Be1st Visa Debit card is more than just a card, it gives you the freedom to shop at stores without having to carry cash and it can be used at ATMs all over the world.

**Make purchases using Be1st Visa Debit card**

With your Be1st Visa Debit card you can use it to make purchases at stores in Thailand and in 200 countries worldwide displaying the VISA sign.

You can also make secure online purchases using your Be1st Visa Debit card with Bualuang iPay which provides an extra level of security by using a password inquiry system – reducing the risk of someone fraudulently using your card to make online purchases.

Plus, you will receive a number of exclusive privileges and special discounts at participating restaurants and merchants nationwide.

**Quick and easy withdrawal**

Your Be1st Visa Debit card can be used just like an ATM card. You can withdraw cash or use it to make a transaction at a Bangkok Bank Bualuang ATM or other ATM participating in the ATM Pool in Thailand. You can also withdraw cash from any ATM anywhere in the world where you see the PLUS or VISA logo.

When making payments or withdrawing cash overseas with your Be1st Visa Debit card, the amount will be converted to Thai Baht based on Visa's normal exchange rates with a conversion charge added which will not exceed 2.5% of the exchange rate applied. Cash withdrawals will be charged a flat fee of 100Bt.

**Benefits**

- No interest charges
- No Monthly bills – Money is deducted from your account immediately after the transaction is made.
- No credit bureau worries
- No need to carry cash
- Accepted worldwide where you see the VISA sign
- Secure online payments using Bualuang iPay
- Card protection – If your debit Be1st card is lost or stolen you can call Bangkok Bank's Bualuang Phone 1333 to cancel your card immediately.
- More privileges when spending – Receive special benefits and privileges
- Effective spending management – View your detailed spending records via Bualuang iBanking
Additional Services

- No interest charges
- No Monthly bills – Money is deducted from your account immediately after the transaction is made.
- No credit bureau worries
- No need to carry cash
- Accepted worldwide where you see the VISA sign
- Secure online payments using Bualuang iPay
- Card protection – If your debit Be1st card is lost or stolen you can call Bangkok Bank's Bualuang Phone 1333 to cancel your card immediately.
- More privileges when spending – Receive special benefits and privileges
- Effective spending management – View your detailed spending records via Bualuang iBanking

Fees

- Annual Fee: 200Bt
- Card Replacement Fee: 100Bt
- Monthly Statement Fee: 200Bt per year
  (Apply at your home branch)