**Terms and Conditions for ttb rewards plus Redemption Program**

The following terms and conditions apply to ttb rewards plus Program available to the following types of credit card:

* ttb reserve infinite
* ttb reserve signature
* ttb absolute
* ttb so fast
* ttb royal top brass

**Points Plus Conditions**

1. **ttb reserve infinite**

* Earn 2 ttb rewards plus points for every 10 THB spending via credit card upon
* Spending in hospital category according to the specified Merchant Category Codes (MCC Codes): 4119, 8011, 8021, 8031, 8041, 8042, 8049, 8050, 8062, 8071, 8099.
* Online transactions (except spending or top-up via e-wallet, direct debit, bill payment, online insurance purchase and online spending in 31 countries in the European Economic Area (EEA) where 1 ttb rewards plus point will be awarded subject to the conditions specified by the Bank).
* Earn 1 ttb rewards plus point upon every 10 THB spending via credit card.
* Reward points from credit card spending are limited at 500,000 points / group account / billing cycle (500,000 points are the maximum aggregate of primary card and supplementary card, whereby the points will be shown on the primary card).

1. **ttb reserve signature**

* Earn 2 ttb rewards plus points for every 10 THB spending via credit card upon:
* Online transactions (except spending or top-up via e-wallet, direct debit, bill payment, online insurance purchase and online spending in 31 countries in the European Economic Area (EEA) where 1 ttb rewards plus point will be awarded subject to the conditions specified by the Bank).
* Earn 1 ttb rewards plus point upon every 10 THB spending via credit card.
* Reward points from credit card spending are limited at 300,000 points / group account / billing cycle (300,000 points are the maximum aggregate of primary card and supplementary card, whereby the points will be shown on the primary card).

1. **ttb absolute**

* Earn 2 ttb rewards plus points for every 10 THB spending via credit card upon:
* Online transactions (except spending or top-up via e-wallet, direct debit, bill payment, online insurance purchase and online spending in 31 countries in the European Economic Area (EEA) where 1 ttb rewards plus point will be awarded subject to the conditions specified by the Bank).
* Earn 1 ttb rewards plus point upon every 10 THB spending via credit card.
* Reward points from credit card spending are limited at 200,000 points / group account / billing cycle (200,000 points are the maximum aggregate of primary card and supplementary card, whereby the points will be shown on the primary card).

1. **ttb so fast**

* Earn 1 ttb rewards plus point upon every 10 THB spending via credit card.
* Reward points from credit card spending are limited at 200,000 points / group account / billing cycle (200,000 points are the maximum aggregate of primary card and supplementary card, whereby the points will be shown on the primary card).

1. **ttb royal top brass**

* Earn 1 ttb rewards plus point upon every 10 THB spending via credit card.
* Reward points from credit card spending are limited at 200,000 points / group account / billing cycle (200,000 points are the maximum aggregate of primary card and supplementary card, whereby the points will be shown on the primary card).

**ttb rewards plus points Ineligibility**

* **ttb reserve infinite / ttb reserve signature / ttb absolute**

Not eligible for reward points from credit card spending, unit-linked purchase, all types of mutual fund subscription, cash advance, cancelled payment, interest payment, penalty and fees payment, so goood installment payment, pay plan installment payment, cash chill chill installment payment, cash transfer, FX transactions, business spending [defined as spending in exchange for benefits and not daily spending for direct household consumption, such as wholesaling for resale purpose, premium payment paid by insurance agent on behalf of customers, payment for rent / services /goods on behalf of other persons / online ads purchase such as Google Ads, Facebook Ads and others (MCC Code: 4215, 4225, 4812, 5968, 5983, 6513, 7296, 9402 2741, 2791, 2842, 4214, 5013, 5021, 5039, 5044, 5045, 5046, 5047, 5051, 5065, 5072, 5074, 5085, 5094, 5099, 5111, 5122, 5131, 5137, 5139, 5169, 5172, 5192, 5193, 5198, 5199, 5818, 7311, 7372, 7375, 7379, 7399,8734)], spending at merchants in 31 countries in the European Economic Area (EEA), namely Austria, Belgium, Bulgaria, Croatia, Czech Republic, Cyprus, Denmark, Estonia, Finland (including Aland Islands), France (including French Guiana, Guadeloupe, Martinique, Reunion, Saint martin (French Part), and Mayotte), Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal (including Azores and Madeira, Romania, Slovakia, Slovenia, Spain (including Canary Islands, Ceuta, Melilla), Sweden, United Kingdom (including Gibraltar), Iceland, Liechtenstein, Norway (including Svalbard and Jan Mayen).

* **ttb** **so fast / ttb royal top brass**

Not eligible for reward points from credit card spending, unit-linked purchase, mutual fund purchase of all types, cash advance, cancelled payment, interest payment, penalty and fee payment, insurance purchase or insurance expense of all types, so goood installment payment, pay plan installment payment, cash chill chill payment, cash transfer, FX transactions, business spending [defined as spending in exchange for benefits and not daily spending for direct household consumption, such as wholesaling for resale purpose, premium payment paid by insurance agent on behalf of customers, payment for rent / services /goods on behalf of other persons / online ads purchase such as Google Ads, Facebook Ads and others (MCC Code: 4215, 4225, 4812, 5968, 5983, 6513, 7296, 9402 2741, 2791, 2842, 4214, 5013, 5021, 5039, 5044, 5045, 5046, 5047, 5051, 5065, 5072, 5074, 5085, 5094, 5099, 5111, 5122, 5131, 5137, 5139, 5169, 5172, 5192, 5193, 5198, 5199, 5818, 7311, 7372, 7375, 7379, 7399,8734)]

* Group account refers to primary and all supplementary cards together.
* Accumulated points shall be valid for 4 years from the date of receiving such points. Beyond that, the points shall be deemed as expired and are no longer eligible for rewards redemption.
* Accumulated points shall be shown in your credit card statements detailing the number of reward points, redeemed points and unused points. You can check your accumulated points and their expiry date from the credit card statements or make additional inquiries at ttb contact center 1428. For ttb reserve infinite and ttb reserve signature card members, please contact ttb reserve line 0 2010 1428; for ttb absolute card members, please call ttb absolute line 0 2020 1428.
* The Bank reserves the right to calculate accumulated points, change or modify the terms and conditions as well as revise the redemption rates and options which will be notified to the cardholders via the Bank’s various channels. Accumulated points under this program are non-transferrable and non-exchangeable for cash.

