

Specific Terms and Conditions for Opening the Contractual Account and the Use of Relevant Services

1. Terms and Conditions for Opening the Contractual Account

1.1 The Applicant shall be an individual and shall continuously deposit the amount equivalent to the amount as specified in the opening of account on monthly basis with equally amount in each month for a period 24 installments or 36 installments as specified in the opening of contractual account. In this regard, it shall be deemed that such deposit account reaches its maturity upon 1 month from the date the Applicant deposits the amount in the Contractual Account for the last installment (the “**Maturity Date**”). The minimum and the maximum deposit amount for 1 account and the installment amount shall be as prescribed by the Bank.

1.2 The Applicant represents and warrants that on the date the Contractual Account is opened and after such date until the Maturity Date, the Applicant does not have any deposit accounts on the same type of the Contractual Account with any other commercial banks.

1.3 In case that the Applicant desires to withdraw the amount in the Contractual Account before its maturity, the Applicant shall withdraw all amount and close the Contractual Account pursuant to procedures and means as prescribed by the Bank. In this regard, the Bank will pay interest to the Applicant under the conditions as follows:

1.3.1 In case there is the deposit in the Contractual Account less than 3 consecutive installments from the first deposit, the Bank will not pay interest to the Applicant.

1.3.2 In case there is the deposit in the Contractual Account as from 3 consecutive installments from the first deposit but not reaches 24 installments or 36 installments (as the case may be), the Bank will pay interest to the Applicant, after deducting withholding tax, for such deposit amount pursuant to the period of such deposit at the lowest rate for savings account announced by the Bank for the same type of the customer (the “**Lowest Savings Rate**”) on the day of the withdrawal pursuant to actual deposit period.

1.4 In case the Applicant deposits the amount in the Contractual Account for all installments as specified in the account opening and completely and correctly comply with conditions as prescribed by the Bank in all respects and the total deposit amount does not exceed 600,000 Baht or other amount prescribed by the Revenue Department, the Applicant shall be entitled to receive the right of withholding tax exemption of personal income tax for the interest on the deposit amount. In this regard, the Applicant shall have right to open only 1 account of Contractual Account whether it has been opened via any channels.

1.5 In case the Applicant does not deposit the amount more than 2 installments whether consecutively or not, the exemption of withholding tax for deposit interest in Clause 1.4 shall not be applied. However, if the Applicant still deposits the amount until it reaches installment amount as specified in the account opening, the

Bank will pay interest for such account to the Applicant at the rate as announced by the Bank for the Contractual Account. In this regard, the Applicant agrees and acknowledges that such deposit shall cause the extension of the Maturity Date, and it shall be deemed that such deposit account reaches its maturity upon 1 month from the date the Applicant deposits the amount in the Contractual Account for the last installment (24 installments or 36 installments as the case may be).

1.6 In case that the Applicant does not deposit the amount for 4 installments consecutively (for the Contractual Account which has deposit period for 24 months) or 7 months consecutively (for the Contractual Account which has deposit period for 36 months) from the last deposit installment, the Applicant shall not be able to deposit any amount into the account. In this regard, the Applicant shall withdraw all amount and close the Contractual Account pursuant to procedures and means as prescribed by the Bank only.

1.7 Except for the case that the Applicant requests for the use of the Auto Renew Contractual Account Opening Service (the “**Auto Renew Service**”) with the Bank, in case that the deposit reaches its Maturity Date and the Applicant does not withdraw deposit and interest of the Contractual Account immediately on the Maturity Date, the Bank will pay the incurred interest to the Applicant for such deposit and interest amount at the Lowest Savings Rate on the day of the withdrawal for closing account which will be calculated from the Maturity Date until the closing account date. In this regard, the Bank will pay the Applicant the incurred interest on the closing account date without compounding after withholding tax deduction.

