

Specific Terms and Conditions for Opening the EZ Savings Account

- 1 The Applicant shall be an individual and have residence in Thailand. The Applicant shall have right to open only 1 account of EZ Savings Account. EZ Savings Account shall be opened as individual account only; joint account or group of people account is not allowed. The deposit amount shall be as prescribed by the Bank.
- 2 The Applicant shall use SCB Easy Application with the Bank pursuant to the condition prescribed by the Bank. In case the Applicant has not applied for such service, the Applicant shall apply for such service on the date of opening account.
- 3 The Applicant will be able to make transactions in relation to EZ Savings Account via the following channels:
 - 3.1 All Bank's branches: Cash and cheque deposit transactions
 - 3.2 Automated Teller Machines (ATM), CDM/ATM Machines and Virtual Teller Machines (VTM): Cash withdrawal transactions
 - 3.3 Cash Deposit Machines (CDM) and Cash Recycling Machines: Cash deposit transactions
 - 3.4 Cardless ATM Service (Cash withdrawal without using Cash Card): Cash withdrawal transactions
 - 3.5 Mobile Banking Service (SCB Easy Application) and/or or any other electronic channels to be provided by the Bank to the Applicant in the future: Transfer transactions from EZ Savings Account to other accounts.
- 4 The Bank will pay interest to the Applicant at the rate pursuant to the Bank's announcement Re: Deposit Interest Rate which will be publicly announced by the Bank at that day. The interest will be calculated from the outstanding amount in EZ Savings Account every end of the day. The interest will be paid on a monthly basis on 25th day of each month after deducting withholding tax (if any).
- 5 In case of EZ Savings Account has been changed for whatever reasons, the Applicant agrees that these Terms and Conditions shall be applied with the changed EZ Savings Account in all respects.
- 6 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.
- 7 The Bank shall have the right to add, amend and/or modify these Terms and Conditions, including fees, service charges and/or expenses in relation to EZ Savings Account, 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 addition, amendment or modification takes effect, except for the amendment, modification and/or addition 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 amendment, modification and/or addition.
- 8 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.