

Specific Terms and Conditions for Opening the Jad-Tem Account

- 1 The Applicant shall be an individual and have residence in Thailand. The Applicant shall have right to open only 1 account of Jad-Tem Account. Jad-Tem 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 Jad-Tem Account cannot be designated to use with the services of ATM card and/or any type of electronic card and Direct Debit Service.
- 3 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 amounts in Jad-Tem Account every end of the day. The interest will be paid twice a year on 25 June and 25 December after deducting withholding tax (if any).
- 4 In case that the Applicant makes a Withdrawal transaction from Jad-Tem Account more than twice per month (calendar month), the Bank will charge fees at the rate of 50 Baht per transaction from the 3rd Withdrawal onwards. In this regard, the Bank will debit fees from the Applicant's Jad-Tem Account on the date that the Applicant making such Withdraw transaction. In case that there is no or insufficient balance in Jad-Tem Account to be fully debited for such fees, the Applicant will not be able to make such Withdrawal transaction (for example, the balance in Jad-Tem Account is 2,000 Baht, if making 3rd Withdrawal of the month, the Applicant will not be able to withdraw the whole amount of 2,000 Baht, the amount available for Withdrawal is 1,950 Baht only).
The "**Withdrawal**" in aforementioned paragraph means withdrawal, transfer via any channel of the Bank, debiting pursuant to standing order, debiting of payment of any debts the Applicant owned to the Bank, debiting of utility expenses, debiting of rental fee for safe deposit box. In this regard, debiting of other fees of the Bank other than these specified as the meaning of "**Withdrawal**" shall not be deemed as withdrawal.
- 5 In case of Jad-Tem Account has been changed for whatever reasons, the Applicant agrees that these Terms and Conditions shall be applied with the changed Jad-Tem 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 Jad-Tem 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.