SCB A
PRIVATE
BANKING

Privilege Book 2025

IT'S A MATTER OF TRUST



Make spending as necessary and make payment in full amount within payment due date to avoid interest at 16% per annum, except for cash advance which shall be subject to fee and interest.



Siam Commercial Bank's Pride Premier privileges to define your success

Established as the Book Club in 1904, the Bank transformed into "Siam Commercial Bank Limited" on January 30, 1906 and expanded steadily throughout the past century. Listed on the Stock Exchange of Thailand in February 1993 as "Siam Commercial Bank Public Company Limited", the Bank soon emerged as Thailand's premier universal bank.

With strong fundamentals, the Bank operates with strong adherence to ethical codes of conduct. SCB is the first bank to set up a private banking unit providing one-stop personalized financial and investment services and professional portfolio investment advice.



SCB PRIVATE BANKING

Success and wealth can only happen to those who believe. SCB PRIVATE BANKING, a provider of high class exclusive wealth management services, is ready to invite you with great pride to the world of success.

Siam Commercial Bank is pleased to congratulate you on your great success, and would be very honored to offer you our full range of superior financial solutions, an exclusive privilege especially designed for those with 50 million baht or more in deposits and/or investments with us, to fulfill all your special financial objective as well as preserve and enhance your wealth.

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Financial Privileges



Wealth Management Services



SCB Private Financial and Investment Services

Exclusive privileges for your successful financial planning. Effective asset management can bring additional yields to your life's work. Because we truly understand how much financial matters mean to you, we leverage our investment expertise and professionalism to suit your every individual need to endlessly grow your wealth.

Personalized Asset Allocation Advisory

Professional Investment Advisor service offers a plan of action for asset allocation and portfolio management best suiting individual goals and risk appetites. Our advisors also closely monitor your portfolios to recommend investment products and strategic plans aligned with situations and interesting new investment opportunities.

SCB Wealth Holistic Experts

A financial and investment consultation service featuring SCB Wealth Holistic Experts offering in-depth financial and investment planning and covering all asset classes to truly meet customer requirements.

SCB Chief Investment Office

The SCBS CIO Office serves as an intelligence center providing financial and investment news updates and analysis, including global economic situations, to help develop strategies and investment portfolios. The office is run by a professional team with strong backgrounds as fund managers, stock analysts, and investment planners.

InnovestX Research Group

A team managed and run by InnovestX Securities Co., Ltd. offering investment advice to grow your wealth. Working closely with the SCBS Research Group and the SCB Economic Intelligence Center (SCB EIC), the team, comprising macro- and micro-economic and industrial experts with access to data, develops world class research and investment analysis overing a full range of financial products offered in local and global markets.

Wealth Planning and Family Office Advisory Service Privilege

We offer Family Office services as a trusted advisor in comprehensive wealth planning, wealth transfer, and sustainable family wealth and business transition and succession planning. Our services include:

- Family Governance: Establishing family charters, creating family councils, and family business boards to manage family members and family businesses in every dimension, including conflict mediation strategies.
- Wealth Planning and Succession Planning: Providing planning services for the transfer of assets for clients and family businesses, including strategies for restructuring, expansion, mergers, sales, and listing on the Stock Exchange of Thailand for family businesses, and establishing holding companies.
- **Tax Management:** Managing taxes for individual wealth and holding companies, including legal advice related to overseas investments.
- Real Estate Law: Laws and taxes related to real estate.
- Trust and Overseas Real Estate Investment: Providing advice on setting up trusts abroad and overseas real estate investments.
- Investment for Citizenship or Residency: Advising on investments for obtaining citizenship or residency and preparing for children's education abroad
- For clients with investment assets of 50 million baht or more through the bank, we offer 5 hours of advisory services per year (equivalent to 100,000 baht).
- For clients with investment assets of 100 million baht or more through the bank, we offer 10 hours of advisory services per year (equivalent to 200,000 baht).

^{*}Conditions are as specified by SCB.

Investment Solutions

Wealth Planning

A service designed to help customers grow their assets with integrated wealth planning services delivered by a team of experts offering personalized investment advice and selected services to suit every stage of your life.

Open Architecture Platform

A personalized service designed to help customers choose high performance financial and investment products from around the world to suit individual requirements, such as mutual funds, structured notes, products from SCB Asset Management Co., Ltd and other world-class partners.

Insurance

Comprehensive insurance solutions that serve clients' needs, including life insurance, health insurance, personal accident insurance and non-life insurance.

Securities Trading

An investment advisory service for securities trading with InnovestX Securities Co., Ltd

Private Fund

A service, run by SCB Asset Management Co., Ltd., is designed to help launch private funds, with clients playing a role in determining investment policy.

• Alternative Investment Advisory

An investment advisory service for commodity trading and alternative investment to suit clients' interests.

Structured Products

An alternative investment service in structured notes for those seeking to optimize

Business Solutions

A variety of solutions to satisfy business demands and offer connections to networks of SCB Group companies, leading corporations, and state agencies to support and expand your business to achieve even higher success.

- Commercial and general loans
- Business advisory, .e.g. IPO, liquidity management, and many more
- Advisory service to offer strategic planning to become a business leader
- Capital market service with a long track record of successful deals for leading firms, in both the private and public sectors, including sophisticated instruments for volatile markets

Lending Solutions

Enhancing Your Wealth Management Liquidity

Lombard Lending

Unlock versatile revolving credit for investments, secured by marketable securities.

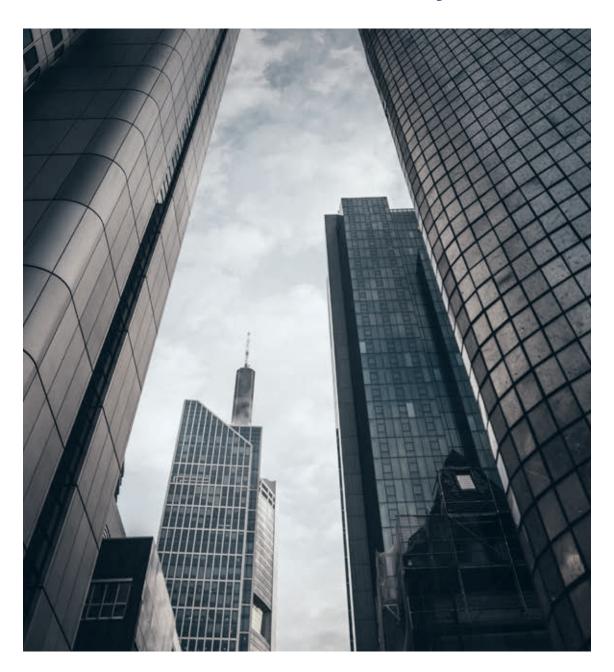
• Property Backed Lending

Leverage your property as collateral for investment loans.

• Yacht and Aviation Financing

Acquire yachts or aircraft through leading global companies with specialized service expertise.

Banking Services Exclusive and Best-In-Class Privileges



SCB Investment Center

Immerse yourself in a new personal wealth management experience with our fully integrated investment centers offering expert advice and providing Investment Advisory experiences tailored exquisitely for today's investors through innovative technology to bring real benefits to your investment with the following services;

- Exclusive Seminars by various investment expert adviser to keep you updated with investment perspectives and trends
- Investment Room service provided for investors to analyze Thai and international trading for the best investment decision
- Meeting Room designed for a personalized financial advisory service in an enhanced private and comfortable atmosphere
- Safe Deposit Box service to protect your asset in highly secured standard and convenience. Exclusively available at Central World, Central Embassy and ICONSIAM

*Exclusive offer: Biometrics system Safe Deposit Box provides access control by your own fingerprints and iris, along with 6 digits passcode.



For booking



For more details https://scbinvestmentcenter.scb.co.th/

https://investmentcenter.scb.co.th/booking

Locations	Floor	Telephone	Service Hour
ICONSIAM	4	02-117-2682	11.00 - 18.00 hour
CentralWorld	5	02-255-5744	11.00 - 18.00 hour
Central Embassy	4	02-160-5750, 02-160-5751	11.00 - 18.00 hour
Samitivej Sukhumvit Hospital	1	02-022-2221	08.00 - 18.00 hour

Remarks:

^{• 1.} This privilege is for SCB PRIVATE BANKING Primary cardholder with one accompanying guest per one visit. • 2. Limit one visit per day. • 3. Limit 2 hour per one visit. • 4. Booking service via website requires Primary cardholder's mobile number registered with the bank for verification. • 5. Please present SCB PRIVATE BANKING credit card and OR code or PIN received from booking system at SCB Investment Center's front desk. • 6. The Bank shall have the right to amend and/or cancel any rules, terms, conditions, period and/or the Privileges by giving 30 days prior notice upon such amendment and/or cancellation taking effect, unless there is any force majeure or other necessary circumstances which a prior notice may not be given, the Bank will notify SCB PRIVATE BANKING Credit Card holders as soon as practicable. • 7. In case of any dispute, the Bank's judgment shall be final.



SCB PRIVATE BANKING Lounge

Experience high-end lounge areas and one-stop service. In addition to a personalized financial advisory service in a private atmosphere, our SCB PRIVATE BANKING officer would be pleased to provide you with financial services to enhance your convenience. You can also just sit back and enjoy refreshments at the following branches:

- EmQuartier
- Asoke
- Thai Red Cross
- Chidlom
- Central Plaza Lardprao
- Soi Arisamphan
- Thanon Ramkhamhaeng (Sammakorn)
- CP Tower (Thanon Silom)
- Siriraj
- Ramathibodi
- Central Plaza WestGate
- Central Festival EastVille
- Central Bangna
- Saphan Lueang
- Phahonyothin
- Samut Sakhon
- Faculty of Medicine, Chiang Mai University
- Central Festival Chiang Mai
- Central Festival Hatyai

Conditions for SCB PRIVATE BANKING Lounge:

• 1. Please present your SCB PRIVATE BANKING credit card when requesting services. • 2. Only one accompanying guest is allowed per card/time/day under conditions of each branch.



Exclusive Seminar

Keep abreast with financial and investment trends by both local and international experts from various business sectors, who will provide asset management perspectives, visions, techniques, and strategies for your investments.

Financial and Investment Insight

Special privilege for market and investment news updates, including local and global economic reports and analysis to take advantage of market trends around the globe via

- Website: www.scb.co.th/th/privatebanking.html
- Email
- SCB Connect
 Scan below QR Code to apply SCB Connect





Others

- Special Offers for Pre-ordering and Buying Luxury Cars
 - Exclusive offer for eligible clients under the Credit Power campaign (conditions as specified by SCB): 0% down payment when buying a new car
 - 0% interest* only for participating car models as per conditions specified by SCB's partnership agreement with car manufacturers/dealers only for participating car models as per SCB's partnership agreement with car manufacturers/dealers**
 - Special discounts and offers from leading car dealers**

Borrow when necessary and within your means.

- The new auto loan offers a fixed interest rate ranging from 0% to 5.60% p.a. (with an effective interest rate ranging from 0% to 9.94% p.a. throughout the contract term). Please note that these rates may change but will not exceed the rates set by the bank.
- The bank reserves the right to apply conditions agreed upon in SCB's partnership agreement with car manufacturers/dealers, applicable only to specific car models participating in the program. For more details about SCB's partnership agreement with car manufacturers/dealers and the participating car models, please inquire with bank representatives.
- Conditions are as specified by SCB

ATM Annual Fee

Receive fee waivers for SCB ATM/Debit Card annual fee (1 card/year, excluding debit plus cards of all types)

• Deposit Box

Receive a 50% discount on deposit box annual fee (limit 1 deposit box per person)

• Cheque Fee Waived

Receive fee waivers when purchasing bank cheques and gift cheques (up to 5 items per day)

• Currency Exchange

Get special currency exchange rates

• Get special discounts off of daily announced rates for notes sold.

Amount Purchased	Discount
5,000 USD or more or equivalent in other currencies	0.12 baht/1 USD
2,000 USD – 4,999 USD or equivalent in other currencies	0.10 baht/1 USD
Less than 2,000 USD or equivalent in other currencies	0.05 baht/1 USD

• **Get 0.25% off for traveler's cheques** (T/C SOLD) (from the regular rate of 1.00% to 0.75%)

• Special Lending Interest Rate

- Mortgage (New Home/Re-finance)
- My Home My Cash

SSME Privileges

Business loans tailored for entrepreneurs to enhance their financial flexibility, boost liquidity, and elevate their competitiveness, allowing them to move forward with their business confidently.

- Specialized business loan services available with and without collateral at preferential interest rates exclusively for SCB PRIVATE BANKING customers.
- Offering a credit limit of up to 120% of the appraised value for customers providing collateral such as real estate, including detached houses, semi-detached houses, townhouses, condominiums, commercial buildings, vacant land, and properties with existing structures like warehouses and factories. The collateral must be free of encumbrances. Collateral conditions are subject to bank consideration.
- Maximum repayment period of 10 years.
- * Loan approval is subject to the bank's specified conditions.

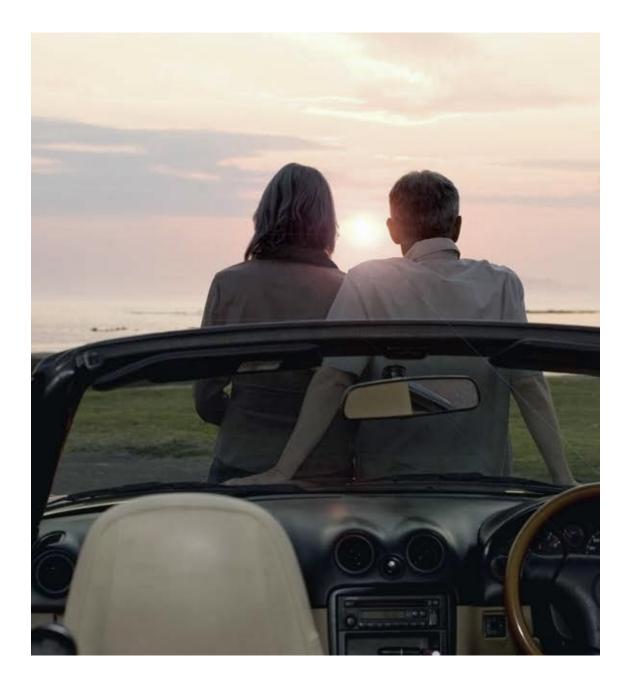
Remarks:

^{• 1.} SCB reserves the right to amend rules, conditions, duration of the offered privilege, or cancel the promotion. A 7-day advance notice will be given before the effective date. • 2. Please contact your Private Banker or SCB PRIVATE BANKING Contact Center 02-777-7799 for more information as interest rates may be changed subject to the Bank's announcement.

Lifestyle Privileges



TRAVEL





Flight Upgrade



For SCB PRIVATE BANKING credit cardholders with accumulated spending amounts meeting requirements during 1 January 2025 – 31 December 2025

For extra comfort throughout your journey when flying with Thai Airways to any of 43 destinations in Asia, upgrade your air ticket to one class higher, from Economy class to Business class or from Business class to First class.

Book your air ticket with SCB Travel Service at 02-777-6741 (Monday - Friday: 9:00 am - 6:00 pm and Saturday: 9:00 am - 12:00 pm)

*The privilege is exclusively for SCB PRIVATE BANKING credit cardholders with a minimum accumulated amount of 1 million baht spent with the SCB PRIVATE BANKING credit card.

