

## Specific Terms and Conditions for Opening the E Passbook Account

1. The Applicant shall be an individual and shall not be an individual under non-resident type.
2. The Applicant shall specify the designated E-mail Address for receiving confirmation letter regarding the opening of E Passbook Account and monthly E Passbook Account statement pursuant to period and means as prescribed by the Bank.

The Applicant agrees and accepts that in case of the Applicant processes the deposit/withdraw /transfer transaction at any Bank's branch, the Applicant will not receive the copy of transaction document. In this regard, the Bank will send transaction document via E-Mail Address given by the Applicant to the Bank in the preceding paragraph.

3. In the event that the Applicant applies for the use of SMS Sabaijai service, the Applicant will receive SMS from the Bank through mobile phone number given by the Applicant to the Bank for confirming the opening of deposit account and informing the account number and deposit amount of account opening. Such SMS Sabaijai service is served only for account type of savings account.
4. In the event that the Applicant wishes the Bank to print out confirmation letter of E Passbook Account opening, the Applicant shall contact the Bank's branch and proceed in accordance with the procedures and means prescribed by the Bank. The confirmation letter of E Passbook Account opening will be in the form as prescribed by the Bank.
5. The Bank will send E Passbook Account statement in form of electronic document to E-Mail Address given by the Applicant to the Bank pursuant to Clause 2, only if that there has transaction in such month, in the period as specified by the Bank. The Bank shall have the right to cancel or change procedures, conditions and details in relation to the sending of such statement provided that the Bank will inform the Applicant by announcing at the Bank's office or branch and/or the Bank's website and/or by other means as the Bank may deem appropriate 30 days in advance upon such cancellation or change takes effect, except for the cancellation or change which results in increasing the burden or risks to the Applicant in accordance with the Bank of Thailand's regulations, the Bank shall obtain consent from the Applicant before such cancellation or change.

In the event that the Applicant changes E-Mail Address, the Applicant shall notify such change to the Bank not less than 7 business days in advance through the channel and means prescribed by the Bank in order to protect important information related to such deposit account to be sent to the previous E-Mail Address.

The Applicant is able to check the E Passbook Account statement by him/herself through the Bank's branch and/or any other channels prescribed by the Bank. In the event that the Applicant

requests E Passbook Account statement at the Bank's branch, the Bank will charge fees for such request on the same rate as the request of statement pursuant to the Bank's announcement. In this regard, the Applicant agrees and accepts that all details and/or information appeared in the Bank's system are correct, complete and true and shall bind the Applicant in all respects.

6. In the event that the Applicant wishes to change his/her signature, name and last name, face view photograph; to change of identification card (which is not the change of name and last name); or to close the deposit account, the Applicant is able to process such acts at any Bank's branch. For the protection of the Applicant's interests, if the Bank suspects that it is suspicious, the Bank shall have the right to suspend or deny the transaction processed by the Applicant in all cases without having been considered as the Bank's fault and the Applicant undertakes not to claim against the Bank for any damages in all respects.
7. In the event that the Bank finds that Applicant's face appearance has changed from the Applicant's face view photograph given to the Bank by the Applicant, the Bank shall have the right to request the Applicant to show the Bank any evidence of the cause of change in the Applicant's face such as medical certificate showing the face surgery or medical certificate specifying the cause of such change in face, and request the Applicant to execute the application for the change of personal information. In this regard, the Applicant is able to process such acts at any Bank's branch.
8. The Applicant agrees and accepts that the Applicant is unable to request the Bank to issue passbook for E Passbook Account. In the event that the Applicant wishes to use the service with having passbook, the Applicant shall open new deposit account with a passbook.
9. In the event that the Applicant wishes to use the electronic card service, the Applicant shall execute the application form as prescribed by the Bank.
10. In case that the Applicant has any special agreement with the Bank in relation to deposit and/or interest payment in other ways, the Applicant shall comply with such special agreement in all respects.
11. These Terms and Conditions shall form an integral part of the General Terms and Conditions for the Use of the Bank's Services and Opening of All Types of Deposit Accounts (the "**General Terms and Conditions**"). The Applicant agrees to be bound by and comply with the General Terms and Conditions and these Terms and Conditions in all respects. In the event that these Terms and Conditions conflict with the General Terms and Conditions, these Terms and Conditions shall prevail.