the primary market.



BANCASSURANCE

Life Insurance

Good planning is a must!

When it comes to life insurance Bangkok Bank is ready to be by your side in creating security in life, offering a wide range of comprehensive protection plans you can depend on.

Four Life Insurance Approaches with Tax Deductions*

1. Protection

Achieve total peace of mind with a wide range of life insurance plans to protect yourself and your loved ones.

Recommended plans: Gain 1st / Whole Life 1st / Health 1^{st*} / Bualuang Huang Krob Krua

2. Savings

Practice a good savings discipline, and receive added security with insurance protection.

Recommended plans: Gain 1st / Whole Life 1st

3. Education for Children

With our protection plans, you can feel confident about your children's future, knowing that you have prepared well for their education. Recommended plans: Gain 1st / Bualuang Huang Luk Lam

4. Retirement

Want to retire with financial freedom and never become a burden to anyone? Let us help you plan your retirement today.

Recommended plans: Smart 1st / Whole Life 1st Senior

* The insurance premiums of Health 1th (Health insurance) cannot be used as a tax deduction.

Gain 1st (Life/saving insurance)

- **Gain 1st 245** Pay premiums for 7 or 10 years and get life coverage for 15 years. Total benefits worth 245% of the initial sum insured
- **Gain 1st 245 Plus** Pay premiums for 7 or 10 years and get life coverage for 15 years plus coverage for 17 serious diseases. Total benefits worth 245% of the initial sum insured.
- **Gain 1st 255** Pay premiums for 8 years and get life coverage for 15 years plus coverage against total permanent disability. Total benefits worth 255% of the initial sum insured.
- **Gain 1st 500** Pay premiums for 10 years and receive 25 years guaranteed protection for you and your family. Total benefits worth 225% of the initial sum insured.

Smart 1st (Retirement Insurance)

- **Smart 1st 550** Pay premiums for 5 or 10 years. Total benefits worth 550% of the initial sum insured. Up to Baht 100,000 can be counted for personal income tax deductions, in line with Revenue Department conditions.
- **Retire Smart 1st 620** Pay premiums until you turn 55 years and your total benefits will be worth 620% of the initial sum insured. Up to Baht 200,000 can be counted for personal income tax deductions, in line with Revenue Department conditions.
- **Retire Smart 1st 620/60** Pay premiums until you turn 60 years and your total benefits will be worth 620% of the initial sum insured. Up to Baht 200,000 can be counted for personal income tax deductions, in line with Revenue Department conditions.

Whole Life 1st (Whole Life insurance)

- **Whole Life 1st 175** All you need to protect yourself with life insurance with low premiums and flexible saving periods of 7, 10 or 12 years.
- **Whole Life 1st Senior** Available for seniors aged between 50-75 years old. No health check required. You can choose to make premium payments every 1, 3, 6 or 12 months over a 10-year period or up until the age of 90 years old.

Bualuang Life Insurance

- **Bualuang Huang Krobkrug** A great back-up for your family with life insurance that covers death, total permanent disability and 17 types of serious diseases. Premiums are available for protection periods of 10 or 15 years with four protection plans option.
- **Bualuang Huang Luk Lam** Life insurance plus long-term savings to prepare a bright future for your children. Premiums are available for protection periods of 10 or 15 years with a minimum payment of Baht 100,000 and annual returns.

Health 1st (Health insurance)*

Let Health 1st help cover your health expenses with low premiums. Claims can be made immediately with no waiting period and no health check required. Receive compensation when you are admitted to hospital and for medical fees for both IPD and OPD.

Whatever your future holds, life insurance at Bangkok Bank gives you the dependable and possible protection for an uncertain future.

Insured by Bangkok Life Assurance Public Company Limited.

Note:

- Eligibility for personal income tax deductions is in accordance with the conditions set by the Revenue Department.

Non-Life Insurance

Full range of insurance services at Bangkok Bank. Your trusted friend who takes good care of you and your properties.

