



## AN ACHIEVEMENT OF A LIFETIME



## INSURANCE

1 January 2025 – 31 December 2025

### INSURANCE

Our comprehensive protection plan gives you peace of mind when traveling and shopping.

- **Overseas travel protection** provides the following types of insurance for primary and supplementary cardholders when traveling overseas:
  - **Overseas health & medical insurance** provides you with maximum coverage of 10,000,000 baht per trip for illness or injury.
  - **Flight delay insurance** provides compensation of 5,000 baht for every four hours of flight delay, up to a maximum of 30,000 baht per trip.
  - **Baggage delay insurance** covers delayed luggage with compensation of 5,000 baht for every four hours of delay, up to a maximum of 30,000 baht per trip.
  - **Baggage loss/damage insurance** covers lost or damaged luggage and personal belongings with coverage of up to 5,000 baht per item and a maximum of 80,000 baht per trip.
  - **Transport accident insurance** provides maximum coverage of USD 1,000,000 per trip for accidents that occur when you travel overseas in a public vehicle legally registered to carry passengers.
- **Purchase protection plan** covers all items bought with your Bangkok Bank Pinnacle Card against loss or damage within 90 days of purchase, with coverage up to 500,000 baht per item and a maximum limit of 2,000,000 baht per year.

For further information and inquiries, please contact Pinnacle Personal Assistant at 0 2645 5000

### Remarks

- 1.The privileges are valid from 1 January 2025 to 31 December 2025. The bank reserves the right to update the privilege details of the Bangkok Bank Pinnacle Card. The bank will notify the cardholder of any changes in advance in writing through Bangkok Bank channels. Additionally, the cardholder can review the list of participating merchants or service providers and read the terms and conditions set by participating merchants or service providers at [www.bangkokbank.com/pinnacle](http://www.bangkokbank.com/pinnacle)
- 2.The cardholder must contact the bank to reserve or cancel the privileges at least 3 days before the service date through the Pinnacle Personal Assistant at 0 2645 5000 or Bangkok Bank channels. Once the cardholder confirms the reservation with the bank, the cardholder agrees to allow the bank to deduct the reserved privilege from the remaining privileges immediately, regardless of whether the cardholder uses the reserved privilege, unless the cardholders cancel the reservation according to the terms and conditions and within the period set by the bank.

Pinnacle Personal Assistant 0 2645 5000



3. The cardholder must present their Bangkok Bank Pinnacle Card to the merchants or service providers to utilize the privileges.

4. Specific terms and conditions for receiving Bangkok Bank Pinnacle Card privileges

4.1 Pinnacle Personal Assistant

The cardholder acknowledges that the Pinnacle Personal Assistant is only a facilitator between the merchants or service providers and the cardholder. If there are additional charges or expenses exceeding the limit set by the bank, the cardholder agrees to be fully responsible for paying additional charges directly to the merchants or service providers.

4.2 Airport limousine, Buggy service, complimentary membership, complimentary health check-up program, and complimentary spa treatment:

(1) The primary cardholder must maintain total deposits and/or investments with Bangkok Bank averaging 100 million baht or more for a period of six months as of the reservation date.

(2) The cardholder can only reserve one privilege with the same service at a time.

(3) The supplementary cardholder may reserve the complimentary high tea if the primary cardholder qualifies as the Bangkok Bank Pinnacle Card member as of the reservation date.

4.3 Insurance

(1) The cardholder will receive insurance coverage when paying for goods or services using the Bangkok Bank Pinnacle Card.

(2) The coverage conditions are as determined by Bangkok Insurance Public Company Limited or other insurance providers.

4.4 Airport lounge

(1) The cardholder must present their Priority Pass card to access services from service providers at participating airports.

(2) The cardholder acknowledges and agrees that if they wish to allow an accompanying person to use the service beyond the terms and conditions specified by the bank, they agree to pay an additional fee of 1,000 baht per guest per time. The cardholder consents to the bank charging these additional fees to their Bangkok Bank Pinnacle Card. If the cardholder uses other services within the lounge that require additional payment to service providers, they agree to be fully responsible for these additional costs. The cardholder can check the prices before using the service and review the terms and conditions at [www.prioritypass.com](http://www.prioritypass.com)

4.5 Hotel privileges

The cardholder must pay for accommodation, meals, or services using their Bangkok Bank Pinnacle Card.

4.6 If the expenses for privileges from Bangkok Bank Pinnacle Card are limited for each use, the cardholder agrees to be fully responsible for any expenses in excess of the limit. Additionally, if the service fees or expenses from overseas merchants or service providers are made in a foreign currency, the cardholder agrees to pay with the foreign exchange rate determined by the merchants or service providers.

5. The cardholder agrees to check the details of privilege reservations each time they are made. If any discrepancies are found, the cardholder agrees to notify the bank immediately.

6. The privileges from the Bangkok Bank Pinnacle Card cannot be redeemed for cash, cannot be combined with other promotional offers during the same period, cannot be transferred to others, and the unused privileges cannot be accumulated or carried over to the following year.

7. If the cardholder holds both the Bangkok Bank Pinnacle Card and the Bangkok Bank Visa Infinite Card simultaneously or holds more than one credit card of the same type, the bank reserves the right to grant benefits only from the highest-tier credit card.

**Use when necessary and pay back full amount on time to avoid 16% interest rate.**

**Pinnacle Personal Assistant 0 2645 5000**