**Cardholders' eligibility for this benefit is subject to the conditions of each cardholder's credit card application. You can review the benefits and request further information on how to exercise your rights by contacting the SCB PRIVATE BANKING Service Center at 02-777-7799

Validity period: 1 January 2025 – 31 December 2025

Thai Airways Terms and Conditions:

• 1. Available flight upgrades are as follows: From Economy class to Business class: H/M/B ticket classes to J class only, from Business class to First class: J/D ticket classes to P class only. • 2. Ticket conditions are as specified by Thai Airways. • 3. Flight upgrades are available for international flights from Bangkok to 43 destinations in Asia with distances up to 3,600 miles per sector, except flight TG614. • Check routes and distances at the Mileage Upgrade Awards on THAI Chart: https://www.thaiairways.com/en_TH/rop/Redeeming/Redeeming_Award_UpgradeAwards_onTHAI2.page? • 4. Flight upgrades are available for redemption only when the booking is confirmed. • 5. The privilege cannot be used in conjunction with tickets from other promotional campaigns. • 6. In case of dispute, SCB's judgment is final. • 7. The privilege is valid during 1 January 2025 – 31 December 2025. Bookings and departure flights must be completed by 31 December 2025.

Remarks:

• 1. The privilege is exclusively for SCB PRIVATE BANKING primary cardholders and cannot be transferred to others. • 2. SCB reserves the right to offer SCB PRIVATE BANKING privileges to customers who have maintained average total assets of 10 million baht or more with the Bank for the past 6 months and as of the date when this privilege is requested. • 3. Total assets with the Bank shall include outstanding deposits and/or paid insurance in the year of purchase, and/or investment in mutual funds managed by SCB Asset Management Co., Ltd., such as SSF/LTF/RMF, Term Funds, including funds from the open architecture platform and/or SCB Bills of Exchange and/or SCB subordinated debentures with a term of 6 months or longer. • 4. The privilege is exclusively for SCB PRIVATE BANKING credit card. of the privilege is exclusively for SCB PRIVATE BANKING credit card. • 5. Accumulated spending of million baht shall exclude all interest, fines, fees, funds, insurance premiums of any insurance companies, Unit Linked (MCC 6211), tax, payment for car license auctions, cash advances (including Dee Jung Transfer), utility payments, SCB Dee Jung monthly installments on sums still owed to us, foreign exchange and reversed payments. • 6. The privilege is considered redeemed only when payment is made and the air ticket is issued. Reservation without payment is not considered privilege redemption. • 7. Flight upgrades are allowed for one round-trip air ticket/calendar year. • 8. Air tickets must be booked with SCB Travel Service and paid with the SCB PRIVATE BANKING credit card only. • 9. In case of dispute, SCB's judgment is deemed final.



Priority Pass Card

Access to Priority Pass lounges at leading airports around the world

Receive exclusive access for you and one accompanying guest at the Priority Pass lounges located in more than 1,200 airports around the world. Enjoy food, drinks, and other amenities that have been selected for your comfort.

Validity period: 1 January 2025 – 31 December 2025

Priority Pass Conditions:

• 1. The privilege is exclusively for primary SCB PRIVATE BANKING credit cardholders whose primary SCB PRIVATE BANKING credit card has been activated and cannot be transferred to others. • 2. SCB reserves the right to offer the privilege to active SCB PRIVATE BANKING credit cardholders with combined average assets over the past 6 months and account balance at SCB of at least 10 million baht at the privilege redemption date. • 3. Assets at SCB mean balances of deposit accounts, insurance premiums paid during the year, investment in such mutual funds as SSF/LTF/RMF, term funds, open architecture funds under the management of SCB Asset Management (SCBAM), SCB bills of exchange (B/E) or subordinated bonds with a minimum maturity period of 6 months (excluding other types of subordinated bonds). • 4. The privilege is extended for guests of primary SCB PRIVATE BANKING credit cardholders by one guest/card/time/airport. In case of more than one guest, SCB reserves the right to charge lounge fees to your SCB PRIVATE BANKING credit card at a rate of one SCB PRIVATE BANKING Rewards point * 1,050 baht/guest. • 5. The Priority Pass privilege is for international flights only and not available at airport lounges at domestic airports with the following names: Blue Ribbon Club Lounge at Suvarnabhumi International Airport / The Coral Executive Lounge at Chiang Rai International Airport / The Coral Executive Lounge at Don Mueang International Airport / Miracle Lounge at Don Mueang International Airport / Blue Ribbon Club Lounge at Samui International Airport. In the event a credit cardholder wishes to use an airport lounge for domestic flights, they shall be responsible for lounge fees at the rate specified by Executive Lounge at Surarnabhumi International Airport / Plounge. • 7. he validity period of the Priority Pass is as specified on the pass. • 8. Terms and conditions are as specified by the service provider. For more information, please visit http://www.prioritypass.com or download the Priority Pass app from App Store, Goog



THAI's Royal Silk Lounge / Royal Orchid Lounge

For additional comfort on your travels, we offer a complimentary to access the services of Thai's Royal Silk Lounge/Royal Orchid Lounge when travelling with Thai Airways. Simply show your SCB PRIVATE BANKING credit card together with your Boarding Pass for services at following airports:

• Suvarnabhumi Airport

- Domestic : Concourse A

- International : Concourse E (East-West)

• Chiang Mai Airport

Validity period: 1 January 2025 – 31 December 2025

*Limit 2 times/calendar year. Services at all Royal Silk Lounge, Royal Orchid Lounge and The Coral Executive Lounge are accumulated.

Thai's Royal Silk Lounge/ Royal Orchid Lounge Conditions:

• 1. This privilege is exclusively for primary SCB PRIVATE BANKING credit cardholders (excluding colleagues) who maintain a total balance in deposit accounts, insurance premiums paid in the year, and/or investments with the bank for an average of 6 months, with a remaining balance of 10 million baht or more on the date of exercising the privilege. • 2. Cardholders are entitled to use the special lounge service per calendar year (from the card approval date), limited to once per trip. This privilege is non-transferable and must be utilized by December 31, 2025. • 3. This benefit is applicable when traveling with Thai Airways on both domestic and international flights. • 4. Cardholders can access the special lounge service for a maximum of 2 hours and 30 minutes per visit. Any usage beyond this period will incur an additional service fee, payable in cash at the rate specified by Thai Airways. • 5. The use of this special lounge service does not include additional amenities such as massage services or shower rooms. Should cardholders wish to avail of these additional services, they are responsible for the applicable service fees as specified by Thai Airways. • 6. Should the service exceed the specified time limit, SCB PRIVATE BANKING cardholders will be liable for the service fees at the rate specified by Thai Airways. • 7. Utilization of the special lounge is subject to the terms and conditions set forth by Thai Airways. • 8. The bank is not involved in the provision, sale, or delivery of products or services. Therefore, the bank holds no liability in cases of loss, damage, defects, or any other circumstances related to the discount code, products, or services. In the event of damage or defects, cardholders are advised to contact Thai Airways directly. • 9. The bank reserves the right to amend the rules, conditions, terms, duration, and details of privileges, and to cancel this promotion. Notice of any changes will be provided at least 7 days in advance, except in cases of unforesseeable circumstances, in which c



The Coral Executive Lounge

Receive exclusive access at The Coral Executive Lounge. Just present SCB PRIVATE BANKING credit card with boarding pass to access the service at Don Mueang Airport and Suvarnabhumi Airport (only for domestic flights) as well as domestic regional airports in Phuket, Hat Yai, Chiang Rai, Chiang Mai, and Udon Thani.

Validity period: 1 January 2025 – 31 December 2025

King Power Lounge

KING POWER LOUNGE access at King Power Duty Free Downtown Stores, King Power Space at Don Mueang Airport and The ATLAS CLUB at Don Mueang and Suvarnabhumi Airport, with 2 accompanying guests.

Validity period: 1 January 2025 – 30 April 2025



Coral Executive Lounge Conditions:

• 1. This offer is reserved only for SCB PRIVATE BANKING members who hold the primary SCB PRIVATE BANKING credit card that has been activated only and/or maintain valid membership status with total deposits and/or insurance premiums paid for 6 months and/or investment amount with the bank worth 10 million baht or above as of the transaction date. • 2. The Coral Executive Lounge privilege is for domestic flights only. • 3. Privilege is not transferable. • 4. Cardholder is reserved the right of using the service at The Coral Executive Lounge 2 times/calendar year (starting from card issued date). Services at all TG Lounge are accumulated. • 5. The cardholder can use the lounge for a maximum of 2 hours and 30 minutes per time. In case the cardholder uses the lounge in excess of this time limit, additional payment must be made based on the rates determined by TG Lounge and The Coral Executive Lounge. This payment must be made by SCB PRIVATE BANKING credit card or in cash. • 6. The lounge access does not include additional services available for international routes passengers. Use of such amenities will be charged at the rate determined by Thai Airways. • 7. Terms and conditions of the privilege is determined by TG Lounge or the Coral Executive Lounge. • 8. SCB is not involved with the service provider and reserves the right not to be responsible for any inconveniences caused by the provider. • 9. SCB reserves the right to amend privilege terms and conditions, validity periods, or cancel privileges. A 7-day advance notice will be given before the effective date. • 10. In case of dispute, SCB's decision is final. • 11. In case cardholder is unable to obligate terms and conditions ie. Cardholder does not maintain sufficient saving/fund as specified by SCB PRIVATE BANKING criteria or excess of domestic travelling more than 2 times/calendar year or excess of aCompanying numbers, payment will be charged at 1 person = 1 point + 950 balth by SCB. In case cardholder occease numbers of service offered, SCB will take points

King Power Lounge Conditions:

• 1. This Privilege is reserved for SCB PRIVATE BANKING card member (card status is active) with AUM 10MB and above in past 6 months • 2. This privilege is reserve for SCB PRIVATE BANKING card member and 2 accompanying quests. • 3. Please present your SCB PRIVATE BANKING card up front before access the lounge.



Limousine Service

Pick-up to and from Suvarnabhumi or Donmuang Airport

Enjoy the ultimate comfort for your trip with pick-up to and from Suvarnabhumi or Donmuang Airport (with no more than 3 accompanying persons/time) in a luxurious limousine that will take you on a quick and smooth trip to the airport.

This special offer can be redeemed 2 times/year only for the primary SCB PRIVATE BANKING cardholder. Redeem this offer at SCB PRIVATE BANKING Contact Center 02-777-7799 (5 days prior to your travel date).

Buggy Service

Pick-up within Suvarnabhumi Airport

For superior comfort in travel get a pick-up service from the Gate up to the Immigrations (with 2 accompanying persons/time) in Suvarnabhumi Airport. This special offer can be redeemed 2 times/year only for the primary SCB PRIVATE BANKING cardholder. Redeem this offer at SCB PRIVATE BANKING Contact Center 02-777-7799 (5 days prior to your travel date).

Validity period: 1 January 2025 – 31 December 2025

Limousine Service Conditions:

• 1. Exclusive privileges for SCB PRIVATE BANKING cardholder (Primary Card) only, This offer is not transferable. • 2. This offer is reserved only for SCB PRIVATE BANKING members who hold the primary SCB PRIVATE BANKING credit card that has been activated only and/or maintain valid membership status with total deposits and/or insurance premiums paid for 6 months and/or investment amount with the bank worth 50 million baht or above as of the transaction date. • 3. The bank reserves the right to allow the redemption offer for 1 card/time/1 limousine. The next reservation for redemption can only be made after the previous offer has been used. • 4. In case of reserving the limousine for pick-up and return, it is counted as two trips. • 5. In case of cancellation please contact the SCB PRIVATE BANKING Contact Center at 02-777-7799 (5 days before the date of travel). • 6. In case of cancellation later than the requirement or a no show, the bank considers it as the use of 1 redemption offer. • 7. SCB PRIVATE BANKING primary cardholder must show the card every time before using the service.

Buggy Service Conditions:

• 1. Exclusive privileges for SCB PRIVATE BANKING cardholder (Primary Card) only. This offer is not transferable. • 2. This offer is reserved only for SCB PRIVATE BANKING members who hold the primary SCB PRIVATE BANKING credit card that has been activated only and/or maintain valid membership status with total deposits and/or insurance premiums paid for 6 months and/or investment amount with the bank worth 50 million baht or above as of the transaction date. • 3. The bank reserves the right to allow the redemption offer for 1 card/time/1 buggy (Members can reserve more than one buggy at the cost of 1,284 baht each. The payment must be made in cash to the service provider.). The next reservation for redemption can only be made after the previous offer has been used.

• 4. In case of cancellation, please contact the Private Banking Contact Center at 02-777-7799 (5 days before the date of travel). • 5. In case of cancellation later than the requirement or a no show, the bank considers it as the use of 1 redemption offer. The bank reserves the right for the service provider to collect fees for services that exceed the bank's offer. • 6. Free only for 1 buggy (seating for 3 persons). • 7. For the docking stations near the immigration checkpoint (D4, D6, and Bus Gate), The service provider will have staff display a welcome sign at the departure gate. • 8. For docked aircraft at the Secondary Aircraft Terminal Building 1 (SAT-1), the company will not dispatch an EV for passenger pickup, and no staff will be present with a welcome sign at the exit door. • 9. The holder of the primary SCB PRIVATE BANKING credit card must show the card every time before using the service.



PLANET SCB Card

Special offer for SCB PRIVATE BANKING clients applying for a PLANET SCB Card Get credit back for 200-baht joining fee upon card activation.

Conditions

For more information, please contact SCB PRIVATE BANKING Service Center at 02-777-7799.

^{• 1.} This promotion is exclusively for SCB PRIVATE BANKING clients applying for a PLANET SCB card between 1 January 2025 – 31 December 2025 (cardholders). • 2. Eligible cardholders will receive credit back for the 200-baht joining fee when activating their PLANET SCB card by 31 January 2026. • 3. This promotion is limited to 200 baht in credit back/lD number for eligible cardholders completing card activation as per the conditions throughout the promotion period. • 4. A credit back amount will be made available to the activated PLANET SCB card within 45 days from the last day of the month in which a cardholder activated the card. The credit back amount will be shown under the PLANET SCB card transaction history tab on the SCB EASY app. • 5. Cardholders are advised to keep the joining fee payment slip for reference and evidence for SCB's transaction verification (if needed). • 6. SCB reserves the right to grant credit back to PLANET SCB cardholders with normal account status only. SCB has the right to suspend and/or recall any benefit in the event that a cardholder's qualifications fail to meet the conditions specified by SCB or they fail to comply with the conditions specified by SCB. • 7. Offers under this promotion cannot be transferred to others, exchanged for cash or other items, or used in conjunction with other promotions. • 8. SCB reserves the right to amend conditions, terms, requirements, periods, and benefits, and may cancel this promotion with notification 7 days in advance of an effective date. In case of any dispute, the judgment of SCB is deemed final.

Travel Insurance Privilege

Enhance your peace of mind on every trip with a 15% discount for the Apply of annual international travel insurance, any plan, via the SCB EASY app from 1 January 2025 – 31 December 2025.

How to apply for travel insurance via the SCB EASY app:

- 1. Select the FIN4U tab and then choose the Insurance menu.
- 2. Select your desired annual international travel insurance plan.
- 3. Fill in the required information and tap "Confirm."
- 4. Enter discount code SCBPB25 to receive a 15% discount on premiums.
- For further inquiries, contact the SCB Protect customer service at 1314 during business hours (Monday Friday 9:00 AM to 7:00 PM).
- To explore more information, compare, and apply for an annual international travel insurance plan, please scan QR code to access "Travel Insurance" section on the SCB EASY app.