Protect yourself, your cars and properties with insurance that covers all possibilities

Personal Accident Insurance

- **PA 1st** Give you peace of mind, wherever you are, with protection for you and your loved ones.
 - **PA 1st Kids** for persons aged 1-16 years
 - **PA 1st Smart** for persons aged 16-65 years
 - **PA 1st Senior** for persons aged 50-100 years
- **Group PA 1st** A group accident insurance product that helps reduce your business risks while providing great work benefits to your staff in any position in any department.
- **Bualuang Rak Krobkrua (PA 1st Family)** An insurance policy that provides protection for you and your family (up to three people in total) which is affordable with low premiums.
- **Bualuang Rak Khun** Enjoy financial peace-of-mind, as every time you are admitted to hospital we will compensate you for loss of income. Premiums start from Baht 750
- **Cancer Protection 1st** Protect yourself and your family financially should you ever be diagnosed with cancer. You will receive 100% of the sum insured if you have a diagnosis of cancer at any stage.

Auto 1st Motor Insurance

- **Auto 1st One** (First Class Motor Insurance) Provides coverage that includes 24-hour life protection. You can relax because it's easy to make a claim and your car will be well-cared for in high-quality garages.
- **Auto 1st 2Plus** (2+ Class Motor Insurance) Provides immediate protection against accidents, fire, theft and floods, as well as 24-hour nationwide roadside assistance.
- **Auto 1st** (Compulsory Motor Insurance) Provides financial protection against third-party bodily injury or death in the event of a road accident.

Property Insurance

- **Business Property Insurance 1st** Ensure your business runs smoothly with insurance coverage that provides compensation for damages or injury as a result of accidents, fire or theft, and loss of income.
- **Home property Insurance 1st** Feel secure 24-hours a day with protection for your home that covers all assets from theft or accident, and your rental income in the event of damages.
Insured by Bangkok Insurance Public Company Limited

Note:

- The insured person has to fill out a Health Declaration Form before applying for insurance. (Excludes Auto 1st Motor Insurance and Property Insurance)
- Insurance product offerings by the bank are not the same as a deposit. If canceling a policy before it expires, the buyer may not receive back the premium in full.
- The insured person should read the terms and conditions carefully before deciding to buy insurance.
- Bangkok Bank is a life and non-life insurance broker, acting as an agent between customers and insurance company partners (Bangkok Life Assurance PCL and Bangkok Insurance PCL.)
- Approval of an insurance application depends on the terms and conditions of Bangkok Life Assurance PCL and Bangkok Insurance PCL.

RETIRING IN THAILAND

Thailand is a popular retirement destination for foreigners - thanks to the warm climate, low cost of living, and high quality healthcare services.

Qualifying for a retirement visa

If you are over the age of 50 and can bring the equivalent of Baht 800,000 or more in foreign currency into the country, or have a monthly income of Baht 65,000 or a combination of savings and annual income totaling not less than Baht 800,000, you can apply to the Thai government for a Non-Immigrant O-A visa or O visa, also known as a retirement visa.

As part of the government's retirement visa application process, you will need to show evidence that the funds have been deposited into a bank account in Thailand in your name. Bangkok Bank can help you open a bank account to deposit the funds even if you are still waiting for your retirement visa, or are yet to start the application process. For more information, see the 'Opening an account' section of this guide on page 2.

Foreign currency deposit account

You may find it convenient to open a foreign currency deposit account to hold foreign currency savings, in order to take advantage of exchange rate fluctuations or receive income in a foreign currency. For more information, please see the 'Foreign currency deposit account' section of this guide on page 4.

Regular payments from the UK or US

If you currently receive payments such as pensions, annuities or payroll from US or UK government agencies or private organizations, you can arrange for your payments to be directly deposited into your Bangkok Bank account in Thailand via Bangkok Bank in New York or London branch.

Receive payments from a US-based state/private pension provider or company

How to apply :

1. Download the 'Direct Deposit Sign-Up Form (SF1199A)' from www.socialsecurity.gov/online. Complete the form to sign up for Direct Deposit with your relevant US government agency.
2. Open a savings account at any Bangkok Bank branch (except micro branches). If you already have an account with Bangkok Bank, you can use your existing bank account for this service. However, we will need to change the type of account in line with the Direct Deposit's terms and conditions.





3. Complete a 'Direct Deposit Service Application' form, which you can pick up at any Bangkok Bank branch (except micro branches). You can also opt to fill out an SMS Remittance Alert Service Request Form to receive an SMS notification on your mobile phone when funds have been successfully transferred into your Bangkok Bank account.
4. Submit all forms to Bangkok Bank with the following supporting documents:
 - Government Official ID Card/Passport together with a customer identification document such as your Social Security Card, Annuitant ID Card
 - A document from the relevant agency giving evidence of your right to receive the payments
5. After verifying your documents, Bangkok Bank will submit your application to the government agency by asking them to approve your request to receive the funds via Direct Deposit.
6. After the request is approved by the US Government Agency, your payments will be electronically deposited directly into your Bangkok Bank account.

