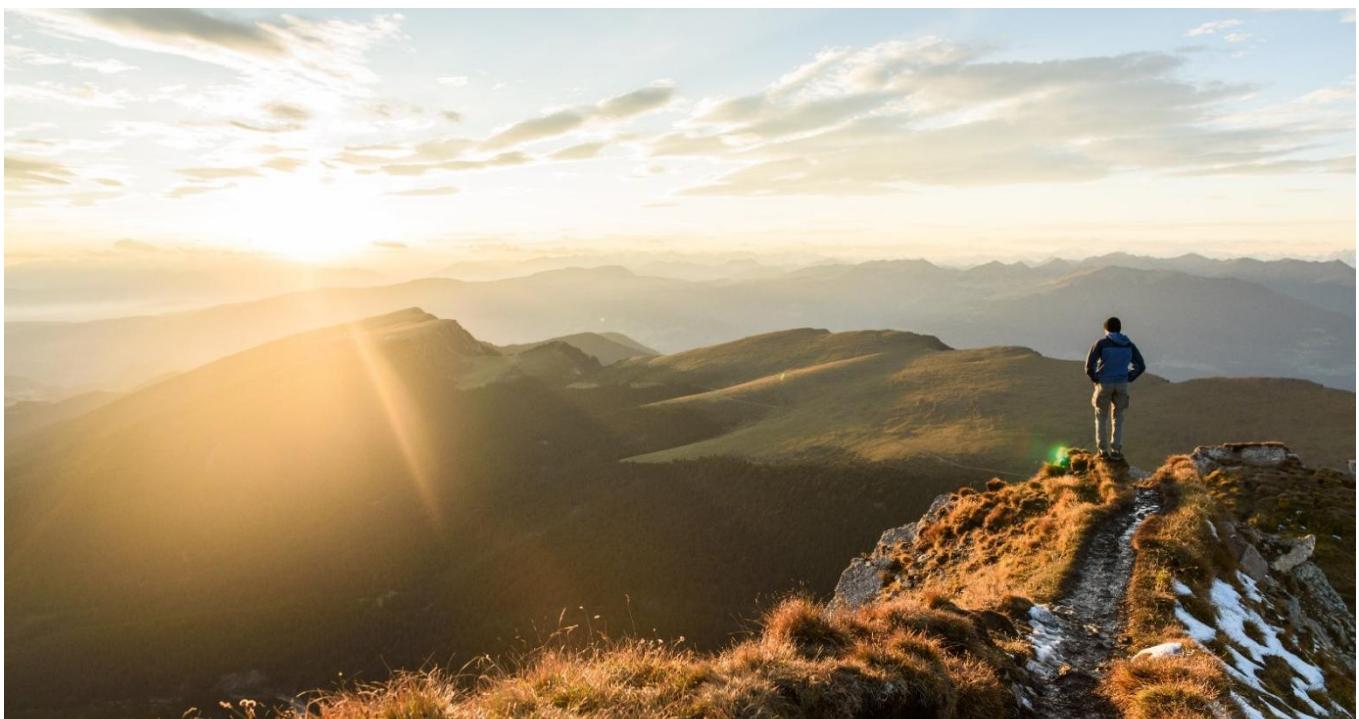


Exquisite Privileges from Bangkok Bank Pinnacle Card

1 January 2026 – 31 December 2026



Pinnacle Personal Assistant Tel. 0 2645 5000

The Pinnacle personal assistant is available 24/7, providing unlimited access to our concierge and personal assistant for both primary and supplementary cardholders.

- **Concierge service** provides lifestyle services.
- **Roadside assistance** is available 24/7 nationwide and offers an unlimited number of roadside assistance services in case of an emergency.
 - **Towing service** of up to 1,500 baht per time (not exceeding a distance of 15 kilometers)
 - **Vehicle maintenance service** of up to 1,500 baht per time
 - **Automotive locksmith service** of up to 700 baht per time
- **Home assistance** provides access to professional services including locksmiths, plumbers, electricians, and air conditioning technicians for residents in Bangkok, Nonthaburi, Pathum Thani, and Samut Prakan.

Insurance

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

- **Overseas travel protection** provides the following types of insurance with unlimited usage for both 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.

Travel

Exceptional privileges to make your travel experience more memorable

- **Airport lounge**
 - **Priority Pass membership** provides unlimited lounge access at leading overseas and domestic airports in Thailand (includes one accompanying guest per lounge visit).
- **Airport limousine**
 - **Overseas airport limousine service** provides convenient transfers between your accommodation and your departure airport within a distance of 70 kilometers and a maximum transportation fee up to 18,000 baht per time or equivalent. The service is available twice a year with the number of passengers limited according to the vehicle type specified by the service providers (only valid for the primary cardholder).
 - **Domestic airport limousine service** for transfers between your accommodation in Bangkok or vicinity (Nonthaburi, Pathum Thani and Samut Prakan), and Don Mueang Airport or Suvarnabhumi Airport. The service is available 24 times per year, with the number of passengers limited according to the vehicle type specified by the service providers (only valid for the primary cardholder).
- **Buggy service** for international passengers arriving at Suvarnabhumi Airport. The service is available 24 times per year, and limited to two passengers per time, including the primary cardholder (only valid for the primary cardholder).
- **Italy visa privileged application service (Schengen visa)** offers unlimited access to a fast and seamless visa application process operated by VFS Global (only valid for the primary cardholder).

