



บริษัท บัตรกรุงไทย จำกัด (มหาชน)

591 อาคารสมัยชาวนิช 2 ชั้น 14 ถนนสุขุมวิท แขวงคลองตันเหนือ เขตวัฒนา กรุงเทพฯ 10110
โทร: 02 123 5100 โทรสาร: 02 123 5190
ทะเบียนเลขที่ 0107545000110

Krungthai Card Public Company Limited

591 United Business Centre II, 14th Fl., Sukhumvit Rd., North Klongton, Wattana, Bangkok 10110 Thailand
Tel: 02 123 5100 Fax: 02 123 5190

Dear KTC Credit Cardmember
Subject Regulations Procedures for requesting a temporary credit line in cases of emergency from Notification of the Bank of Thailand No. FPG. 13/2560

Please be informed that starting from 1st September 2017 onwards. Krungthai Card Public Company Limited or “KTC” will granting a temporary credit line in cases of emergency that are complied with the Notification of the Bank of Thailand No. FPG. 13/2560 - Regulations Procedures and Conditions for Conducting Credit Card Business for Credit Card Operators. Please refer to the details Bullet 5.3.2 (1.3) on page 5.

(1.3) temporary credit line in cases of emergency

Credit card operators may grant a temporary credit line in excess of the limit, set under section 5.3.2 (1.1) above, to the cardholder in cases of emergency upon having considered the cardholder’s repayment capabilities. For debt collection, credit card operators must comply with the section 5.3.2 (1.3)

In this regard, credit card operator must develop written on policy for granting credit line in cases of emergent and vital to life event situation including characteristics of situations regarded as emergent and vital to life event situation, credit approval criteria such as credit limit and term, including process for verification of such credit limit utilization. In addition, the credit card operator must specify authorities and responsibilities of persons in charge of approving such limit. Furthermore, the credit card operator must monitor to ensure that such temporary credit line granting does not circumvent the regulations under section 5.3.2 (1.1)

More details visit

<https://www.bot.or.th/Thai/FIPCS/Documents/FPG/2560/EngPDF/25600204.pdf>

Your sincerely,
Krungthai Card Public Company Limited