If you use a direct deposit service to receive funds from a US government agency, you must appear only in person at a Bangkok Bank branch to withdraw the funds. Bangkok Bank cannot authorize the withdrawal of funds from the account receiving the funds by an appointed representative, or via an ATM or any other electronic channels. You can, however, open a normal savings or current account and regularly transfer the funds from the account receiving your pension to this account. You may then withdraw your funds as usual via ATM or any other electronic channels.

Receive payments from a UK-based state/private pension provider or company

How to apply :

1. You will need to first register and obtain a unique reference number to send funds to Thailand via Bangkok Bank's London branch. Registration can be made either in person or in writing with the following documentation and transaction details:
 - Copy of your passport - an original is preferred if visiting the London branch in person
 - Proof of address - a recent utility bill or bank statement which bears your name and address. Original documentation will be returned upon completion of the funds transfer registration
 - Copy of your Bangkok Bank passbook account - the account may be in your or another person's name
 - Details of the origin of funds - you will need to specify the name of the state/private pension provider or company where the funds originated
 - Expected amount and frequency of funds transfers (single or recurring funds transfer) to Thailand
2. The London branch will post a confirmation letter to you, including the unique reference number and registered bank details.
3. Provide the confirmation details to your state/private pension provider or company for them to process with each payment. Funds in Thai Baht will be received in Thailand the next working day after the funds are received in Bangkok Bank in London.



BUSINESS BANKING IN THAILAND

If you are opening an account for your company with Bangkok Bank, you will be taking the first step in what may be an important long-term relationship. This will be most useful if your company expands and you need financial support.

We can provide solutions to all your financial needs—from opening accounts, making payments, collecting bills, investing, foreign exchange support, or getting a loan.

Which account is right for my business?

For everyday business banking and interest calculated on a daily basis, a Bangkok Bank Savings Account is a great flexible option. A Current Account offers the convenience of using cheques to pay for your everyday expenses. To open a Current Account, you will need a Baht 20,000 deposit.

A Fixed Deposit Account can be used as collateral for loans, while at the same time making your money work for you by earning a higher rate of interest for fixed terms of three months, six months, one year or two years.

A Foreign Currency Deposit Account is useful for managing regular income or expenditures in a foreign currency.

Visit www.bangkokbank.com to find out which documents you will need to open one of these accounts.

BIZ iBanking - Save time by banking online

BIZ iBanking, our easy-to-use business internet banking service, gives you access to your company accounts and helps you transfer funds, pay bills, manage payroll and view account balances.

Trade services - Thailand's international bank

Bangkok Bank is one of Southeast Asia's leading banks with 30 international branches across 14 economies and more than half a century of experience in assisting businesses with their international operations. Our services include bridging finance, authentication services, insurance and short-term credit.

Merchant services

Bangkok Bank offers point-of-sales and online credit card acceptance solutions. Visit our nearest branch or Business Center to discuss your business needs with one of our Relationship Managers.

Find your nearest Business Center

To find or contact your nearest Business Center, please visit our website www.bangkokbank.com or call +662 645 5555.

SAFE BANKING IN THAILAND

You need to be vigilant with your finances in Thailand as in any country. There are times when you need to be wary of strangers, particularly around ATMs and if people approach you and offer to 'help' with your transactions. You should also be careful with your online banking security. To stay safe, we recommend you:

- Check all your receipts and statements for unusual activity
- Keep essential banking and financial documents in a safe place-don't leave your information lying around the house
- If you have visitors or domestic help, cards and PINs are vulnerable and should be locked in a safe or kept with you at all times
- Avoid doing your online banking activities on public computers in internet cafes
- Use legitimate software and up-to-date antivirus and online security software on your computer, mobile device or tablet
- Choose passwords which are not obvious and change them frequently

Reporting lost or stolen cards

If any of your bank cards are lost or stolen, or if you suspect you have been the victim of fraud, call Bangkok Bank immediately at 1333 or +66 2645 5555 to cancel your card or put a hold on your accounts. Please note, you have a responsibility to notify the bank immediately if your card is lost or stolen-in most cases, you will be liable for all transactions up until the reporting time.