**Redemption Requirements**

1. Only primary cardholders shall have the right to redeem rewards according to the Bank’s criteria. Primary cardholders can use and aggregate points from other cards under the same name to redeem rewards, except for Royal Orchid Plus mileage redemption and cash rebate. You can access the details of all rewards at [www.ttbbank.com/rewards](http://www.ttbbank.com/rewards) and submit redemption request via ttb contact center 1428. ttb reserve infinite and ttb reserve signature card members can contact ttb reserve line 0 2010 1428 and ttb absolute card members can contact ttb absolute line 0 2020 1428 throughout 24 hours or via ttb touch application / ttb internet banking (6.00 a.m.-10.00 p.m. daily).
2. Redemption Options

* Option 1: Use accumulated points to redeem rewards such as a variety of goods, vouchers or donation without expense.
* Option 2: Use accumulated points with extra payment to redeem rewards. In this case, the Bank will collect payment via your credit card, the amount of which will be shown in your credit card statement and invoice. If the amount in the card member’s account does not suffice such payment, the Bank reserves the right to cancel the rewards redemption.
* Option 3: Use accumulated points to redeem cash back in accordance with the Bank’s criteria. The Bank reserves the right to credit cash back only into the card member’s credit card account in the next billing cycle.
* Option 4: Use accumulated points to redeem Thai Airways’ Royal Orchid Plus (ROP)mileage in accordance with the Bank’s criteria. To exercise this right, card members must already be ROP members. Points redeemed into mileage cannot be transferred back and card members cannot transfer points for another person’s ROP mileage. In this respect, card members must comply with the mileage accumulation rules prescribed for ROP members.
* Option 5: Use accumulated points to redeem AirAsia’s BIG Points in accordance with the Bank’s criteria. To exercise this right, card members must already be Big Shot members. Points redeemed into BIG Points cannot be transferred back, and card members cannot transfer points for another person’s BIG Points. In this respect, card members must comply with BIG Points accumulation rules prescribed for BIG Points members.

1. ttb rewards plus points redemption is available only for primary and supplementary cardholders of normal status without overdue payment, and whose outstanding balance does not exceed the credit limit. Cardholders must also maintain their credit card membership as at the redemption date. In case you wish to terminate your membership, you have to use accumulated points to redeem rewards before card cancellation. Only accumulated points can be used for such redemption and cash back into the credit card account is not permitted. Otherwise, it shall be deemed that you relinquish your redemption rights according to the conditions prescribed for each redemption.
2. Once the Bank has received your redemption order, you cannot change the redeemed reward or cancel your redemption.
3. The Bank reserves the right to alter the redemption terms and conditions and/or rewards catalogue and/or accumulated points required for each redemption, as well as to cancel ttb rewards plus program as it deems appropriate without prior notice.

**Rewards Delivery**

1. The reward provider is responsible for delivering rewards at the address indicated for credit card or statements delivery without charging any fee for domestic sending, except for rewards that have delivery conditions or may be damaged as a result of delivery, whereby the Bank or supplier or distributor will inform the cardholder where to receive such rewards in due course.
2. You should check the reward immediately or upon receipt. If any defect is found, please directly contact the reward provider according to the specified name and address or make further inquiries at ttb contact center 1428. For ttb reserve infinite and ttb reserve signature card members, please contact ttb reserve line 0 2010 1428; for ttb absolute card members, please contact ttb absolute line 0 2020 1428.
3. The supplier or distributor will deliver the rewards to card members within 2-4 weeks from the date the Bank receives the redemption order from the card members, except where the requested rewards are out of stock or pending production which may prolong the delivery. In case the remaining stocks are not sufficient or no longer available or the models are changed, the Bank or the reward provider reserves the right to deliver substitute goods of comparable model, quality and value or to cancel such goods. You can learn about such change at ttb contact center 1428. For ttb reserve Infinite and ttb reserve signature card members, please contact ttb reserve line 0 2010 1428; for ttb absolute card members, please contact ttb absolute line 0 2020 1428.

**Miscellaneous**

1. The Bank reserves the right to cancel the accumulated points and/or call back the rewards and/or claim the card member for damage based on the value of the redemption points or terminate card membership should it be found that the said card member commits fraud or forgery or any act in order to obtain the rewards without complying with the Bank’s terms and conditions.
2. The Bank reserves the right to deny the use of accumulated points or other benefits from the credit card in order to redeem the rewards if the cardholder uses such credit card for business or commercial purpose.
3. The Bank is not involved in supplying or selling goods and services. If the cardholder wishes to know about the products or their benefits in details, please directly contact the supplier or distributor specified in the catalog or make additional inquiries at ttb contact center 1428. For ttb reserve infinite and ttb reserve signature card members, please contact ttb reserve line 0 2010 1428; for ttb absolute card members, please contact ttb absolute line 0 2020 1428.