Conditions

• 1. This exclusive offer is for purchasing annual international travel insurance at any amount of insurance premium through the SCB EASY app between 1 January 2025 – 31 December 2025 and the policy must be approved by December 31st, 2025. • 2. The discount code will be automatically calculated when entering the SCBPB25 discount code and confirming it on the order summary page. • 3. The discount code can be used for a discount once per order without limitations on the number of uses. • 4. Conditions are as specified by Siam Commercial Bank (SCB) Protect Company Limited. The company reserves the right to change terms and conditions, providing a notification of at least 7 days in advance before implementation. In case of disputes, the decision of the company is final. • 5. Benefits from this offer cannot be exchanged, redeemed for cash, or transferred to others, including being exchanged for other benefits. • 6. This special privilege cannot be used in conjunction with other promotional programs on the website. • 7. Customers should thoroughly understand the details, coverage, and conditions before deciding to purchase insurance. • 8. Insurance provided by Deves Insurance PCL, Thaivivat at Insurance PLC, Dhipaya Insurance PLC, Bangkok Insurance PLC and MSIG Insurance (Thailand) PCL. • 9. SCB Protect Co., Ltd. solely acts as an insurance broker. • 10. SCB solely is an SCB EASY app provider. • 11. For additional inquiries regarding coverage and claims, please contact the insurance companies directly: Deves Insurance at 1291, Thaivivat Insurance at 1231, Dhipaya Insurance at 1736, and Bangkok Insurance at 1620.



Travel Insurance: Domestic and Overseas Travel Insurance

Protection coverage for your entire travel simply by paying for your ticket with SCB PRIVATE BANKING credit card.

	Insurance for Domestic Travel	
1.	Accidental Benefit during Domestic Travel on air conveyance provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, which is available to the general public and has designated & established routes. • Accidental Death Benefit • Accidental Dismemberment, Loss of Sight • Total Permanent Disability	35,000,000 Baht
2.	Medical expenses from accident during Domestic Travel. (Maximum payment as actual per occurrence)	500,000 Baht
3.	Medical expenses due to food poisoning or diarrhea (Maximum payment as actual per occurrence)	50,000 Baht
4.	Purchase protection via credit card payment while travelling, your goods are insured with the cost for assets repair, change or compensation caused within 30days from the day of purchase • Fire, accident (exclude fallen case) • Theft with forcible entry, burglary, robbery Deductible: The First 10% of Loss amount or minimum 1,000 Baht whichever each higher in respect of each and every loss	Maximum 200,000 Baht/Occurrence 500,000 Baht/Annum

Insurance condition for Domestic Travel

• 1. Benefits are applicable only after the payment for the ticket has been made in full using the SCB PRIVATE BANKING credit card. • 2. In case Insured buy one way ticket by SCB PRIVATE BANKING credit card will receive the above benefit only item 1 only. • 3. In case Insured buy round trip by SCB PRIVATE BANKING credit card will receive above benefit only item 1-4. • 4. Annual coverage for multiple travelling per annum and maximum duration per trip : 30 days

Exclusion for Domestic Travel:

For every coverage except purchase protection

• 1. Terrorism. • 2. Pre-existing condition. • 3. Disability by their birth condition. • 4. Any treatment related to pregnancy including miscarriage and abortion. • 5. Medical expense for retreatment or healthy rest and relax or medical check up and expense that is not related to the accident or sickness.

Exclusion for Purchase protection

• 1. Product for the commercial product or merchandise. • 2. Plant and/or animal. • 3. Computer software and intangible asset. • 4. Cash or valuable asset, travelling cheque, exchange bill or Negotiable instruments. • 5. Food, Spoiled product, medicine, oil and gas. • 6. Vehicle i.e. vessel, car, airplane including vehicle accessories. • 7. Second hand, antique, illegal products. • 8. Asset i.e. home, land. • 9. Jewelry, watch, precious gems that card holders bring along travel under care custody and control of SCB PRIVATE BANKING card holder and Travel companions. • 10. Electronics i.e. Mobile phone, notebook and computer related.

Insurance for Oversea Travel			
1.	Accidental death benefit, accidental dismemberment, loss of sight, total permanent disability during oversea travel on any land, sea or air conveyance provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, which is available to the general public and has designated & established routes.	35,000,000 Baht	
2.	Medical Expenses from Accident and Sickness during oversea travel (maximum per occurrence). Coronavirus Disease 2019 (COVID-19) : Limit the amount of liability per occurrence up to 20%	800,000 Baht	
3.	Flight delay protection and necessary expenses incurred by the delay (maximum per occurrence).	Pay every 4 hours with 5,000 Baht each and maximum 30,000 Baht	
4.	Baggage delay protection costs of buying clothes by necessities and reasonable (maximum per occurrence).	Pay every 4 hours with 5,000 Baht each and maximum 30,000 Baht	
5.	Loss of personal belongings in the baggage caused by an error in transporting baggage carrier or hotel staff. Protection costs actually used to buy clothes and necessary things by reasonable within 5 days from the date of lost and maximum 5,000 Baht/pair/set).	80,000 Baht	
6.	Purchase protection via SCB credit card payment while travelling, your goods are insured with the cost for assets repair, change or compensation caused by fire, accident (exclude fallen case), theft with forcible entry, burglary, robbery, within 30 days from the day of purchase Deductible: The First 10% of Loss amount or minimum 1,000 Baht whichever each higher in respect of each and every loss.	Maximum 200,000 Baht/Occurrence 500,000 Baht/Annum	

Insurance Condition for Oversea Travel

• 1. Benefits are applicable only after the payment for the ticket has been made in full using the SCB PRIVATE BANKING credit card. • 2. In case Insured buy one way ticket by SCB PRIVATE BANKING credit card will receive the above benefit only item 1 only. • 3. In case insured buy round trip by SCB PRIVATE BANKING credit card will receive above benefit only item 1-6. • 4. Annual coverage for multiple travelling per annum and maximum duration per trip: 90 days

Exclusion for oversea travel:

For every coverage except purchase protection

• 1. Terrorism.• 2. Pre-existing condition. • 3. Disability by their birth condition. • 4. Any treatment related to pregnancy including miscarriage and abortion. • 5. Medical expense for retreatment or healthy rest and relax or medical check up and expense that is not related to the accident or sickness. • 6. New pandemics which announced by World Health Organization (WHO) or government authority.

Exclusion for Purchase protection

• 1. Product for the commercial product or merchandise. • 2. Plant and/or animal. • 3. Computer software and intangible asset. • 4. Cash or valuable asset, travelling cheque, exchange bill or Negotiable instruments. • 5. Food, Spoiled product, medicine, oil and gas. • 6. Vehicle i.e. vessel, car, airplane including vehicle accessories. • 7. Second hand, antique, illegal products. • 8. Asset i.e. home, land. • 9. Jewelry, watch, precious gems that card holders bring along travel under care custody and control of SCB PRIVATE BANKING card holder and Travel companions. • 10. Electronics i.e. Mobile phone, notebook and computer related.

The following conditions apply to coverage of COVID-19-related medical expenses:

• The insured must comply with international travel restrictions in the event of a COVID-19 pandemic, as announced/ordered by the country of destination and the airport or airline. • The amount of responsibility per incident is limited to 20% of the sum covered for medical expenditures incurred abroad due to an accident or illness.

Validity period: 1 January 2025 – 31 December 2025

Note: Please check the details of coverage THE DEVES INSURANCE PUBLIC COMPANY LIMITED

Hotline: Tel. 1291 (Mon-Fri 08.00 am - 06.00 pm, Sat-Sun and Public Holiday 08.30 am - 07.00 pm)

Or Check out more details at https://www.scb.co.th/content/media/personal-banking/cards/credit-cards/documents/2025/insurance-deves-en-2025.pdf

LIVING





Exclusive Shopping at King Power

World-class shopping experience on every journey

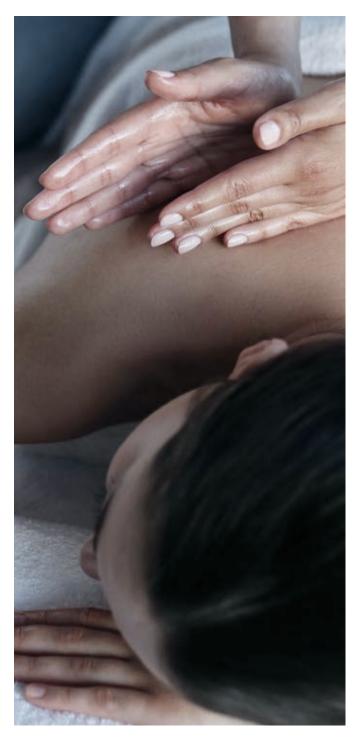
- Receive up to 20% discount at King Power all stores. (not included online transactions)
- KING POWER LOUNGE access at King Power Duty Free Downtown Stores, King Power Space at Don Mueang Airport and The ATLAS CLUB at Don Mueang and Suvarnabhumi Airport, with 2 accompanying guests.
- Earn extra 25% CARAT Rewards. Earn 1.25 CARATs for every spending of 100 Baht at King Power stores (regularly earned 1 CARAT) to redeem cash discount or special gifts at King Power
- Receive a 25% Cash Credit during your birth month when shopping at King Power stores in Rangnam, Srivaree, Pattaya, and Phuket. Utilize the credit at any King Power location, excluding online transactions.
 - Enjoy 25% cash back on in-store purchase of 1 piece of merchandise
 - Invalid for the purchase of liquor, tobacco, gold ornament and non-participating merchandise.
 - Birthday Celebration privileges are valid for 3 months starting from the birth month. Cash back shall be credited to the King Power membership account only.
 - Terms and conditions are governed by the Company and reserves the right to change with notification 7 days in advance of an effective date.

For additional information call 1631

Validity period: 1 January 2025 – 30 April 2025

Term and Conditions:

• 1. Please check details of discount conditions and participating items at the point of purchase at all King Power Duty Free branches. • 2. Benefits of the King Power member card is done in accordance to the company's terms and conditions. • 3. In case of conflict the decision of King Power Coperation Co., Ltd is considered final. • 4. Offer only for the SCB PRIVATE BANKING card. • 5. The terms and conditions are determined by the service provider. • 6. For additional information on the terms and conditions please contact the King Power Call Center at 1631 or visit www.kingpower.com or www.facebook.com/KingPowerofficial.



Wellness & Private Relaxation Privilege

Relax and unwind from a hectic day with a therapeutic massage by well-trained experts in Thai massage in a private atmosphere with facilities for perfect body pampering and treatments.

Now available in 2 choices.

1. Health Land: Thai massage 2 hrs./session

Tel. 02-261-1110
Tel. 02-637-8883
Tel. 02-392-2233
Tel. 02-148-1155
Tel. 02-573-3355
Tel. 02-748-8135-9
Tel. 02-882-4888
Tel. 02-451-1155
Tel. 038-412-989
Tel. 038-412-995
Tel. 053-278-855





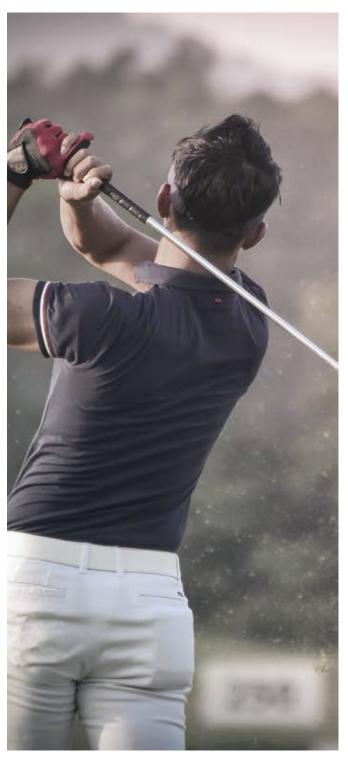
2. Let's Relax Thai massage 1.5 hrs/session **Bangkok**

Dangkok			
 Terminal 21 Asoke 	Tel. 02-108-0555	 Courtyard by Marriott Suvarnabhun 	ni Tel. 063-823-8489
• Terminal 21 Rama 3	Tel. 02-161-0687	WellnessMe Bangna	Tel. 02-100-5204
 Sukhumvit 39 (Phromphong) 	Tel. 02-662-6935-6	• Sukhumvit 14	Tel. 063-915-5788
Mandarin Hotel (Samyan)	Tel. 02-633-3359		
SQ1 (Siam Square)	Tel. 02-252-2228-29	Other Provinces	
Samyan Mitrtown	Tel. 02-219-1596	 Pavillion, Chiang Mai 	Tel. 053-818-498
• Suan Phlu	Tel. 02-679-4454-5	• Tha Pae, Chiang Mai	Tel. 053-271-339
Ekkamai	Tel. 02-382-1133	Nimman, Chiang Mai	Tel. 052-080-918-9
 The Street Ratchada 	Tel. 02-121-1818-9	 Patong second street, Phuket 	Tel. 076-346-080
 MBK Center 	Tel. 02-003-1653	 Patong third street, Phuket 	Tel. 076-366-800
Sukhumvit 31	Tel. 02-019-1181	• Karon Beach, Phuket	Tel. 076-396-198
 The Berkeley Pratunam 	Tel. 02-309-9999 ext. 3275	• The SIS Kata, Phuket	Tel. 076-609-555
Phayathai	Tel. 02-126-6840-1	Boat Lagoon, Phuket	Tel. 076-601-327-8
Thong Lo	Tel. 02-042-8045-6	 Millennium Resort, Phuket 	Tel. 076-603-817-8
 Arnoma Hotel Bangkok 	Tel. 02-655-3052	 Beyond Patong Hotel, Phuket 	Tel. 076-604-270
 The Allez Sukhumvit 13 	Tel. 02-301-0179	• Laguna Porto de Phuket	Tel. 076-368-219
• The Market	Tel. 02-209-5199	 Phuket Holiday Inn Karon 	Tel. 081-249-6539
 Hotel Nikko 	Tel. 02-136-4226	North Pattaya	Tel. 038-488-591
• I'm Chinatown	Tel. 02-006-6286	Beach Front, Pattaya	Tel. 033-641-149
 Carlton Hotel Sukhumvit 	Tel. 02-090-7899	• Terminal 21, Pattaya	Tel. 033-252-329
Central World	Tel. 02-255-6559	 Movenpick Hotel, Pattaya 	Tel. 033-078-888 ext. 301
 Central Embassy 	Tel. 02-160-5749	• Veranda Hotel, Pattaya	Tel. 033-136-134
Mahanakhon CUBE	Tel. 02-077-4451	 Onsen and Spa, Pattaya 	Tel. 033-266-144-5
 Novotel Platinum Hotel 	Tel. 02-160-7177	Wake Up Ao Nang, Krabi	Tel. 075-695-029-30
Ploenchit	Tel. 02-651-5224	Krabi Centara Ao Nang	Tel. 088-685-4975
 Queen Sirikit National 	Tel. 02-125-0407	Krabi Centara Anda Dhevi	Tel. 088-685-6196
Convention Center		• Trang Rua Rasada Hotel	Tel. 075 271 779
Ibis styles Hotel	Tel. 02-277-4549	Krabi Srilanta Hotel	Tel. 075 855 359
• Radisson Blu	Tel. 02-258-4935	 Hua Hin Market Village 	Tel. 032-526-364
• Silom Egde	Tel. 02-115-1249	• Hua Hin 100	Tel. 032-900-499
 Grande Centre Point Surawon 	g Tel. 02-127-0711		

Validity period: 1 January 2025 – 31 December 2025

Health Land and Let's Relax Conditions:

^{• 1.} The privilege is reserved for SCB PRIVATE BANKING primary cardholders whose status remains valid at the transaction date, with total average balance of deposit accounts, annual insurance premiums, and/or investment with SCB in the past 6 months of no less than 10 million baht at the transaction date. The privilege is non-transferable. • 2. The privilege is available for 1 session/card/member /calendar month and cannot be carried forward to the following months. • 3. The privilege is applicable for a 2-hour Thai massage session at Health Land or a 1.5 - hour Thai massage session at Let's Relax. • 4. Cardholders must pay for any other treatments or products. • 5. The privilege is subject to conditions specified by Health Land and Let's Relax. SCB is not involved in the service provided and not responsible in any case. • 6. In case of dispute, SCB's judgment is final.