FREQUENTLY ASKED QUESTIONS

Why do I need a local bank?

While living in Thailand, a local bank can help you do your day-to-day banking activities in baht without the need to incur additional bank charges that may be payable when using your overseas account and cards.

Where can I open an account?

You can open an account at any Bangkok Bank branch in Thailand. For Non-Resident Baht Accounts, you will need to visit our Head Office, 333 Silom Road, Bangkok.

Can I open an account from abroad?

No, you must visit a Bangkok Bank branch in Thailand in person to open an account.

Can I access my account from abroad?

There are a number of ways you can access your Bangkok Bank account from overseas:

» **Bualuang iBanking, Bualuang mBanking**

If registered, you can use Bangkok Bank's internet or mobile banking services to access your accounts online and make funds transfers, bill payments or inquiries.

» **Withdrawals using Be1st Visa Debit card**

You can withdraw money from your Bangkok Bank account using your Be1st Visa Debit card at ATMs that display the PLUS or VISA symbol.

The maximum withdrawal per transaction depends on the limit of the ATM you are using and the withdrawal limits that apply to your card. A fee of Baht 150 per transaction will be applied to withdrawals made overseas.

» **Credit card cash advances**

You can use your Bangkok Bank credit card to get a cash advance overseas. Transaction fees apply and interest is charged from the day you make the transaction.

» **Telephone banking - Bualuang Phone +66 (0) 2645 5555**

You can use your Be1st Visa Debit card to access Bualuang Phone to make funds transfers, bill payments, and inquiries. To call Bualuang Phone from abroad, dial +66 2645 5555 (please note, regular international fee charges will apply.) Your PIN will be required for authentication.

Can you tell me the balance of my account via email?

For security reasons, we will never send confidential information via an unsecured connection such as email. Please log onto Bualuang iBanking, Bualuang mBanking or call Bualuang Phone 1333 or +662 645 5555 to obtain your account balance.

How can I withdraw funds from my account if I am overseas?

You can nominate an authorized person to withdraw the funds by signing the back of a withdrawal slip which includes the power of attorney (proxy). Your signature must be identical to the one you have signed in your passbook. The authorized person must bring all documents to a branch with his/her identification card, your ID card or passport, and the passbook of the account.

Withdrawal slips are available at any Bangkok Bank branch. Transactions can only be made at the branch where you hold your account.

I am living overseas and have lost my ATM card, can I get another one?

You will need to visit a branch to obtain a replacement card as you are required to enter a new PIN in person.

I don't have an ATM card and I am living overseas-is there any way I can find out my account balance without one?

Please either log onto Bualuang iBanking (if previously registered), Bualuang mBanking or call Bualuang Phone at +662 645 5555.

When calling, we will need to confirm your identification by asking several questions based on information you gave us when opening the account. Please have available details of your passport or other forms of identification that you have provided to us when you make the call.

How can I close my account at Bangkok Bank if I am living outside Thailand?

In accordance with the laws of Thailand, you cannot close the account without coming into the bank in person. However, you will be able to access your funds via electronic channels or by giving authorization to another person (see 'How can I withdraw funds from my account if I am away overseas?' above).

My relative was living in Thailand and he/she has died, how can I find out how much money they have and close the account?

We will need an instruction from the legal estate before we can disclose the balance or close the account.

Foreigners with a Non-Immigrant LA visa are not covered by the services described in this booklet and should contact a branch for further information.

Note: Bangkok Bank reserves the right to amend the rate of fees, charges and expenses described in this guide and such amendments will be publicly announced at Bangkok Bank branches or www.bangkokbank.com 30 days prior to the effective date of the amendment and will be recorded on Bangkok Bank's website.



CONTACT INFORMATION

For more information on any of the products and services featured in this guide, please visit your nearest Bangkok Bank branch, contact us by e-mail or phone, or see the foreign customers section of the Bangkok Bank website: www.bangkokbank.com/expatservices
Bualuang Phone: 1333 (Within Thailand) or +662 645 5555 (International)
email: info@bangkokbank.com

Bangkok Bank's SWIFT code for international funds transfers is:

BKKBTHBK

Bangkok Bank Public Company Limited Head Office
333 Silom Road Bangkok 10500 Thailand



For more information, please visit www.bangkokbank.com
or Call Bualuang Phone 1333