2. In case that the Applicant requests for the use of the Automatic Fund Transfer into Account by Standing Order Service (the “**Standing Order Service**”) with the Bank, it shall be deemed that this document is the application for the use of Standing Order Service and the Applicant agrees to be bound by the following conditions including those to be further added, amended or modified (if any):

2.1 The Applicant authorizes the Bank to debit and transfer the amount from debited account on the date the Applicant specified in the account opening and in the amount equivalent to the amount as specified in the account opening on monthly basis for all number of installment specified in the account opening.

2.2 The Applicant agrees that the Bank will debit and transfer the amount from debited account only if there is sufficient amount in debited account to be debited and transferred. If there is no or insufficient amount in debited account to be fully debited and transferred for whatever reasons, the Bank will not have to debit and transfer the amount from debited account for such installment and the Applicant agrees to be responsible for depositing the amount into debited account for such installment by himself/herself pursuant to means and channels as prescribed by the Bank.

2.3 The Applicant agrees that all documents provide or to be provided by the Bank in relation to the debit and transfer of the amount from debited account into the Contractual Account shall be deemed true and accurate

in all respects. The Bank shall not have to notify the Applicant of such debit and/or transfer from debited account and shall not have to make any evidences to the Applicant of such debit and transfer because the Applicant is able to check the result of such debit and transfer from the passbook and/or the statement.

2.4 In respect of the debit and transfer of the amount from debited account into the Contractual Account, the Applicant agrees to be bound by and comply with conditions and means as prescribed by the Bank in all respects. In case of there are fees and/or service fees and/or any expenses arising out of such debit and transfer, the Applicant agrees to pay such fees and/or service fees and/or any expenses to the Bank at the rate as prescribed by the Bank and the Applicant authorizes that the Bank to debit the amount from debited account and/or any other Applicant's accounts maintained with the Bank or any amount the Applicant has the right to refund from the Bank or any other amount which the Applicant is the owner and/or the creditor of the Bank in order for payment for such fees, service fees and/or expenses. In case that the Bank debits amount from any deposit account other than debited account, the Bank will inform the Applicant accordingly.

2.5 In case that debited account and/or the Contractual Account has been changed for whatever reasons, the Applicant agrees that these Terms and Conditions shall be applied with the changed debited account and/or Contractual Account in all respects.

2.6 The Applicant agrees and accepts that Standing Order Service shall be effective until the Bank terminates the service or the Applicant changes or cancel the service through channel and means as prescribed by the Bank.

3. In case that the Applicant requests for the use of the Auto Renew Service with the Bank, it shall be deemed that this document is the application for the use of Auto Renew Service and the Applicant shall use Standing Order Service with the Bank in order to transfer the amount from the debited account into Contractual Account and transfer the outstanding amount from the Contractual Account that reaches its maturity and interest into debited account. The Applicant agrees to be bound by the following conditions including those to be further added, amended or modified (if any):

3.1 The Contractual Account to be renew automatically shall be the account which consecutively from the previous Contractual Account number only.

3.2 When Contractual Account reaches its maturity, the Applicant authorizes the Bank to transfer such deposit and interest into debited account and it shall be deemed that the Applicant requests the Bank to renew Contractual Account with its maturity in equivalent to maturity period of the previous Contractual Account and the Applicant agrees that the Bank shall have the right to debit the amount from debited account and transfer such amount into the renew Contractual Account on monthly basis, in the amount, within a period and in the installment amount as previously agreed pursuant to Terms and Conditions for the Use of Standing Order Service,

onwards until the Bank terminates the service or the Applicant terminates Auto Renew Service and Standing Order Service pursuant to the conditions as prescribed by the Bank.

In case the Applicant's debited account and/or Contractual Account is/are seized or the deposit amount in such account is seized, whether in whole or in part, for whatever reasons, the Applicant agrees that the Bank shall have the right to suspend and/or cancel the provision of Auto Renew Service immediately.

4. 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.

5. 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 Contractual 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.

6. 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.