Golf Privilege

Private Golf Course Access

Complimentary green fee for the primary SCB PRIVATE BANKING cardholder 1 person/card

- Alpine Golf and Sports Club
 Bangkan-Sathaniwittayu Rd. Khlong 5,
 Khlong Luang District, Pathum Thani
 Tuesday Friday only (06.30-13.30 hrs.)
- Muang Kaew Golf Course
 Bangna-Trad Rd. Km 7.7 Bangkaew,
 Bang Phli District, Samut Prakan
 Weekday (06.14-14.00 hrs.) Weekend (12.00-13.20 hrs.)
- Lakewood Country Club
 Bangna-Trad Highway (KM.18), Bang Chalong,
 Bang Phli District, Samut Prakan
 Weekday (06.00-14.30 hrs.) Weekend (12.00-14.30 hrs.)
- Summit Windmill Golf Club
 Bang Na-Trat Rd, Km.10.5, Bang Phli Yai,
 Bang Phli District, Samut Prakan
 Weekday (06.00-13.04 hrs.) Weekend (12.00-13.04 hrs.)
- Panya Indra Golf Club
 Panyaramindra Rd. (Km 9), Khan Na Yao, Bangkok
 Weekday (06.00-13.20 hrs.) Weekend (12.00-13.20 hrs.)
- Alpine Golf and Resort Chiangmai
 Sankamphaeng Banthi Road, Huaytrai,
 Sankamphaeng, Chiang Mai
 Weekday (06.30-13.30 hrs.) Weekend (12.00-13.30 hrs.)

Nikanti Golf Club

Thammasala, Mueang Nakhon Pathom District, Nakhon Pathom Weekday (06.30-13.40 hrs.) Weekend (12.00-13.40 hrs.)

Black Mountain Huahin

Hua Hin District, Prachaup Khiri Khan Weekday (06.00-14.00 hrs.) Weekend (12.00-14.00 hrs.)

• Pineapple Valley Golf Club (former name: Banya Golf Club)

Hua Hin, Prachuap Khiri Khan

Weekday (06.00-14.00 hrs.) Weekend (12.00-14.00 hrs.)

Blue Canyon

Phuket

Weekday (06.30-14.00 hrs.) Weekend (12.00-14.00 hrs.)

Santiburi

Samui

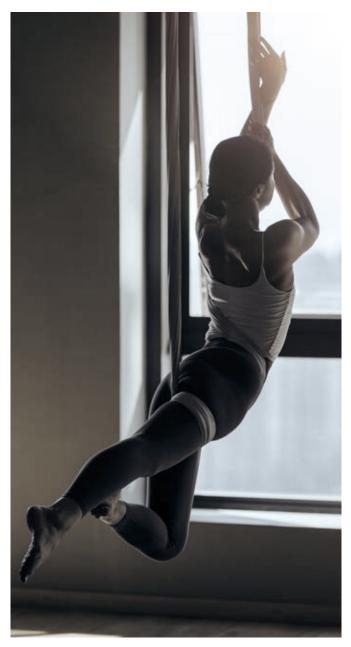
Weekday (06.00-15.00 hrs.) Weekend (12.00-15.00 hrs.)

Please make reservations for tee off at least 4 days in advance. Call 02-919-8423 (Monday - Friday between 9.00-17.00 hrs.)

Validity period: 1 January 2025 – 31 December 2025

Conditions

• 1. Privileges are valid for the SCB PRIVATE BANKING main cardholder only and can be utilized once a month per cardholder from all participating golf courses in the Golf Privilege category. • 2. Privilege booking is applicable via www.vthqservice.com. • 3. Reservations are required at least 7 days in advance (except on Public Holidays). • 4. Cardholder will get an email confirmation for privilege booking within 3 working days after booking is made and subject to availability. • 5. Privilege is limited to the first 30 persons per month, on a first come first served basis. • 6. SCB PRIVATE BANKING cardholders must accompany any quest(s). There is limit of a maximum 4 balls per flight and a minimum of 3 balls per flight. • 7. The use of privilege is limited to a maximum of two SCB PRIVATE BANKING cardholders per flight only. • 8. Privileges are inclusive of green fees only. Cost of caddy, golf cart are to be borne by the SCB PRIVATE BANKING cardholder. • 9. His / Her quests have to pay for their green fee, golf cart, and caddie at affiliate rates at the club even if his / her guests are SCB PRIVATE BANKING cardholders. • 10. Cardholders are not allowed to book the next golf game until the current game has been played. • 11. Booking cannot be transferred to other person. • 12. Privileges are subsidized by SCB and not a direct offer from the golf clubs • 13. SCB PRIVATE BANKING cardholders will not be granted access rights to the clubs without prior bookings through the relevant booking channel notified in the communication to the SCB PRIVATE BANKING cardholders. • 14. Golf clubs will not entertain any correspondence/enquires and/or attempts for bookings from SCB PRIVATE BANKING cardholders when they contact the golf clubs directly. • 15. Any changes and cancellation must be made 2 working days prior to intended tee-off date/time at Tel. 02 919 8423 on Monday - Friday from 9.00 - 17.00 hrs. and subject to availability, otherwise the cancellation and amendment fees will be applied. • 16. There will be rain checks at Alpine Golf Club, but there is no rain check policy at other golf courses. • 17. Privilege is not applicable to night golf game. • 18. Privilege is not to be regarded as a golf club membership. • 19. Privileges are not valid for use in conjunction with other promotions, membership discounts or offers, and cannot be used with other promotion, participation in social games or golf tournament. • 20. SCB and Golf course reserves the right to change the stipulated club with another club of the same repute. • 21. The information contained in this guide is subject to changes, please carefully check before use. • 22. SCB shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of services under the Privileges Program, and eligible cardholders shall look solely to the relevant participating merchants in the case of any queries or complaints for any services. No representation or warranty of any nature is made by SCB as to the quality of any services provided by any merchant. • 23. By utilizing or attempting to utilize the Privileges Program, all eligible cardholders are deemed to have read, understood and irrevocably accepted and agreed to the terms and conditions set out herein. • 24. In case of any dispute, SCB's decision is final.

















Fitness Privilege

Private Fitness Privileges

Enjoy fitness services for your physical well-being everyday at leading hotels and fitness clubs in Bangkok and other provinces

Bangkok

SINDHORN KEMPINSKI HOTEL BANGKOK Tel. 02-095-9999
SHERATON GRANDE SUKHUMVIT Tel. 02-649-8121
SIAM KEMPINSKI HOTEL BANGKOK Tel. 02-162-9000
THE OKURA PRESTIGE BANGKOK Tel. 02-687-9000
THE OLYMPIC CLUB AT PATHUMWAN Tel. 02-216-3700
PRINCESS HOTEL Ext. 20895, 20805

WE FITNESS SOCIETY TEL. 02-059-3939

- MAJOR RATCHAYOTHIN
- MAJOR EKKAMAI

MAJOR PINKLAO

- ESPLANADE RATCHADA
- ESPLANADE KHAE RAI
- VIE HOTEL BANGKOK

Remark:

Monday - Friday : 6:00 - 22:00 hrs. Saturday - Sunday : 08:00 - 22:00 hrs. Public Holiday : 8:00 - 21:00 hrs.

VIRGIN ACTIVE

• SIAM DISCOVERY Tel. 02-017-9777 Mon - Fri : 6:00 - 17:00 Hrs. Sat, Sun and Public Holiday : 16:00 - 21:00 Hrs.

• EMPIRE TOWER Tel. 02-017-9798 Mon - Fri : 6:00 - 17:00 Hrs.

Sat, Sun: 16:00 - 21:00 Hrs. / Public Holiday: 16:00 - 20:00 Hrs. EMQUARTIER Tel. 02-017-9799

Mon - Fri : 6:00 - 17:00 Hrs. Sat, Sun and Public Holiday : 16:00 - 21:00 Hrs.

• WIRELESS ROAD Tel. 02-017-9711 Mon - Fri : 6:00 - 17:00 Hrs. Sat, Sun and Public Holiday : 16:00 - 20:00 Hrs.

Validity period: 1 January 2025 – 31 December 2025

EASTVILLE

Tel. 02-017-9755

Mon - Fri: 6:00 - 17:00 hrs. / Sat, Sun and Public holiday: 16:00 - 21:00 hrs.

• 101 TRUE DIGITAL PARK

Tel. 02-017-9722

Mon - Fri : 6:00 - 17:00 hrs. / Sat, Sun and Public holiday : 16:00 - 21:00 hrs.

WESTGATE

Tel. 02-017-9703

Mon - Fri : 6:00 - 17:00 hrs. / Sat, Sun : 16:00 - 21:00 hrs. Public holiday : 16:00 - 20:00 hrs.

MAJOR PROVINCES

ALPHA HEALTH CLUB PHUKET	Tel. 076-612-655-6
FITNESS LIFESTYLE SURATTHANI	Tel. 080-837-4295
CENTARA GRAND MIRAGE BEACH RESORT PATTAYA	Tel. 038-301-234
CENTARA HOTEL HAT YAI	Tel. 074-352-222
CENTARA HOTEL & CONVENTION CENTRE UDON THANI	Tel. 042-343-555

FITNESS FIRST

 CENTRAL KHON KAEN 	Tel. 043-288-433
 CENTRAL CHONBURI 	Tel. 033-002-999
THE MALL KORAT	Tel. 044-393-600
GYM FIT SPORTS CLUB SRIRACHA	Tel. 097-224-9532
FORESTO FITNESS RAYONG	Tel. 098-818-8801
MAXX PROFESSIONAL FITNESS CHIANG MAI	Tel. 052-081222

VIRGIN ACTIVE

CHIANG MAI

Tel. 052-134-999

Mon - Fri : 6:00 - 17:00 hrs. / Sat, Sun : 16:00 - 21:00 hrs. Public holiday : 16:00 - 20:00 hrs.

















Validity period: 1 January 2025 – 31 December 2025

Conditions

• 1. The privilege is reserved only for SCB PRIVATE BANKING primary cardholders who maintain valid membership status with total balance of deposit accounts, and/or annual life insurance premiums, and/or investment with SCB in the past 6 months and as of the transaction date, of no less than 10 million baht. • 2. This privilege is non-transferable in any case and the bank reserves the right to limit number of access/day/fitness club. • 3. Please present your SCB PRIVATE BANKING credit card and ID card before using the service. • 4. Conditions and terms for fitness service are as specified by the hotels and fitness clubs. • 5. The privilege cannot be exchanged, transferred, or exchanged for cash. • 6. SCB reserves the right to amend privilege terms and conditions, validity periods, or cancel privileges. A 7-day advance notice will be given before the effective date. • 7. In case of any dispute, SCB's judgment is final. • 8. SCB is not involved in the service provided and not responsible in any case.



Reserved Parking

SCB Private Reserved Parking at SCB Branches and Department Stores

- Maximum 2 hours on business days and hours at any SCB branch nationwide.
- Between 9.00-18.00 hrs. on non-business days at 7 branches in Bangkok's business areas, namely Bang Lampu Branch, Ekkamai Branch, Tri Petch Branch, Soi Thonglor Branch, Rachawongse Branch and Nakhon Sawan, and 09.00 22.00 hrs. only at Tha Phae Branch (Chiang Mai).
- Reserved parking at department stores in Bangkok
 - The EmQuartier
 - CentralWorld
 - Central Plaza Grand Rama IX
 - Central Plaza Westgate
 - Central Plaza Ladprao
 - Centralfestival East Ville
 - Central Plaza Pinklao (Until 30 June 2025)
 - Mega Bangna
 - IMPACT Muang Thong Thani

- Reserved parking at department stores in provincial areas
 - Centralfestival Chiang Mai
 - Centralfestival Hat Yai
 - Central Plaza Khon Kaen
 - Central Plaza Surat Thani
 - Centralfestival Phuket
 - Central Plaza Korat
 - Central Plaza Udon Thani

Validity period: 1 January 2025 – 31 December 2025

Conditions:

• 1. This offer is reserved only for SCB PRIVATE BANKING members who hold the primary SCB PRIVATE BANKING credit card that has been activated only and/or maintain valid membership status with total deposits and/or insurance premiums paid for 6 months and/or investment amount with the bank worth 50 million baht or above as of the transaction date. ● 2. Member must present the privilege parking badge in front of the car or present the SCB PRIVATE BANKING credit card before receiving the service. ● 3. SCB PRIVATE BANKING parking badge is not allowed to be traded or exchanged for money. ● 4. In case of any lost, the bank reserves the right to consider issuing the new sticker. ● 5. The bank reserves the right of change or cancel this privilege. A 7-day advance notice will be given before the effective date. ● 6. In case of any dispute, SCB's decision is final.



Samitivej First



Apply for the Samitivej First member card when receiving service at Samitivej Sukhumvit or Srinakarin. Members can experience new and unparalleled exclusive services at The FIRST LOUNGE along with complete well-being programs.

Special Discount

- Receive 30% discount for in-patient room service with unlimited stay throughout your membership.
- Receive 5% discount for special computer X-ray services including MRI and CT SCAN.

THE FIRST LOUNGE Access

This privileged space offers you the ultimate in comfort and relaxation. Enjoy selections of snacks and healthy drinks while visiting the hospital for health services.

Butler Service

Receive a warm welcome from our butler staff who provide you with ultimate convenience throughout your visit at the hospital.

Special Price for Health Check up Program

Receive a special discounted price for health check-up programs (offer applicable only to specified programs).

Other Services via the Well by Samitivej Application

- Appointment Scheduling: Schedule an appointment in advance with your preferred doctor.
- Visit Summary Report: Health check-up report submitted directly to you via the application. Treatment history is available wherever you are for your future reference.

For more information: 02-022-2222#8

(Daily 8 a.m. - 5 p.m.)

Validity period:

1 January 2025 – 31 December 2025







FWD Utmost

A unique service offering an extensive access and leverage to unprecedented health and well-being benefits with luxurious lifestyle privileges in holistic four pillars for customers who have purchased FWD's unit linked life insurance products.

Caring your health

Medically advanced holistic health service programs tailored to meeting all individuals' health care requirements covering Health Screening, Health Caring and Health Preventive aspects with services provided in leading private hospitals and healthcare facilities.

Screening program

Select one of the programs such as annual health check-up, allergy test, Micronutrient Management, and more.

Caring program

Leverage services such as hyperbaric oxygen treatment, Physiotherapy, Acupuncture, Cupping Therapy, and more.

Preventive program

Enjoy services such as vitamin drip, Chelation Therapy, Cryotherapy, and more.







Beyond your experience

Elevate your comfort and luxurious travel with Business class limousine service covering both domestic and international airport pick up or drop off, Airport Lounge Access and Fast Track Service upon Arrival and Departure.

Enrich your lifestyle

A selection of exclusive services tailored to meet with every lifestyle, such as VVIP access at hospital, hotel privileges access in Marriott luxury brands, dining privileges in Michelin-starred or famous restaurants, shopping privileges at Bicester collection outlets and more.

Private personal assistant

Private personal assistant exclusively delivers professional consultation to elevate your personal health and lifestyle.

Privileged services for SCB PRIVATE BANKING credit cardholders who purchase unit linked life insurance products and pay annual premiums of 2 million baht or more.