Lifestyle

Complimentary benefits curated to suit your lifestyle

- **Complimentary membership** at leading hotels (one membership program per year and only valid for the primary cardholder)
- **Complimentary high tea & set menu** at leading hotels and restaurants nationwide for both primary and supplementary cardholders (12 times per year and limited to two participants per time or as specified by the service providers)
- **Hotel privilege** for both primary and supplementary cardholders including special offers such as room rate discounts, room type upgrades, early check-in, late check-out, and hotel spending credits, at more than 1,000 leading hotels worldwide

Health & Wellness

Exclusive health and wellness experiences to enhance your everyday wellbeing.

- **Complimentary health check-up program** from Bumrungrad International Hospital or exclusive benefits through the Chivawattana Prime Platinum membership for use at over 30 hospitals under the Bangkok Dusit Medical Services network (one program per year and only valid for the primary cardholder)
- **Exclusive discount** of up to 15% at Bumrungrad International Hospital, applicable to a variety of expenses, including room charges, medications, X-rays, and more, with unlimited usage for both primary and supplementary cardholders
- **Complimentary spa treatment** offers the primary cardholder up to 12 healthy and relaxing massages at spas in Thailand.

Rewards

Earn exclusive spending privilege reward points with a competitive redemption rate and enjoy many benefits.

- **Double reward points** provide you with double Thank You Rewards points for every 25 baht spent by both primary and supplementary cardholders using the Bangkok Bank Pinnacle card.
- **Reward points redemption** enables you to redeem Thank You Rewards points for exclusive complimentary gifts or accumulate travel miles from leading airlines (only valid for the primary cardholder).
 - Every 2,000 points is worth 1,000 ROP miles
 - Every 1,500 points is worth 500 FlyerBonus points
 - Every 1,000 points is worth 1,000 AirAsia points

2026 Privilege Overview for Bangkok Bank Pinnacle Cardholders

Discover the privileges available for Bangkok Bank Pinnacle cardholders in 2026 which are effective from 1 January 2026 to 31 December 2026, as summarized below.

Privileges	Number of privileges offered per year	Primary card	Supplementary card
Pinnacle personal assistant	Unlimited	✓	✓
Insurance			
• Overseas travel protection	Unlimited	✓	✓
• Purchase protection plan	Unlimited	✓	✓
Travel			
• Airport lounge access at leading airports using the Priority Pass card	Unlimited	✓	✓
• Overseas airport limousine service	2 times	✓	-
• Domestic airport limousine service (Suvarnabhumi / Don Mueang Airport)	24 times	✓	-
• Buggy service at Suvarnabhumi Airport	24 times	✓	-
• Italy visa privileged application service (Schengen visa)	Unlimited	✓	-
Lifestyle			
• Complimentary membership at leading hotels	1 program	✓	-
• Complimentary high tea & set menu	12 times	✓	✓
• Hotel privilege including special offers such as room rate discounts, room type upgrades, etc.	Unlimited	✓	✓

Privileges	Number of privileges offered per year	Primary card	Supplementary card
Health & wellness			
<ul style="list-style-type: none"> Complimentary health check-up program from Bumrungrad International Hospital, or exclusive benefits through the Chivawattana Prime Platinum membership for use at hospitals under the Bangkok Dusit Medical Services network. 	1 program	✓	-
Rewards			
<ul style="list-style-type: none"> Double reward points 	Unlimited	✓	✓
<ul style="list-style-type: none"> Reward points redemption 	Unlimited	✓	-

If you hold both the Bangkok Bank Pinnacle card and the Bangkok Bank Visa Infinite card simultaneously or hold more than one credit card of the same type, the Bank reserves the right to grant benefits of the highest-tier credit card only.

Remarks

1. The privileges are valid from 1 January 2026 to 31 December 2026. 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 on the Bangkok Bank Pinnacle website.
2. The cardholder must contact the Bank to reserve or cancel 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.
3. The cardholder must present their Bangkok Bank Pinnacle card to merchants or service providers to use 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 & set menu 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 the Priority Pass website.

4.5 Hotel privilege:

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.

For further information and inquiries, please call the contact center for Bangkok Bank Pinnacle cardholders at 0 2645 5000 or visit the Bangkok Bank Pinnacle page of the Bangkok Bank website.