

### Terms and Conditions of Jak Jai Savings Account Opening

The Applicant signing in this document agrees to represent and warrant to The Siam Commercial Bank Public Company Limited (the “Bank”) that the Applicant acknowledges and agrees to be bound by the Terms and Conditions of Jak Jai Savings Account Opening which shall form an integral part of the Application for the Account Opening/Use of Service as per details as follows:

1. To open Jak Jai Savings Account, the Applicant shall be an individual aged from 15 to 69 years old on the account opening date (for example, born on 8 January 1957, the Applicant is able to open Jak Jai Savings Account from 8 January 1972 onwards, the last day to open the Account is 7 January 2026). The Applicant shall also have Thai nationality and residence in Thailand or shall be a foreigner legally entering into Thailand, hold a valid work permit or have evidence specified the residence in Thailand for over 1 year.

In this regard, the Applicant shall have the right to open account for unlimited number of account. Jak Jai Savings Account shall be opened as individual account only; joint account or account with the nature of acting for other persons (“for” or “by” accounts) is not allowed.

2. The Bank will pay interest on deposit to the Applicant at Jak Jai Savings Account rate pursuant to the Bank’s announcement Re: Deposit Interest Rate which will be publicly announced by the Bank to its customer. In this regard, the Bank will calculate and pay the deposit interest of Jak Jai Savings Account in accordance with the customary practice regarding savings account of the commercial bank.
3. The Applicant will receive, as additional benefits, personal accident insurance. Details of the insurance coverage are as follows:

- 3.1 The protection will be effective as from 4.30 p.m. on Jak Jai Savings Account opening date onwards until the Applicant closes the account or is 70 years old (in such case the protection will be effective until 4.30 p.m., for example, born on 8 January 1957, the protection will be valid until 4.30 p.m. on 7 January 2027, and it will expire after 4.30 p.m. on 8 January 2027) or the benefit amount is fully paid in the amount equal to the sum insured (whichever earlier occur).

- 3.2 The Applicant shall be healthy and free from any physical disability and critical illness on Jak Jai Savings Account opening date.

3.3 The sum insured is equivalent to 20 times of the account balance as of 1 day prior to the date of accident, but not in excess of 10 million Baht per person. FWD Life Insurance Public Company Limited (“FWD”) will consider to pay benefit pursuant to the terms of the Insuring Agreement (Or.Bor. 2) attached to the terms and conditions of Jak Jai Savings Account. In the event that the Applicant has more than one Jak Jai Savings Account, FWD will consider to pay benefit for all accounts in the amount of not exceeding 10 million Baht, by allocating the benefit on a pro rata basis according to the balance of each account at 1 day prior to the date of accident.

3.4 The Applicant will be entitled to have protection in case of general accidents which do not cause from riding a motorcycle or being a motorcycle passenger, murder or physical assault, or other accidents pursuant to the insurance policy's exclusions. In addition, the protection will not cover the following careers: persons using a motorcycle for performing their jobs on a regular basis such as messengers, food delivery motorcyclists, and motorcycle taxis, etc., persons making or using explosive materials or working in underground mines, professional athletes, seamen, and foreign laborers without a work permit in Thailand, soldiers and polices while performing duties in the prevention and suppression.

3.5 FWD shall have the right to terminate the protection or reject to pay benefit if it is found that the insured person have fraud behavior or indication of requesting benefit in bad faith, have qualification falling under exclusions such as on Jak Jai Savings Account opening date, the Applicant is physical disability or critical illness or is a person engaging in a career which is an exemption as specified in Clause 3.4 whether on Jak Jai Savings Account opening date or at the moment the Applicant has an accident etc.

3.6 The Applicant specifies the following beneficiary: (Please specify at least one beneficiary name.)

First: Name..... Surname .....

Relationship ..... Proportion of benefit .....

Phone No. .... Identification No. ....

Second: Name ..... Surname .....

Relationship ..... Proportion of benefit .....

Phone No. .... Identification No. ....

Third: Name..... Surname .....

Relationship ..... Proportion of benefit .....

Phone No. .... Identification No. ....

In the event that the Applicant has not specified a beneficiary name, FWD will pay benefit to the estate of the Applicant.