For further details, please contact your relationship manager or the SCB PRIVATE BANKING Contact Center at 02-777-7799

Conditions

• 1. Learn more details at https://www.scb.co.th/content/dam/scb/personal-banking/insurance/fwd-utmost/fwd-utmost-brochure.pdf • 2. Eligibility for the FWD Utmost program will be determined based on total annual premiums paid during the period of 12 months towards unit linked life insurance policies that are in force, not on premium holiday, and not within a free look period. • 3. The FWD Utmost program's premium calculation is based on the regular premium and the additional contract premium for unit linked life insurance policies, excluding top-up premium. • 4. The FWD Utmost program's terms and conditions are as specified by FWD Life Insurance Public Company Limited. • 5. Details and conditions of special services available to program participants will vary based on their membership status. • 6. The Bank reserves the right to make changes, amend, or cancel of any details or conditions concerning the services offered. A 7-day advance notice will be given before the effective date. • 7. Special services are non-transferable, non-exchangeable, non-refundable, and non-collectible. • 8. Services are provided by Aspire Lifestyle Services (Thailand) Co., Ltd., a service provider under FWD Life Insurance Public Company Limited.



BDMS Wellness Clinic

BDMS Wellness Clinic BDMS Wellness Clinic Soi Soonvijai

- 5% discount on medication and personalized supplements.
- 5% discount on scaling, filling and extraction services.

Remark: Excludes doctor fees, special medication fees, specialized analysis, special X-rays and special equipment. Cannot be combined with other promotions.

For more information: 02-826-9999 1 January 2025 – 31 December 2025



Conditions

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/day between 1 January 2025 – 31 December 2025. • 2. Subject to availability. Please book in advance at participating branches only, call 02-826-9999. • 3. The promotion can be used at BDMS Wellness Clinic participating branches only. • 4. Conditions and services are specified by the BDMS Wellness Clinic. • 5. Privileges cannot be exchanged, transferred, exchanged for cash. • 6. Please present your SCB PRIVATE BANKING credit card before using the service. • 8. This privilege cannot be combined with other promotions.



Personal Assistant Service

Desirable Moment By Quintessentially

Luxury lifestyle management and concierge services by Quintessentially, a network covering 64 major cities worldwide, ready to provide advice on every aspect of your lifestyle. No wish will ever be impossible. Just call the SCB PRIVATE BANKING Contact Center at 02-777-7799

Travel services: Trip planning and reservations for hotels, restaurants, and transportation for domestic and international travel, including arrangement of exclusive experiences that money alone cannot buy

Dining recommendations and top restaurant reservations worldwide:

Ultimate dining experiences are brought to you by recommended restaurants with great menus or reserving seats at top restaurants, together with details on how to get there. Experience unique tastes from restaurants around the globe

Ticket reservations and purchase for world class concerts and events:

Answer your quest for the most sought-after tickets for any kind of entertainment program beyond your imagination, selected according to your lifestyle, such as tickets for premier movies, concerts by renowned musicians, stage plays, operas, Academy Awards Ceremony, Golden Globe Ceremony, or world-class sporting event

Gifts and wish list: Find gifts and items on your wish list to fulfill your desires, no matter what they are nor how difficult to obtain. We are more than ready to provide happiness to special clients like you

Validity period: 1 January 2025 – 20 December 2025

Conditions:

^{• 1.} The privilege is for SCB PRIVATE BANKING cardholders only. • 2. SCB reserves the right to procure items that exist and in compliance with laws, morality, traditions, and cultures. • 3. Conditions are set forth by service providers. • 4. This privilege cannot be exchanged, redeemed, transferred, changed into cash, or used in conjunction with other promotions. • 5. SCB reserves the right to amend privilege terms and conditions, validity periods, or cancel privileges. A 7-day advance notice will be given before the effective date. • 6. In case of any dispute, SCB's decision is final.

SCB PRIVATE BANKING 24 Hour Personal Concierge Service **Concierge Service**

Exclusive privileges with a 24/7 personal concierge service to provide information and recommendations on hotels, tourist attractions, air tickets, car/limousine rental, restaurants, tickets to performances, concerts, or sport tournaments, and gift or flower delivery simply call 02-777-7799.

Remarks: • 1. This is service coordination and arrangement; all expenses are the responsibility of the cardholder. • 2. Services are subject to terms and conditions, exceptions, and requirements specified by the service providers.

SCB PRIVATE BANKING 24 Hour Roadside Assistance Roadside Assistance

In case of emergency, our roadside assistance is ready 24/7 nationwide for your convenience and peace of mind whenever you are at the wheel (free service under conditions) simply call 02-777-7799

Emergency Assistance Services	Limit
Towing/extrication	2,000 baht/time (unlimited occasions/year)
Emergency on-site repair if possible	2,000 baht/time (unlimited occasions/year)
Lock-out assistance	2,000 baht/time (unlimited occasions/year)
Battery charging	2,000 baht/time (unlimited occasions/year)
Emergency gasoline delivery	
 Car cannot be drive due to out of gasoline 	10 liters/time (unlimited occasions/year)
• Car Still can be driven	On-site gas fill-up service. SCB Private Banking cardholders are responsible for gas costs. (Service conditions: 10 liters of gas/fill-up, cash only, 2 times/year).

Remarks: • 1. The available privilege amounts cover labor, on-site service, vehicle fees, and basic repair if possible. • 2. Services are subject to terms and conditions, exceptions, and requirements specified by the service providers.

SCB PRIVATE BANKING Home Assistance Home Assistance Simply call 02-777-7799

Home Assistance Service	Service Details
Locksmith (for lockout incidents)	
Plumber	2,000 baht/time
Electrician	No limit per year
Air conditioner repair	
Pest treatment	

Remarks: 1. For homes located in Bangkok and vicinity. (Nonthaburi, Pathum Thani, and Samut Prakarn only) 2. Services are subject to terms and conditions, exceptions, and requirements specified by service providers.

SCB PRIVATE BANKING Medical Assistance Medical Assistance Simply call 02-777-7799

Emergency Medical Assistance	Service Details
Medical advice by phone	Coordination and providing recommendations
Directory of hospitals and clinics, and discounts from leading hospitals nationwide	Coordination and service arrangement
Sending patients for admission	Coordination and service arrangement
Delivery of necessary medicine	Coordination and service arrangement with expenses being the responsibility of the cardholder
Advance payment of medical fees while in hospital for observation of symptoms.	Available upon request with expenses being the responsibility of the cardholder

Validity period: 1 January 2025 – 20 December 2025



Exclusive Entertainment & Private Trip

World Class Entertainment

Thrill to a variety of exciting and spectacular world class entertainment programs, such as concerts, theatrical performances, movies, and special shows from around the world selected exclusively for you.

Bespoke Private Trip

Explore exotic places and enjoy activities that will provide enlightening cultural perspectives and lifestyle like nothing else. Indulge in memorable moments in culinary art, comfortable accommodations, thrilling tourist spots, and extravagant shopping offered in SCB PRIVATE BANKING style.



Special car rental offers from Hertz Thailand

1. Special offers

- Get Type 1 car insurance (no deductible)
- No weekend charges (Friday Sunday)
- Waiver of late return fees for up to 4 hours

2. Reservation

- Please make a reservation at www.hertzthailand.com using the promo code for each travel period as per the conditions specified by Hertz Thailand. Ensure that you complete the payment using the "Pay Now" option only.
- Reservation period: 1 January 2025 30 September 2025

3. Travel periods

- Travel period 1: 13 January 2025 31 January 2025 using the promo code HPSCB24S
- Travel period 2: 1 February 1 October 2025, using the promo code HPSCB24
- Blackout periods: 1 12 January 2025 and 10 20 April 2025

Conditions on the special offers

• 1. Exclusive offers for SCB Wealth Privilege credit cardholders: Rent a car with Hertz Thailand at special rates, starting from 790 baht/day. (Offers are subject to car availability.)

		Travel period		
Group	Model	1 January 2025 – 31 January 2025	1 February 2025 – 1 October 2025	
		Special rate using the promo code: HPSCB24S	Special rate using the promo code: HPSCB24	
M	Toyota Yaris or Similar	990	790	
А	Toyota Vios or Toyota Yaris Ativ or Honda City Similar	1,090	890	
В	Honda City Hatchback	1,090	890	
С	Honda Civic or Similar	1,390	1,290	
F	Toyota Veloz or Similar	1,650	1,450	
G	Honda HR-V or Similar	1,390	1,290	
Н	Toyota Innova or Similar	1,950	1,850	
J	Honda CR-V or Similar	2,090	1,990	
K	Toyota Fortuner or Similar	2,290	790	

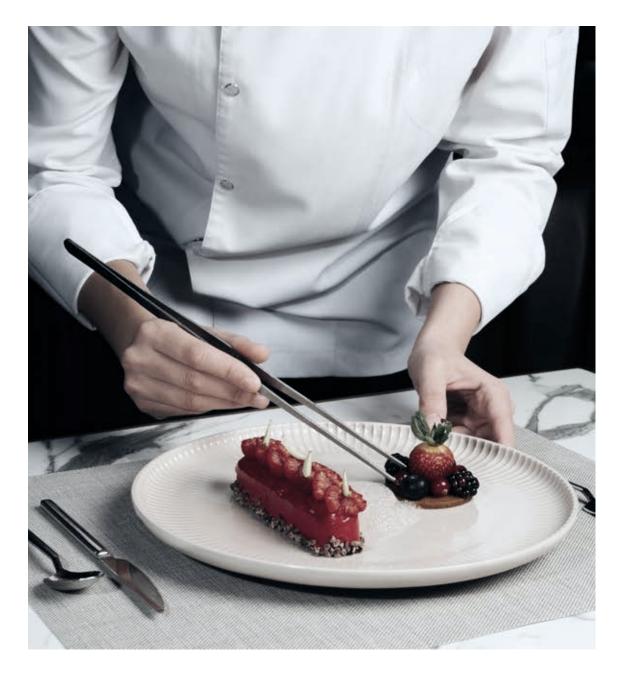
^{• 2.} To get a special rate, please make a reservation at www.hertzthailand.com using the promo code for each travel period as per the conditions specified by Hertz Thailand. Car rental rates are as per the table below. • 3. The special offers are valid for car rentals at any Hertz Thailand location nationwide. • 4. Reservation period: 1 January 2025 – 30 September 2025 • 5. Travel period 5: Tavel period 1: 13 January 2025, using the promo code HPSCB24S. • Travel period 2: 1 February – 1 October 2025, using the promo code HPSCB24S • Travel period 2: 1 February – 1 October 2025, using the promo code HPSCB24S • Travel period 2: 1 February – 1 October 2025, using the promo code HPSCB24S • Travel period 3: 1 February – 1 October 2025, using the promo code HPSCB24S • Travel period 10 – 20 April 2025 • 7. The special rates are valid for making payments with a credit card and the "Pay Now" option only. • 8. The special rates include the following offers: • Type 1 car insurance (no deductible) with Super Collision Damage Waiver (SCDW), whereby customers bear no financial liability in the first tier in case of vehicle damage. • No weekend charges (Friday – Sunday) • Waiver of late return fees for up to 4 hours (starting from the car picking up time during a Hertz Thailand location's business hours only; returning a car after the 4-hour grace period is subject to a 1-day rental rate.) • One co-driver allowed • Unlimited kilometers • Inclusive of 7% VAT • 9 . The special offers exclude the following coverage: tire warranties (TW), theft protection (TP), personal accident insurance (PAI), and other extra services. Customers can buy an extra coverage at any Hertz Thailand location nationwide. • 10. A credit card deposit of 5,000 baht will be charged. • 12. A car picking up/returning date and time must be within a Hertz Thailand location's business hours only. Off-hour picking up/returning is subject to a service charge per time. • 13. The date and time for picking up/returning a car must fall within the business hours of a H

Hertz Locations:

Service Locations	Address	Operating Hours (Mon-Sun)
Bangkok Sathorn Downtown	Hertz Office, Kronos Building Sathorn, Ground Floor and 10th Floor, No.46 Sathorn Nua Road, Khwaeng Silom, Khet Bangrak, Bangkok 10500	082-790-6194 7.00 am - 7.00 pm. (Key Drop Box)
Donmuang International Airport	1st floor Arrival Hall Terminal, 222 Moo 10 Vibhavadee Rd, Srikan district, Donmuang, Bangkok 10210	086-342-8674 8.00 am - 8.00 pm. (Key Drop Box)

Service Locations	Address	Operating Hours (Mon-Sun)
Suvarnabhumi International Airport	2nd floor Arrival Hall Terminal, Gate 7 - 8, 999, Bangna-Trad Rd., KM.15 Moo 10, Rachathewa Distritct, Bangpli, Samutprakan 10540	085-917-9903 Open 24 Hours (Key Drop Box)
Pattaya Downtown	Windmill Plaza 665 Moo.5, Pattaya-NaKlua road Naklua, Banglamung, Chonburi 20150	098-282-5615 8.00 am - 8.00 pm. (Key Drop Box)
Chiang Mai International Airport	1st floor Domestic Passenger Terminal, 60 Moo 3, Airport Rd, Suthep, Muang, Chiang Mai 50200	085-917-9983 8.00 am - 8.00 pm. (Key Drop Box)
Chiang Rai International Airport	Bua Parking (Opposite Chiang Rai International Airport), Bandu. Muang, Chiang Rai 57100	083-5406157 8.00 am - 8.00 pm. (Key Drop Box)
Khon Kaen Airport	68/24 Mariwan Rd., Ban Pet, Muang, Khon Kaen 40000	085-064-0382 8.00 am - 8.00 pm. (Key Drop Box)
Udon Thani International Airport	224 Moo.1, Makkhang, Muang, Udon Thani 41000	098-282-5614 8.00 am - 8.00 pm. (Key Drop Box)
Ubon Ratchathani Airport	297 Thepyothee Rd., Nai-Muang, Mueang, Ubon Ratchathani 34000	092-509-1441 8.00 am - 8.00 pm. (Key Drop Box)
Phuket International Airport	1st floor Arrival Hall Terminal, 211/2 Maikhaw, Thalang, Phuket 83110	085-917-9905 8.00 am - 8.00 pm. (Key Drop Box)
Hat Yai International Airport	2576 Moo.4, Airport - Lopburiramesuan Road., Khuan Lang, Hat Yai, Songkha 90110	061-392-0077 8.00 am - 8.00 pm. (Key Drop Box)
Krabi International Airport	894/2 Petchkasem Rd, Soi 3, Nuea Khlong, Nuea Khlong District, Krabi 81130	061-267-8637 8.00 am -8.00 pm.
Surat Thani International Airport	1st floor Arrival Hall Terminal, 73 M. 3., Huatoey, Poonpin, Surat Thani 84130	081-835-8079 8.00 am - 8.00 pm. (Key Drop Box)
Samui Aiport International Airport	35/19 Moo 4, Tambon Bo Put Amphoe Ko Samui, Surat Thani 84320	063-082-9258 8.00 am - 8.00 pm. (Key Drop Box)
Nan Nakhon Airport	Nan Thung Chang Road, Pha Sing Subdistrict, Nan District, Nan 55000	055-301-015, 092-509-1414 8.00 am - 6.30 pm.
Phitsanulok Airport	Sanambin Rd., Aranyik, Muang Phitsanulok, Phitsanulok 65000	065-946-6489 7.00 am - 7.00 pm.

