

***Terms & Conditions for Happiness Fulfillment**

- Package A consists of the following products: Speedy Cash, Speedy Loan, Home Loans (New Home Loan/ Second-Hand-Home Loan/ Refinance) or My Home My Cash or My Car My Cash. Customer can choose to apply any of these just 1 product.
- Package B consists of the following products: Debit card (Not included all debit plus cards) or Credit Card (Not included all types of plus cards) + New SCB EASY Application user.
- Package B consists of the following products: Automatic Account Deduction to pay for goods and services to the biller as specified by the bank in the application for direct debit.

(A) Get up to 300 baht from applying set A + B when applying for any product in set A + debit card.

Get a discount of 300 baht (initial fee of 100 baht and first year fee of 200 baht) on the day of application. Limit 1 customer per card. No matter how many applications applied.

(B) Get up to 500 baht from applying A + B when applying for any of the products in A + New Debit Card + SCB EASY Application.

Get a discount of 500 baht (initial fee is 100 baht and annual fee is 200 baht / year) on the day of application. Limit 1 customer per card. No matter how many applications applied (1)

(C) Get up to 500 Baht from applying A + B + C when applying for any of A + Debit Card + Automatic Account Deduction.

Get a discount of 300 baht (initial fee of 100 baht and first year fee of 200 baht) on the day of application. Limit 1 customer per card. No matter how many applications applied. Get 100 Baht cash back per 1 Automatic Account Deduction transaction to pay the bank loan. Reserve the right up to 2 transactions or up to 200 Baht per account

(D) Get up to 700 baht from applying set (A + B + C) when applying for any of the products in the set A +Debit Card + SCB EASY Application + Automatic Account Deduction.

Get a discount of 500 baht (initial fee of 100 baht and annual fee of 1-2 years 200 baht per year) immediately on the day of application. Only one card can be used and limited to 1 customer for only one card discount (1) and receive 100 Baht credit / debit card. For automatic account deduction allowed up to 2 accounts or 200 Baht per customer.

Terms and conditions for cash back when applying for C package (maximum 200 Baht per person)

1. The promotion of Siam Commercial Bank Public Company Limited for customers who apply for automatic account deduction through SCB ATM/ SCB EASY NET website/ branches of banks across the country/ SCB Call Center from October 1 – December 31, 2018.
To pay for goods / services to the service provider (Biller as required by the Bank in the application for direct debiting (One Bill), including the application of automatic account deduction to pay the bank loan or pay bank credit card.
2. The bank will automatically deduct the transaction applied within 2 months after successful application. Customers who apply for automatic account deduction in October | November | December 2018 must have automatic account deduct taken by December 2018 | January 2019 | February 2018, respectively, to qualify for the cash back.
3. Customers will be transferred to the account where customers apply for automatic account deduction service 100 Baht per transaction. When the bank can automatically deduct from the account as required in item 1 at least 1 billing cycle.
4. Transfer will be automatically credited to customers registered accounts by March 31, 2019. Customers will receive 100 Baht per transaction and up to 2 items throughout the promotional period.
5. Fees for payment of goods / services are subject to each service provider (Biller).

General terms of the Happiness Fulfillment service

- Customers must apply for all services in the package between the 1st of October and the 31st of December 2018 and must fulfill all the stated conditions for the benefits of this offer to be granted.
- Customers must continue to use all the services until the stated time to qualify to receive the offer benefits.
- The benefits received cannot be exchanged for cash or merchandise and cannot be transferred to others.
- The bank reserves the right to revoke the benefits that a customer has already received if it is found that the customer is not fully qualified, or the customer does not comply with the terms and conditions of the bank.
- The bank reserves the right to change these terms, conditions and benefits, or cancel this promotion at any time without notice.
- In case of a dispute, the bank's decision is final.
- For more information please call: 02-777-7777.