- 3.7 The Applicant acknowledges and agrees the Bank will disclose personal data to FWD for the purpose of providing protection or insurance benefit from FWD pursuant to the Terms and Conditions of Jak Jai Savings Account Opening. Please further read FWD's Privacy Notice posted on FWD's website namely [fwd.co.th](http://fwd.co.th) and/or any other channels prescribed by FWD.
- 3.8 In the event that the Applicant has an accident, the Applicant may execute an application for benefit at any branches of the Bank.
4. 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 Jak Jai 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.
5. In case of any change to Jak Jai Savings Account for whatever reasons, the Applicant agrees that these terms and conditions shall continue to be enforced with the changed Jak Jai Savings Account in all respects.
6. The Applicant has acknowledged the terms and conditions relating to the use of Jak Jai Savings Account Service as specified in the Bank's announcement Re: Deposit Interest Rate and/or Application for the Account Opening/Use of Service and/or general conditions for the use of the

Bank's services and account opening for all types of deposit accounts and/or these terms and conditions and/or any other related terms and conditions (collectively referred to as the **"Terms and Conditions for the Use of Deposit Services"**). In this regard, the Applicant agrees to comply with the Terms and Conditions for the Use of Deposit Services in all respects.

7. In the event that the Applicant has a special agreement with the Bank regarding the deposit, the Applicant shall have to comply with such special agreement in all respects.
  
8. For the use of the Bank's services, the Bank will collect, use and disclose the Applicant's personal data and/or any other person's personal data provided by the Applicant to the Bank for the purpose of providing services in accordance with these terms and conditions and any other purposes as prescribed in the Bank's Privacy Notice. To understand how the Bank collects, uses and discloses personal data and the data owner's rights in accordance with the Personal Data Protection Law, the Applicant may further read such Privacy Notice as announced by the Bank on the Bank's website namely [www.scb.co.th](http://www.scb.co.th) and/or any other channels prescribed by the Bank or to be further changed and notified to the Applicant by announcing on such website and/or any other channels prescribed by the Bank. In addition, in the event that the Applicant has given any personal data of any other person, the Applicant shall notify such person of the details relating to the collection, use and disclosure of personal data and rights under such Privacy Notice.

### **Insuring Agreement (Or.Bor.2)**

#### **BENEFIT FOR LOSS OF LIFE, DISMEMBERMENT, LOSS OF SIGHT, LOSS OF HEARING, LOSS OF SPEECH OR PERMANENT DISABILITY**

##### **Definitions**

**"Dismemberment"** refers to the loss of body organ from the wrist joint or the ankle joint, and also the loss of use of that organ, which according to the medical indication, will never be able to function at any time in the future.

**"Loss of Sight"** refers to complete blindness, which is permanently incurable.

**"Total Permanent Disability"** refers to disability to the extent of being unable to perform the normal duty

in the regular occupation or any other occupation totally and permanently.

**“Partial Permanent Disability”** refers to disability to the extent of being unable to perform the normal duty in the regular occupation permanently but being able to perform other work for remuneration.

**“Loss of Speech”** refers to loss of ability to speak totally and permanently for continuous period of 12 months as a result of accident with medical report indicating cause and condition of such loss of ability to speak is permanent.

**“Loss of Hearing”** refers to loss efficiency in hearing for both side of ears and unable to be cured to normal as a result of accident. The diagnosis must proceed by doctor with medical evidence confirming that Audiometry report with Sound Threshold Tests at 80 decibel or moreover in every frequency and such Loss of Hearing shall remain continuous period at least 180 days.

### **Coverage**

This insurance covers any losses or injuries to the insured person arising from bodily injury, which is caused by an accident, resulting to loss of life, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech, or Total Permanent Disability within 180 days from the date of the accident or the injury causes the insured person to receive continuous medical treatment as an in-patient in hospital and loss of life occurs later because of such injury, FWD will pay compensation in accordance with the sum insured stated in the Schedule as follows:

1	100% of the sum insured	for loss of life
2	100% of the sum insured	for Total Permanent Disability which continues not less than 180 days after the date of accident or if there is any medical indication that the insured person suffers the Total Permanent Disability.
3	100% of the sum insured	for loss of both hands from the wrist joint or both feet from the ankle joint, or Loss of Sight for both eyes.
4	100% of the sum insured	for loss of one hand from the wrist joint and one foot from the ankle joint.

5	100% of the sum insured	for loss of one hand from the wrist joint and Loss of Sight in one eye.
6	100% of the sum insured	for loss of one foot from the ankle joint and Loss of Sight in one eye.
7	60% of the sum insured	for loss of one hand from the wrist joint.
8	60% of the sum insured	for loss of one foot from the ankle joint.
9	60% of the sum insured	for Loss of Sight in one eye.
10	50% of the sum insured	for permanent Loss of Hearing in both ears or Loss of Speech.
11	15% of the sum insured	for permanent Loss of Hearing in one ear.
12	25% of the sum insured	for loss of a thumb (two joints).
13	10% of the sum insured	for loss of a thumb (one joint)
14	10% of the sum insured	for loss of an index finger (three joints)
15	8% of the sum insured	for loss of an index finger (two joints)
16	4% of the sum insured	for loss of an index finger (one joint)
17	5% of the sum insured	for loss of each finger (not less than two joints) other than a thumb and an index finger
18	5% of the sum insured	for loss of a big toe
19	1% of the sum insured	for loss of each toe (not less than one joint) other than a big toe

FWD shall compensate only one item which has the highest limit except in the case of total permanent loss of fingers or toes according to items No. 12 to 19 and where the insured person is unable to claim on any of items in No.1 to 9. In this regard, FWD will pay compensation according to the actual loss in each item, but all items combined cannot exceed the sum insured. However, in case of loss of same finger and on the same side, FWD shall compensate only one item which has the highest limit.