DINING





After You

Complimentary Shibuya Honey Toast at After You* (Valued 225 Baht)

Enjoy an exclusive 2 offers per month. (Limited rights, first come first served basis)

* Participating branches of After You; Paragon branch, Central Festival Chiangmai branch, Central Festival Hatyai branch, Central Plaza Udonthani branch, Central Khon Kaen branch, Central Phitsanulok branch, The Mall Korat branch, Terminal 21 Pattaya branch, Passione Rayong branch

Validity period: 1 January 2025 – 31 December 2025



Conditions:

• 1. SCB reserves the right to offer SCB PRIVATE BANKING privileges to customers who have maintained average total assets of 10 million baht or more with the Bank for the past 6 months and as of the date when this privilege is requested. • 2. Please present your SCB PRIVATE BANKING credit card and ID card when requesting services. • 3. The privilege is exclusively for SCB PRIVATE BANKING primary cardholders and cannot be transferred to others. • 4. SCB reserves the right to offer SCB PRIVATE BANKING customers one exclusive offer per brand per month. • 5. This privilege cannot be exchanged for or changed to cash. • 6. Complimentary Shibuya Honey Toast is for dine-in at participating branches. • 7. In case of any dispute, SCB's decision is final. • 8. Complimentary Shibuya Honey Toast: limited to 3,000 offers per month, including all card types and branches participating in the program.



The Coffee Club

Complimentary Drink* 12 oz at The Coffee Club** (Valued 85-140 Baht)

Enjoy an exclusive 2 offers per month. (Limited rights, first come first served basis)

- * Participating drink menu; Espresso / Americano / Cafe' Latte / Cappuccino / Flat White / Mocha / Chocolate / Caramel Macchiato / Thai Iced Coffee / English Breakfast Tea / Earl Grey Tea / Spanish Coffee / Jasmine Green Tea / Iced Americano / Iced Cappuccino / Iced Latte / Iced Caramel Macchiato / Iced Chocolate / Iced Mocha / Iced Matcha Latte / Iced Thai Tea / Iced Ceylon Milk Tea / Iced Lemon Tea / Lychee Rose Soda / Yuzu Lemon Soda / Butterfly Peach Soda
- ** Participating branch; Blu Port Hua Hin / Chatrium Sathorn / River City / Shama Hotel / Riverside Plaza / Tha Maharaj / Avani Sukhumvit / 208 Wireless Road / Mode Sathorn / Bangkok Hospital / The Parq / Park Silom / Hyatt Regency Bangkok / Holiday Inn Express Sukhumvit Soi 11 / Boulevard Hotel / Staybridge Thonglor / Maitria Hotel / Jungceylon / Jungceylon 2 / Ao Nang / The Coast Phuket / Kokotel Krabi Aonang Hotel / Koh Phi Phi 1 / Boat Lagoon / Samyan Mitrtown / Holiday Inn Express Sathorn / Turtle Village Phuket / Beach Point Phuket / Phuket Central Ashlee Patong / Boat Avenue / Day Inn Pathong / Ozo Kata Phuket / Phuket Old Town / Central Samui / Royal Garden Pattaya / Central Pattaya / Singha Complex / Aia Surawong / Chulalongkorn Hospital / Glow Karon Hotel Phuket

Validity period: 1 January 2025 – 31 December 2025



Conditions:

• 1. SCB reserves the right to offer SCB PRIVATE BANKING privileges to customers who have maintained average total assets of 10 million baht or more with the Bank for the past 6 months and as of the date when this privilege is requested. • 2. Please present your SCB PRIVATE BANKING credit card and ID card when requesting services. • 3. The privilege is exclusively for SCB PRIVATE BANKING primary cardholders and cannot be transferred to others. • 4. SCB reserves the right to offer SCB PRIVATE BANKING customers 2 exclusive offers per month. • 5. This privilege cannot be exchanged for or changed to cash. • 6. In case of any dispute, SCB's decision is final. • 7. Limited to 6,000 offers per month, including all card types and branches participating in the program.



Dining Privilege

Starbucks, S&P or MK Restaurants Privileges

Enjoy dining and get up to 300 baht cash back at Starbucks, S&P or MK Restaurants

Validity period: 1 January 2025 – 31 December 2025







Conditions:

• 1. The bank reserves the right to allow only for SCB PRIVATE BANKING cardholders who maintain valid membership status with total deposits and/or insurance premiums paid during the year and/or 6-month average investment amount with the bank worth 10 million baht or above as of the transaction date. • 2. This privilege is for the primary SCB PRIVATE BANKING cardholder using an SCB PRIVATE BANKING credit card for payment of food at participating restaurants during 1 January 2025 – 31 December 2025 only. • 3. Limit 1 restaurant/month/card. • 4. SCB reserves the right to provide cash credit only for Starbuck transactions with STC or Starbucks code on the SCB PRIVATE BANKING statement. • 5. SCB reserves the right to credit cash back according to the actual payment and up to 300 baht/card/calendar month. The amount will be credited to credit card accounts within 60 days of the last day of each month. • 6. This privilege cannot be exchanged for cash, transferred to others or carried forward to the following month. • 7. SCB reserves the right to amend privilege terms and conditions, validity periods, or cancel privileges. A 7-day advance notice will be given before the effective date. • 8. In case of any dispute, SCB's decision is final.



Buffet/Set Menu Privilege

Privilege 1: Complimentary buffet for two or set menu for two Privilege 2: Special price at THB 1,500 for buffet for two or set menu for two Participating hotel's restaurants

Hotel	Buffet outlet	Date/Time	Set menu outlet	Date/Time
The Athenee	The Rain Tree Cafe	Lunch buffet Monday-Saturday	Hashiri	Lunch time Every day, except Tuesday
Grand	The Dining Room	Lunch buffet	Salvia	Lunch time Monday-Sunday
Hyatt Erawan		Monday-Friday	Gaston	Dinner time Monday-Sunday
Renaissance	Flavors	Dinner buffet Thursday - Sunday	La Tavola	Lunch / Dinner time Tuesday - Sunday
Royal Orchid Sheraton	Feast	Dinner buffet Friday - Sunday	Siam Yacht Club/ Thara Thong	Dinner time Monday - Sunday
	Next 2 Cafe	Lunch buffet Monday-Saturday	-	-
Shangri-La	Shang Palace	Dim Sum - Lunch All you can eat Monday-Friday	-	-
So Bangkok	Red Oven	Dinner buffet Every day (except Friday - Saturday)	-	-
	Soshi	All you can eat / Dinner Monday – Friday	-	-

Hotel	Buffet outlet	Date/Time	Set menu outlet	Date/Time
Marriott Surawongse	Praya Kitchen	Dinner buffet Monday-Sunday	-	-
JW Marriott	JW Cafe	Lunch buffet Monday-Saturday	-	-
JVV Marriott	Man Ho	Lunch All you can eat Monday-Sunday	-	-
Courtyard by Marriott	Reap Factory	Lunch All you can eat Monday-Sunday	-	-
Madi Paidi Autograph Collection	EKKALUCK	Lunch All you can eat Saturday	-	-
Kimpton Maa-Lai	Stock.Room	Dinner buffet Monday-Sunday	-	-
InterContinental	Espresso	Lunch buffet Monday-Saturday	-	-
Pullman Bangkok King Power	Cuisine Unplugged	Dinner buffet Monday-Wednesday	-	-
Dusit Thani	-	-	The Pavilion	Lunch time Monday-Saturday
Sindhorn Midtown	-	-	Bangkok' 78	Lunch time/ Dinner Monday-Sunday
Jim Thompson	-	-	Jim Thompson Restaurant	Lunch time/ Dinner Monday-Sunday
Capella	-	-	Phra Nakhon	Lunch time Monday-Saturday
Siam Kempinski	-	-	Alati	Lunch time on Monday-Saturday Dinner time on Monday-Sunday
Sindhorn Kempinski	-	-	KI IZAKAYA	Lunch time Monday-Sunday

For more information, please call 02-906-3026 Validity period: 1 January 2025 – 31 December 2025



Afternoon Tea Set Privilege

Privilege 1: Complimentary Afternoon Tea Set for two
Privilege 2: Special price at THB 800 for Afternoon Tea Set for two
Participating hotel's restaurants

Hotel/Shop	Outlet/Branch	Date/Time
Siam Kempinski	1897 Lounge	Monday - Sunday 14.00 - 17.00 pm.
Athenee	The Bakery	Monday - Sunday 14.00 - 17.00 pm.
Marriott Surawongse	Lobby Lounge	Monday - Sunday 14.00 - 17.00 pm.
Renaissance	R Bar	Monday - Sunday 14.00 - 17.00 pm.
Kimpton Maa-Lai	Maa-Lai Library	Monday - Sunday 13.00 - 17.00 pm
Sindhorn Midtown	Sip & Co.	Monday – Sunday 13.00 – 17.00 pm.
So Bangkok	Chocola	Monday – Sunday 13.00 - 17.00 pm.
Royal Orchid Sheraton	Lobby Lounge	Monday – Sunday 14.00 - 17.00 pm.
Hotel Muse Bangkok Autograph Collection	Le Salon	Monday – Sunday 14.30 - 17.30 pm.
Jim Thompson	The O.S.S. room	Monday - Sunday 12.00 - 17.00 pm.
Divana Atelier Flagship Store TWG	EMSPHERE	Monday – Sunday 12.00 - 19.00 pm.
TWG Tea Salon & Boutique	Siam Paragon Emporium Icon Siam	Monday - Sunday 12.00 - 18.00 pm.

Hotel/Shop	Outlet/Branch	Date/Time
Coffee Academic	Gaysorn Village Velaa Sindhorn	Monday – Sunday 10.00 am - 17.00 pm
Dean & Deluca	EmQuartier Central Embassy Sarasin The Crystal Park	Monday – Sunday 10.00 am - 20.00 pm
Hei Yin	Gaysorn Center	Monday - Friday 11.00 - 17.00 pm Saturday – Sunday & Public Holiday 14.00 - 17.00 pm
Divana Signature Cafe	CentralWorld	Monday – Sunday 12.00 - 19.00 pm
Oriental Residence	Café Claire	Monday – Sunday 14.30 - 17.30 pm

For more information, please call 02-906-3026

Validity period: 1 January 2025 – 31 December 2025

Terms & Conditions: Buffet/Set Menu Privilege

• 1. Privilege is valid from 1 January to 31 December 2025. • 2. Privileges are valid for the main cardholder only. • 3. A minimum of THB 300,000 accumulated spending by SCB PRIVATE BANKING card is required (payment on the same card number) at the date of privilege booking. The eligible spending transactions can be combined 60 days prior to the date of booking. • 4. Privileges can be utilized only once a year per card number, either "Complimentary" or "Special Price" privilege from all participating merchants in the Dining Privilege category. • 5. Cardholder can select either the buffet or the set menu from the hotel which providing that service. • 6. Privilege booking is available via www.vthgservice.com. • 7. Reservations are required at least 7 days in advance (except on Public Holidays). • 8. In case any supporting documents are requested from the cardholder for verification, the cardholder has to submit within 3 days otherwise, SCB reserves the right to cancel the booking and the cardholder will have to make a new booking on a first come first served basis. 9. Cardholder will get an email confirmation for the privilege booking within 3 working days after the booking is made, subject to verification and available seating. • 10. For "Special Price" privilege, cardholder will get an email confirmation for the privilege booking and details for payment within 3 working days after the booking is made. Cardholder must make a payment within 3 days, otherwise Visa reserves the right to cancel the booking and cardholder will have to make a new booking on a first come first served basis. • 11. Privilege 1 "Complimentary" is limited to the first 100 persons per month, on a first come first served basis. • 12. Privilege 2 "Special Price" is limited to the first 100 persons per month, on a first come first served basis. • 13. Cancellation or booking changes must be done at least 1 day before the intended day at Tel. 02-906-3026. In case of no show, one-time redemption is applied. • 14. Please present your SCB PRIVATE BANKING card and ID card on arrival to get the privileges at the merchant outlet. • 15. The privileges will be available for the cardholder at the designated location only. • 16. Cardholder may bring along their quests for each visit. Any other consumption of food or beverages beyond the complimentary set as well as the use of facilities and services are chargeable at published rates. • 17. A smart casual dress code is required. No singlet, shorts, fitness attire, room slippers, sandals and flip-flops. • 18. For more information, please contact to Tel. 02 906 3026 on Monday – Friday from 9.00 a.m. to 17.00 p.m. or Email to vthgservices@vathanagul.com. • 19. Information contained in this guide is subject to changes, please carefully check before use. • 20. SCB shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of services under the Privileges Program, and eligible cardholders shall look solely to the relevant participating merchants in the case of any queries or complaints for any services. No representation or warranty of any nature is made by SCB as to the quality of any services provided by any merchant. • 21. By utilizing or attempting to utilize the Privileges Program, all eligible cardholders are deemed to have read, understood, and irrevocably accepted and agreed to the terms and conditions set out herein. • 22. In case of any dispute, SCB's decision is final.

Terms & Conditions: Afternoon Tea Set Privilege

• 1. Privilege is valid from 1 January to 31 December 2025. • 2. Privileges are valid for the main cardholder only. • 3. A minimum of THB 80,000 accumulated spending by SCB PRIVATE BANKING card is required (payment on the same card number) at the date of privilege booking. The eligible spending transactions can be combined 60 days prior to the date of booking. • 4. Privileges can be utilized only once a year per card number, either "Complimentary" or "Special Price" privilege from all participating merchants in the Afternoon Tea Privilege category, • 5. Privilege booking is applicable via www.vthgservice.com. • 6. Reservations are required at least 7 days in advance (except on Public Holidays). • 7. In case of any supporting documents are requested from cardholder for the verification, the cardholder has to submit those documents within 3 days, otherwise Visa reserves the right to cancel the booking and cardholder will have to make a new booking on a first come first served basis. • 8. Cardholder will get an email confirmation for privilege booking within 3 working days after booking is made and subject to verification and available seating. • 9. For "Special Price" privilege, cardholder will get an email confirmation for the privilege booking and details for payment within 3 working days after the booking is made. Cardholder must make a payment within 3 days, otherwise Visa reserves the right to cancel the booking and cardholder will have to make a new booking on a first come first served basis. • 10. Complimentary Privilege is limited to the first 200 persons per month, on a first come first served basis. • 11. Special Price Privilege is no limit. • 12. The cancellation or booking changes must be done at least 1 day before the intended day at Tel 02 906 3026. In case of no show, one-time redemption is applied. • 13. Please present your SCB PRIVATE BANKING card and ID card on arrival to get the privileges at the merchant outlet. 14. The privileges will be available for the cardholder at the designated location only. 15. Cardholder may bring along their quests for each visit. Any consumption of food or beverages beyond the complimentary set as well as the use of facilities and services are chargeable at published rates. • 16. A smart casual dress code is required. No singlet, shorts, fitness attire, room slippers, sandals or flip-flops, • 17. For more information, please contact to Tel. 02 906 3026 on Monday - Friday from 9.00 a.m. to 17.00 p.m. or Email to vthgservices@vathanaqul.com. • 18. Information contained in this quide is subject to changes, please carefully check before use. • 19. SCB shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of services under the Visa Premium Card Privileges Program, and eligible cardholders shall look solely to the relevant participating merchants in the case of any queries or complaints for any services. No representation or warranty of any nature is made by Visa as to the quality of any services provided by any merchant. • 20. By utilizing or attempting to utilize the Privileges Program, all eligible cardholders are deemed to have read, understood and irrevocably accepted and agreed to the terms and conditions set out herein. • 21. In case of any dispute, SCB's decision is final.







Banyan Tree Bangkok



Bai Yun

- 20% Discount on Dim Sum All-You-Can-Eat lunch or dinner food only maximum 10 persons
- 30% Discount on Food (only à la carte)

Romsai

 30% Discount on Internation buffet and a la carte (food only) maximum 10 persons

Saffron and Saffron Sky Garden

• 30% Discount on food only maximum 10 persons

Saffron Cruise

• 20% Discount on food only maximum 10 persons

Apsara Cruise

• 10% Discount on food only maximum 10 persons **Vertigo**

• 10% Discount on food only maximum 10 persons **Vertigo TOO**

- 30% Discount on food only maximum 10 persons
- 20% Discount on afternoon tea maximum 10 persons

For more information: 02-679-1200

Validity period: 1 January 2025 – 31 December 2025

Conditions

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/table/day between 1 January 2025 - 31 December 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. Due to limited seating, please book in advance. • 4. Children under 11 years old are not eligible for this privilege. • 5. Privileges cannot be redeemed in conjunction with other sales promotions unless specified by the hotel/restaurants. • 6. Privileges are offered for maximum 10 persons per reservation, depending on promotion. Room reservation, Functions, banquets, and catering are not included. • 7. Hotel reserves the right not to participate in the promotion during restaurant's special events and holidays period (e.g. Loy Krathong, Christmas Eve/Day, New Year Eve/Day, etc.) unless specified by the hotel/restaurants. ● 8. Hotel/restaurants reserve to exchange similar product or service in the same value in case the offer is invalid. • 9. Additional conditions from hotel/restaurant may be applied. • 10. Conditions and services are specified by the hotel. • 11. Privileges cannot be exchanged, transferred, exchanged for cash. • 12. This privilege cannot be combined with other promotions, and is not available on public holidays, major holidays, and long weekends. • 13. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 14. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 15. In case of any dispute, SCB's decision is final.









JW Marriott Hotel Bangkok

JW Café

20% discount on buffet menu

Man Ho Chinese Restaurant

• 20% discount food only for à la carte menu

Tsu Japanese Restaurant

• 20% discount food only for à la carte & buffet menu

Nami Teppanyaki Steakhouse

• 20% discount on food only

New York Steakhouse and BBCO

• 15% discount on food only

Health Club

- 20% discount on Spa treatment and Fitness day pass
- 10% discount on annual membership

For more information: 02-656-7700

Validation Period: 2 January 2025 – 30 December 2025

Conditions

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/table/day between 2 January 2025 - 30 December 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. Due to limited seating, please book in advance. • 4. At least 1 person per booking (maximum 6 persons per bill). • 5. Unable to earn points for Marriott Bonyov and Club Marriott. • 6. Reservations are subject to the vacancy of restaurants/spa/fitness • 7. This offer is not applied for personal trainers. • 8. Additional conditions from hotel/restaurant may be applied. • 9. Conditions and services are specified by the hotel • 10. Privileges cannot be exchanged, transferred, exchanged for cash. • 11. This privilege cannot be combined with other promotions, and is not available on public holidays, major holidays, and long weekends. • 12. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 13. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 14. In case of any dispute, SCB's decision is final.







Renaissance Bangkok Ratchaprasong Hotel



Flavors

- 20% discount for international lunch and dinner buffet
- 15% discount for Sunday brunch buffet (maximum 4 persons/card/bill/table, limit to 4 booking per day)

Birthday Month Special

 35% discount for Birthday privileges in the month of birth (maximum 4 persons/card/bill/table, limit to 1 time per year)

La Tavola

 20% discount on food only for à la carte menu (excluding lunch and dinner set menu, Steak, and other promotion menu)

R Bar

 15% discount on food and beverage (maximum 6 persons/card/bill/table)

Fei Ya

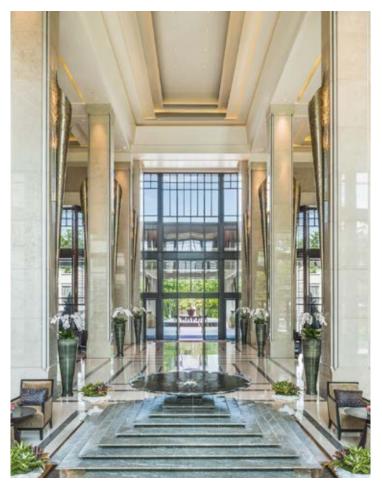
 15% discount on food only for à la carte menu (Excluding dim sum buffet, lunch and dinner set menu)

For more information: 02-125-5000

Validation period: 1 January 2025 – 31 December 2025

Conditions:

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/ table/day between 1 January 2025 – 31 December 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. Due to limited seating, please book in advance. • 4. Additional conditions from hotel/restaurant may be applied. • 5. Conditions and services are specified by the hotel • 6. Privileges cannot be exchanged, transferred, exchanged for cash. • 7. This privilege cannot be combined with other promotions, and is not available on public holidays, major holidays, and long weekends. • 8. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 9. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 10. In case of any dispute, SCB's decision is final.





Siam Kempinski Hotel Bangkok



Sra Bua by Kiin Kiin

- 10% discount on Dinner (food only)
- 15% discount on Lunch (food only)

Alati

- 15% discount on à la carte menu for lunch and dinner (food only)
- 15% discount on Sunday Brunch (not applicable for alcoholic beverage items and packages)

Rotunda Bar

• 10% discount on food and beverages

1897 Lounge

 15% discount on Afternoon Tea set (excluding Festive Season set and Buffet)

The Addition (Breakfast)

• 10% discount on food and beverages

Kempinski The Spa

 Receive 20% discount when purchasing Spa treatment from à la carte menu

Birthday Month Special

- Spa Birthday Month Special: buy 1 get 1 free when purchasing massage from spa à la carte menu. Buy 1 treatment and receive 1 equivalent price or lower treatment as a complimentary.
- Health Club Birthday Month Special: buy 1 get 1 free when purchasing Personal trainer or Yoga or Muay Thai session receive 1 session extra as a complimentary.

For more information: 02-162-9000

Validation period: 1 January 2025 – 31 December 2025

Conditions

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/table/day between 1 January 2025 – 31 December 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. Due to limited seating, please book in advance. • 4. Limit 6 persons/bill /table/card. • 5. Additional conditions from hotel/restaurant may be applied. • 6. Conditions and services are specified by the hotel • 7. Privileges cannot be exchanged, transferred, exchanged for cash. • 8. This privilege cannot be combined with other promotions, and is not available on public holidays, major holidays, and long weekends. • 9. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 10. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 11. In case of any dispute, SCB's decision is final.







The Okura Prestige Bangkok

Up & Above Restaurant and Bar

- 25% discount on Sunday Brunch
- 20% discount on food only for à la carte menu

Yamazato

 10% discount on à la carte menu, Seasonal Kaiseki and Teppanyaki Sazanka (Except Omakase Kaiseki)

Elements, inspired by Ciel Bleu

10% discount on set menu

Other Privileges

The Okura Spa

 30% discount on body massage and body treatment menu (except facial treatment and other promotions)

For more information: 02-687-9000

Validation period: 1 January 2025 – 31 December 2025

Conditions:

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill /table/day between 1 January 2025 – 31 December 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. Due to limited seating, please book in advance. • 4. Hotel reserves the right not to participate in the promotion at the restaurants on 13-16 April 2025, 12 August 2025, 5 December 2025, 24-25 December 2025 and 31 December 2025. • 5. Limit up to 8 persons/bill/table/card. • 6. Additional conditions from hotel/restaurant may be applied. • 7. Conditions and services are specified by the hotel • 8. Privileges cannot be exchanged, transferred, exchanged for cash. • 9. This privilege cannot be combined with other promotions, and is not available on public holidays, major holidays, and long weekends. • 10. If the customer does not comply with the rules and conditions of the hotel, the hotel has the right to refrain from providing services to the customer immediately. • 11. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 12. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 13. In case of any dispute, SCB's decision is final.









Bangkok Marriott Marquis Queen's Park

Pagoda Chinese Restaurant

 10% discount for à la carte menu on Food and Beverage for Lunch & Dinner (Except set menu) (maximum 6 persons/card/bill/table)

The Lobby Lounge

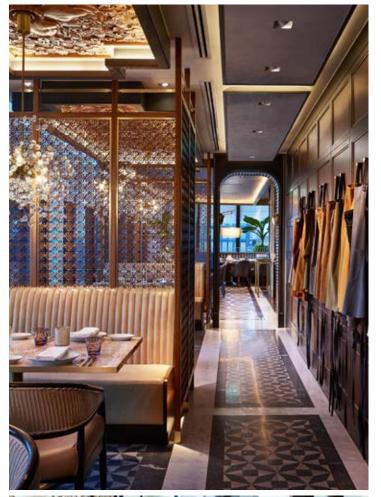
• 10% discount for Food, Beverage, Afternoon Tea Set and Afternoon Tea Buffet for 2 persons.

For more information: 02-059-5555

Validity period: 2 January 2025 – 30 December 2025

Conditions:

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/table/day between 2 January 2025 – 30 December 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. Due to limited seating, please book in advance. • 4. The discount is not applicable for service charge. • 5. Additional conditions from hotel/restaurant may be applied. • 6. Conditions and services are specified by the hotel. • 7. Privileges cannot be exchanged, transferred, exchanged for cash. • 8. This privilege cannot be combined with other promotions, and is not available on public holidays, major holidays, long weekends, festive seasons and any special events. • 9. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 10. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 11. In case of any dispute, SCB's decision is final.





Park Hyatt Bangkok

Penthouse Bar+Grill

• 15% discount on food only

For more information: 02-012-1234

Validity period: 1 January 2025 – 31 December 2025

Conditions:

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/table/day between 1 January 2025 - 31 December 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. Due to limited seating, please book in advance. • 4. Please present your SCB PRIVATE BANKING card before using the service. • 5. Black out dates apply: 1-2 January 2025, 20-29 January 2025, 13-15 April 2025, 23-31 December 2025. • 6. Additional conditions from hotel/restaurant may be applied. • 7. Conditions and services are specified by the hotel. • 8. Privileges cannot be exchanged, transferred, exchanged for cash. • 9. This privilege cannot be combined with other promotions, and is not available on public holidays, major holidays, long weekends, festive seasons and any special events. • 10. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 11. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 12. In case of any dispute, SCB's decision is final.









W Bangkok

The Kitchen Table

 10% discount for à la carte menu (including alcoholic beverages)

W Lounge

 10% discount for à la carte menu (including alcoholic beverages)

Paii at The House on Sathorn

- 10% discount for à la carte menu, Standard Afternoon
 Tea Set (including alcoholic beverages)
- Get complimentary 2 glasses of bubbles or cocktails when ordering Heritage Afternoon Tea

The Bar at The House on Sathorn

 10% discount for à la carte menu (including alcoholic beverages)

For more information: 02-344-4000

Validity period: 1 January 2025 - 30 June 2025

Conditions:

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/table/day between 1 January 2025 – 30 June 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel.
• 3. Due to limited seating, please book in advance. • 4. Please present your SCB PRIVATE BANKING card before using the service. • 5. Additional conditions from hotel/restaurant may be applied. • 6. Conditions and services are specified by the hotel. • 7. Privileges cannot be exchanged, transferred, exchanged for cash. • 8. This privilege cannot be combined with other promotions, and is not available on public holidays, major holidays, long weekends, festive seasons and any special events. • 9. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 10. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 11. In case of any dispute, SCB's decision is final.









Anantara Riverside Bangkok Resort

Benihana Riverside, Longtail by The River & Brio

• 15% Discount on food & non-alcohol beverage

Spice & Barley

- 15% Discount on food & non-alcohol beverage
- 15% Discount on dim sum (all-you-can-eat)

Trader Vic's Bangkok

- 15% Discount on food & non-alcohol beverage
- 15% Discount on Sunday brunch non-alcohol package

Riverside Terrace

15% Discount on BBQ & Internation buffet dinner

Anantara Wellness

- 10% Discount on all aesthetic packages
- 15% Discount on all holistic and IV vitamin packages
- 15% Discount on all Thai Tradition Medicine (TTM),
 and Chinese Tradition Medicine (TCM) packages

For more information: 02-476-0022

Validity period: 5 January 2025 – 20 December 2025

*Please check the details and conditions for enjoying with the restaurant before entering

Conditions

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/table/day between 5 January 2025 - 20 December 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. Due to limited seating, please book in advance at 02-476-0022 Ext. 1416 or email at riversidedining@anantara.com. • 4. Please present your SCB PRIVATE BANKING card before using the service. • 5. Limit 10 persons/bill/table/card. • 6. Additional conditions from hotel/restaurant may be applied. • 7. Conditions and services are specified by the hotel. • 8. Privileges cannot be exchanged, transferred, exchanged for cash. • 9. This privilege cannot be combined with other promotions, and is not available on Chinese New Year Day, Valentine's Day, Songkran Days, Mother's Day, Loy Krathong Day, Father's Day, Christmas Eve, Christmas Day, New Year's Eve, New Year Day, and any special events. • 10. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 11. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date, • 12. In case of any dispute, SCB's decision is final,









Avani+ Riverside Bangkok Hotel

Long Bar & The Pantry

• 15% Discount on food & non-alcohol beverage

Skyline restaurant

 15% Discount on buffet dinner packages (only Friday & Saturday)

For more information: 02-431-9100

Validity period: 5 January 2025 – 20 December 2025

*Please check the details and conditions for enjoying with the restaurant before entering

Conditions:

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/table/day between 5 January 2025 - 20 December 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. Due to limited seating, please book in advance. • 4. Please present your SCB PRIVATE BANKING card before using the service. • 5. Limit 10 persons/bill/table/card. • 6. Additional conditions from hotel/restaurant may be applied. • 7. Conditions and services are specified by the hotel. • 8. Privileges cannot be exchanged, transferred, exchanged for cash. • 9. This privilege cannot be combined with other promotions, and is not available on Chinese New Year Day, Valentine's Day, Songkran Days, Mother's Day, Loy Krathong Day, Father's Day, Christmas Eve, Christmas Day, New Year's Eve, New Year Day, and any special events. • 10. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 11. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 12. In case of any dispute, SCB's decision is final.









Shangri-La Bangkok

Shang Palace Chinese Restaurant

 15% discount on Food only (Except All-You-Can-Eat Dim Sum on Weekday)

Salathip Thai Restaurant

• 15% discount on food only

Volti Tuscan Grill & Bar

15% discount on food only

NEXT2 Cafe

• 15% discount on food only

Shangri-La Horizon Cruise

• 15% discount on Food only

Chi, The Spa

• 15% discount on à la carte treatment menu

For more information: 02-236-7777

Validity period: 1 January 2025 – 31 December 2025

Conditions:

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/table/day between 1 January 2025 – 31 December 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. Due to limited seating, please book in advance. • 4. Please present your SCB PRIVATE BANKING card before using the service. • 5. Additional conditions from hotel/restaurant may be applied. • 6. Conditions and services are specified by the hotel. • 7. Privileges cannot be exchanged, transferred, exchanged for cash. • 8. This privilege cannot be combined with other promotions, and is not available on public holidays, major holidays, long weekends, festive seasons and any special events. • 9. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 10. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 11. In case of any dispute, SCB's decision is final.



Veranda Resort & Veranda Collections

Veranda Resort & Villas Hua Hin Cha Am

Veranda Resort Pattaya Na Jomtien – MGallery

Veranda High Resort Chiang Mai – MGallery

VERSO hua hin – a Veranda Collection

Veranda Collection Samui – Rocky's Resort

15% discount on food only/sales slip

For more information:
Veranda Hua Hin (032-709-000)
Veranda Pattaya (038-111-899)
Veranda Chiang Mai (053-365-007)
VERSO hua hin (032-682-021)
Veranda Samui (077-332-888)

Validity period: 1 January 2025 – 20 December 2025

Conditions:

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/table/day between 1 January 2025 - 20 December 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. The privilege is applicable for all resort's restaurants except Skoop Beach Cafe, The Glass Room, The Jetty, and Room service. • 4. The privilege is not applicable for corkage charge, all beverages, and all types of alcoholic beverages such as cocktail, beer, wine, and champagne. • 5. Due to limited seating, please book in advance at Veranda Hua Hin (032-709-000), Veranda Pattaya (038-111-899), Veranda Chiang Mai (053-365-007), VERSO hua hin (032-682-021), Veranda Samui (077-332-888). • 6. Please present your SCB PRIVATE BANKING card before using the service. • 7. Additional conditions from hotel/restaurant may be applied. • 8. Conditions and services are specified by the hotel. • 9. Privileges cannot be exchanged, transferred, exchanged for cash. • 10. This privilege cannot be combined with other promotions, and is not available on public holidays, major holidays, long weekends, festive seasons and any special events. • 11. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 12. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 13. In case of any dispute, SCB's decision is final.