In case the Partial Permanent Disability is incurred by the insured person which could not be compensated under items No. 2 to 19, and it is not either loss of taste or loss of smell, FWD will compensate in accordance

with the opinion of FWD's appointed doctor and in no case will compensation exceed 50% of the sum insured.

During the insurance period, the total compensation under this Insuring Agreement which will be paid by FWD cannot exceed the sum insured. If FWD pays the compensation under this Insuring Agreement but the sum insured is not yet fully paid, FWD will continue to provide coverage until the expiry of the insurance period equivalent to the remaining insured sum.

In case loss of life, FWD will pay compensation to the beneficiary, and in case of Total Permanent Disability, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or permanent disability, FWD will pay compensation to the insured person.

### **Exclusions**

This Group Accident Insurance policy does not cover:

#### **1. Any loss or injury arising from or in consequence of the following causes:**

- 1.1 Action of the insured person while under the influence of alcohol, addictive drugs, narcotic drugs to the extent of being unable to control one's mind.  
The term "**under the influence of alcohol**" in case of having a blood test refers to a blood/alcohol level of 150 mg. percent and over.
- 1.2 Suicide or attempted suicide or self-inflicted injury.
- 1.3 Infections except pyogenic infections, tetanus, or rabies from a wound or cut suffered a result of an accident.
- 1.4 Medical treatment or surgical treatment except the necessary treatment for the injury which is covered under this insurance policy and occurring within the period of this insurance policy.
- 1.5 Miscarriage and abortion.
- 1.6 Dental care or root canal treatment except dental treatment which is given within 7 days from the date of accident.
- 1.7 Replacement of or new sets of dentures, dental crowns, artificial denture.
- 1.8 Food poisoning.
- 1.9 Backache as a result of Disc herniation, Spondylolisthesis, Degenerative disc disease, Spondylosis and Defect or Pars interarticularis (Spondylolysis) except if there is a fracture or dislocation of spinal cord as a result of an accident.

- 1.10 War, invasion, acts of foreign enemies, hostilities (whether war has been declared or not), civil war, rebellion, insurgence, strike, chaos, revolution, coup, Martial Law Announcement or any event which will cause the announcement or maintenance of Martial Law.
- 1.11 Terrorism.
- 1.12 Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and from any process of the nuclear division which proceeded continuously with itself.
- 1.13 Radioactivity explosion or nuclear components or other hazardous objects that explode in a nuclear process.

**2. Loss or injury which occurs (except the extended coverage and issued endorsement for extended coverage) as follows:**

- 2.1 While the insured person is racing of all kinds of car or boat, horse racing, ski racing including jet-ski, skate racing, boxing, parachute jumping (except for the purpose of life saving), boarding or traveling in a hot-air balloon, gliding, bungee jumping, or diving with oxygen tank and breathing equipment under water.
- 2.2 While the insured person is riding or traveling on a motorcycle.
- 2.3 While the insured person is boarding or traveling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft.
- 2.4 While the insured person pilots or works as a crew in any aircraft.
- 2.5 While the insured person is taking part in a brawl or taking part in inciting a brawl.
- 2.6 While the insured person is committing a felony or while the insured person is being arrested, under arrest, or escaping the arrest.
- 2.7 While the insured person serves as a soldier, police, or a volunteer and participates in war or crime suppression. If the time served is more than 30 days, FWD will refund the premium from the date of service until such service is ended. After such time, the insurance shall become effective again until the expiry date specified in terms of protection.

**Remark:** (1) In the event that the Applicant has an accident or is death, the insured person/the beneficiary/the estate administrator shall have to claim for benefit by contacting any branches of The Siam Commercial Bank Public Company Limited within 45 days from the date of accident or death.

(2) The Bank is only an authorized broker.



(3) The Applicant should understand the details, conditions of coverage, exclusions, additional information related to compensation payment and insurance benefits under insurance policy before deciding to apply for insurance.

(4) For inquiry information related to the details of coverage and claim for compensation, please contact FWD Contact Center Tel. 1351 (everyday at 8:00 a.m. – 8.00 p.m.) or [fwd.co.th](http://fwd.co.th)