SO/ Bangkok

SO/ BANGKOK

Red Oven

- 15% discount on food
- 15% discount on Sunday Brunch (Thursday & Friday)

Chocolab HI-TEA at Chocolab

• THB 800 net for 2 persons

SOSHI

15% discount on food

SO/ SPA & SO/ FIT

- Receive 25% spa discount, only Monday to Thursday, except national holidays.
- Receive 20% spa discount, only Friday to Sunday, include national holidays.
- Receive 10% spa discount from monthly promotions
- Receive special price for infinite pool access 500 THB from regular 1,000 THB.
- Receive special price for trainer package 10 times
 5,000 THB from regular 9,000 THB (Limit 1 time/account)
 and free SO/FIT and infinite pool access 30 days.

For more information: 02-624-0000

Validity period: 1 January 2025 – 31 December 2025

Conditions:

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/table/day between 1 January 2025 – 31 December 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. Due to limited seating, please book in advance. • 4. Reservations are subject to the vacancy of restaurants/spa/fitness • 5. This offer is not applied for personal trainers. • 6. Additional conditions from hotel/restaurant may be applied. • 7. Conditions and services are specified by the hotel • 8. Privileges cannot be exchanged, transferred, exchanged for cash. • 9. This privilege cannot be combined with other promotions, and is not available on public holidays, major holidays, and long weekends. • 10. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 12. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 12. In case of any dispute, SCB's decision is final.







The Peninsula Bangkok



River Cafe' and Terrace, Thiptara Restaurant, Mei Jiang (Excluded Mei Jiang Exclusive) and The Lobby (Included Afternoon tea)

 20% discount for food and non-alcoholic beverage (Excluding alcoholic beverages)

The Peninsula Spa

- Receive 25% discount on 60-minute spa treatment or longer duration. From Mon – Thu. (excluding Facials and spa packages)
- Receive 20% discount on 60-minute spa treatment or longer duration. From Fri - Sun. (excluding Facials and spa packages)
- Exclusive deal! Purchase 10 Private Training session at THB 17,000 net (from regular rate THB 22,000 net)

Birthday Month Special

• Birthday month privilege, Buy One Get One on any regular priced body massage

For more information: 02-020-2888 Validity period: 1 January 2025 – 31 December 2025

Conditions:

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill /table/day between 1 January 2025 – 31 December 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. Due to limited seating, please book in advance. • 4. Black out dates apply: Chinese New Year, Valentine's Day. Easter Brunch, Loy Krathong Day, Christmas Eve, Christmas Day, New Year 's Eve and New Year Day. • 5. Discount is off food and beverage nonalcoholic beverage and before tax and service. • 6. Limit up to 8 persons/bill/table/card. • 7. Additional conditions from hotel/ restaurant may be applied. • 8. Conditions and services are specified by the hotel • 9. Privileges cannot be exchanged, transferred, exchanged for cash. • 10. This privilege cannot be combined with other promotions, and is not available on public holidays, major holidays, and long weekends. • 11. If the customer does not comply with the rules and conditions of the hotel, the hotel has the right to refrain from providing services to the customer immediately. • 12. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 13. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 14. In case of any dispute, SCB's decision is final.







Sindhorn Kempinski Hotel Bangkok



Bistrot De La Mer, Berthold Delikatessen, Flourish and Ki Izakaya

• 15% discount for food and alcoholic beverage

Sindhorn Wellness by Resense Momentum Package (Gym & Class) - 12 Months:

• 10% discount when enrolling in a 1-year Momentum Package (Gym & Class)

Momentum Package (Gym & Class) - 6 Months:

• 10% discount when enrolling in a 6 Months Momentum Package (Gym & Class)

Cash Voucher for spending at Sindhorn Wellness (excluding retail products):

- Purchase THB 50,000 receive THB 55,000
- Purchase THB 100,000 receive THB 120,000

For more information: 02-095-9999

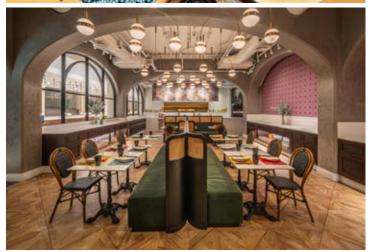
Validity period: 1 January 2025 – 20 December 2025

Conditions:

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/table/day between 1 January 2025 – 20 December 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. Due to limited seating, please book in advance. • 4. Limit 10 persons/bill /table/card. • 5. Additional conditions from hotel/restaurant may be applied. • 6. Conditions and services are specified by the hotel • 7. Privileges cannot be exchanged, transferred, exchanged for cash. • 8. This privilege cannot be combined with other promotions, and is not available on public holidays, major holidays, and long weekends. • 9. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 10. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 11. In case of any dispute, SCB's decision is final.







Sindhorn Midtown Hotel Bangkok, Vignette Collection, an IHG Hotel



Bangkok'78 and Sip & Co.

 15% discount on food and soft beverages (maximum 12 persons)
 Validity: 1 January 2025 – 30 December 2025

Wedding Privilege

Booking period: until 31 March 2025 Event period: until 30 December 2025

- Top up benefits for SCB WEALTH Credit Card Holders when book your wedding,
- Enjoy X 2 IHG Business Rewards (Maximum 60,000 points / event)
- Enjoy additional 1 benefit from the selected package.

For more information: 02-796-8888

Validation period: 1 January 2025 – 30 December 2025

Conditions:

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/table/day between 1 January 2025 – 30 December 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. Due to limited seating, please book in advance. • 4. Limit 12 persons/bill /table/card. • 5. Additional conditions from hotel/restaurant may be applied. • 6. Conditions and services are specified by the hotel • 7. Privileges cannot be exchanged, transferred, exchanged for cash. • 8. This privilege cannot be combined with other promotions, and is not available on public holidays, major holidays, and long weekends. • 9. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 10. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 11. In case of any dispute, SCB's decision is final.







The Athenee Hotel, a Luxury Collection Hotel, Bangkok



Rain Tree Cafe'

 25% discount on food a la carte menu & International buffet & non-alcoholic beverage (including Sunday Brunch)

The Silk Road, Hashiri, The House of Smooth Curry and The Allium Bangkok

 20% discount on food a la carte menu & set menu (Lunch & Dinner) & non-alcoholic beverages

The Bakery

• 10% discount on food, beverage, bakery and afternoon tea

For more information: 02-650-8800

Validation period: 2 January 2025 – 30 June 2025

Conditions:

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only. Limit 1 card/bill/table/day between 2 January 2025 – 30 June 2025. • 2. For dining at hotel restaurants only, and not including meetings, seminars, or banquets. Conditions are determined by the hotel. • 3. Due to limited seating, please book in advance. • 4. Limit 6 persons/bill /table/card. • 5. Additional conditions from hotel/restaurant may be applied. • 6. Conditions and services are specified by the hotel • 7. Privileges cannot be exchanged, transferred, exchanged for cash. • 8. This privilege cannot be combined with other promotions, and is not available on public holidays, major holidays, and long weekends. • 9. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 10. SCB reserves the right to change the terms, conditions, duration, details of benefits and/or cancel this promotion. A 7-day advance notice will be given before the effective date. • 11. In case of any dispute, SCB's decision is final.







Chiva-Som Hua Hin



10% discount for Thai Resident and lunch on arrival

Inclusions:

- Accommodation
- Individual health and wellness consultation
- Three wellness cuisine meals per night of stay, beginning with dinner
- Wellness minibar
- Daily fitness and leisure activities
- Unlimited use of all resort facilities (steam, sauna, jacuzzi, cold plunge pool, swimming pools and Gymnasium)
- One daily treatment per night of stay, choosing from: Thai Massage, Chiva-Som Signature Massage, Invigorating Massage, Relaxing Foot Massage, Oriental Scalp Massage, Chiva- Som Skin Haven Body Polish, Hydrotherapy (Detoxifying-Bal neotherapy, Flotation or Jet Blitz), Manicure or Pedicure

For more information: 032-536-536

Validation period: 6 January 2025 – 20 December 2025

Conditions:

• 1. This privilege is reserved for SCB PRIVATE BANKING credit card payments only between 6 January 2025 – 20 December 2025. • 2. Full prepayment is required to confirm the booking. • 3. Rates are quoted per person per night and all rates are subject to 17.7% service charge and VAT. • 4. This offer is exclusively given to SCB Wealth Card clients and for new bookings only. • 5. This offer may not be used in conjunction with other offers. • 6. Privileges cannot be exchanged, transferred, exchanged for cash. • 7. This privilege cannot be combined with other promotions. • 8. For booking or more information, please feel free to contact Chiva- Som's reservations team at reservations@chivasom.com or at 032-536-536 • 9. Additional conditions from hotel/restaurant may be applied. • 10. Lunch on arrival only available from 12:00 pm – 14:00 pm. • 11. All other Chiva-Som terms and conditions apply. • 12. SCB is not involved in the production and/or provision of services and/or distribution and/or import and/or delivery of goods and/or services. SCB is therefore not responsible for loss, damage, defect, and/or in any other event that occurs with all such products and/or services. In case of damage or any defect, please contact the service provider directly. • 13. In case of any dispute, SCB's decision is final.

SPECIAL REWARD POINTS



Special Reward Points

Extra rewards and more value with every spending.

Get double points (2 points) with every expenditure of 25 baht made with the SCB PRIVATE BANKING credit card for the redemption of more exclusive rewards that have been selected for your pleasure.

1. Lowest Point Redemption Rewards Required for CardX Rewards*

Every point is collected towards the redemption of the fabulous Private Exclusive Rewards. Receive an exclusive offer compared to other cards issued by the bank for the lowest point redemption of exclusive rewards. Enjoy point collection and redemption of many more rewards in the CardX Rewards Catalog.

2. Faster Accumulation of Royal Orchid Plus miles on Thai Airways

Remark: The mileage redemption must be made in increments of 1,000 miles.

2.5 points (CardX Rewards Points) = 1 mile (31.5 baht = 1 mile)

Note: For more information or redemption of Royal Orchid Plus miles and other rewards please contact the SCB PRIVATE BANKING contact Center 02-777-7799 or www.scbeasy.com Conditions for CardX Rewards point collection: • 1. Receive 2 reward points for every 25 baht expense made with the SCB PRIVATE BANKING card. The reward points collected will be shown in the statement of each billing cycle. • 2. The points counted towards the reward point collection will be recorded on the postdate indicated in the statement. Expenditures not counted towards the reward point collection include interest, fines, fees, funds, Unit Linked (MCC 6211), tax, payment for car license, cash advances (including Dee Jung Transfer), utility payments, SCB Dee Jung monthly installments on sum still owed to the bank, foreign exchange and reversed payments. • 3. Offer for special mile accumulation reward is eligible for SCB PRIVATE BANKING credit card holders who spend in excess of 100,000 baht from 1 January 2025 - 31 December 2025. The mileage redemption must be made in increments of 1,000 miles. • 4. Members who are eligible for CardX Rewards was a normal status and good payment standing and has no violation of the bank's terms and conditions up to the date of receiving the SCB Rewards. The bank reserves the right to revoke the CardX Rewards point collection should it find that the member does not have the necessary qualifications. • 5. The receipt and transfer of points can only be made between the main and supplementary SCB PRIVATE BANKING credit card that is under the same credit limit. The transfer of points to other cards cannot be made. • 6. The Supermarket of the mall group including of Gourmet Market and Home Fresh Mart. • 7. The bank reserves the right not to give reward points if there is reason to believe the purchase are made for commercial or business reasons or for expenditures that are made in excess of the card's credit limit determined by the bank. • 8. CardX Rewards points will be excluded for transactions at registered me

^{*} Countries that belong to the EEA include Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and the United Kingdom.

General Terms and Conditions for Receiving the Privileges/Benefits from SCB PRIVATE BANKING Credit Card

- The Bank reserves the right to offer privileges/benefits/reward points ("Privileges") to SCB PRIVATE BANKING Credit Card holders who maintain their membership and meet the criteria of SCB PRIVATE BANKING Credit Card holders as specified in these terms and conditions at the date of exercising the Privileges. In this regard, SCB PRIVATE BANKING Credit Card holders are unable to transfer such Privileges to other persons.
- 2. The qualification of SCB PRIVATE BANKING Credit Card holders is to maintain the average total assets with the Bank in the past 6 months of not less than 50 million Baht.
- 3. The total assets with the Bank means the total average outstanding balance of deposit accounts in Baht currency and/or insurance premiums paid in the current year and/or investment in mutual fund under the management of SCB Asset Management Company Limited via the Bank (such as SSF/LTF/RMF, Term Fund, etc.), including any open architecture fund and/or bill of exchange issued by the Bank and/or debentures issued by the Bank and/or SCB X Public Company Limited and/or the Bank's subordinated bonds with a term of 6 months or longer (excluding other subordinated bonds) and/or investment in the asset type as prescribed by the Bank (such as mutual fund, Structured Notes, Equity Linked Notes, etc.) via InnovestX Securities Company Limited (for SCB PRIVATE BANKING Credit Card holders who have previously invested in Structured Notes issued by InnovestX Securities Company Limited through recommendation of the Bank's employee only) in the past 6 months of not less than 50 million Baht. In the event that fixed deposit account or fund account is a joint account, the Bank will calculate each joint account owner's total assets by dividing the total outstanding balance of fixed deposit or fund by the number of such joint account's owners. For example, a customer holds a joint fixed deposit account of 100 million Baht, and such joint account is owned by 2 persons. The amount to be calculated as the total assets of each joint account's owner will be 50 million Baht.
- 4. In order to use the Privilege, SCB PRIVATE BANKING Credit Card holders must comply with the terms and conditions of such type of the Privilege.
- 5. The Bank shall have the right to amend and/or cancel any rules, terms, conditions, period and/or the Privileges by giving 7 days prior notice upon such amendment and/or cancellation taking effect, unless there is any force majeure or other necessary circumstances which a prior notice may not be given, the Bank will notify SCB PRIVATE BANKING Credit Card holders as soon as practicable.
- 6. The Bank shall have the right not to renew or to cancel SCB PRIVATE BANKING Credit Card, including reserves the right not to offer any Privileges to SCB PRIVATE BANKING Credit Card holder who does not have qualification as prescribed by the Bank. In this regard, the Bank will inform SCB PRIVATE BANKING Credit Card holder at least 30 days in advance.
- 7. In case the customers hold SCB PRIVATE BANKING Credit Card, SCB FIRST Credit Card and SCB PRIME Credit Card at the same time, the Bank reserves the right to offer the Privileges for one card which offers highest level of privileges only.
- 8. In case of any dispute, the Bank's judgment shall be final.

^{*}Use credit cards only when necessary and ensure to repay the full amount on time to avoid incurring interest at an annual rate of 16%. Please note that cash advances incur additional fees and interest.

SCB 🗘
PRIVATE
BANKING

Service Center 02-777-7799

www.scb.co.th/th/privatebanking.html