Specific Terms and Conditions for Savings Account (Online) – E PASSBOOK

1. The Applicant shall be an individual and shall not be a non-resident. The Applicant may open up to 3 Savings Account (Online) – E PASSBOOK account(s), and such account(s) shall be opened solely in the Applicant's name.

2. The Applicant shall have a deposit account of a type prescribed by the Bank, which is opened through the channel prescribed by the Bank, and such account shall be opened solely in the Applicant's name.

3. The Applicant shall provide an email address to receive confirmation of the opening of Savings Account (Online) – E PASSBOOK, together with the account opening certificate, and to receive monthly statement for Savings Account (Online) – E PASSBOOK, in accordance with the period and criteria prescribed by the Bank.

4. The Applicant may deposit, withdraw, or transfer funds into/from Savings Account (Online) – E PASSBOOK through SCB Easy Application service or other channels and methods as prescribed by the Bank.

5. The Applicant acknowledges and agrees that, in the event that, in the case of making a deposit transaction at the Bank's branch, the Applicant will not receive a transaction slip copy. The Bank will instead send transaction evidence to the email address provided by the Applicant to the Bank under Clause 3.

6. The Applicant may print the account opening certificate through SCB Easy Application service in accordance with the procedures and methods prescribed by the Bank.

7. The Bank will send the statement in electronic form to the email address provided by the Applicant to the Bank pursuant to Clause 3 only for months in which transactions occur, in accordance with the period and criteria prescribed by the Bank. However, the Bank may cancel or amend the method, conditions, and details of such statement delivery by providing prior notice of not less than 30 days before implementation, by announcement at the Bank's office or branch, announcement or notification on the Bank's website, the Bank's application or any other electronic channels, notification in writing to the Applicant and/or by any other means as the Bank may deem appropriate, except for the cancellation or amendment 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 amendment.

   If the Applicant changes email address, the Applicant shall notify the Bank at least 7 business days in advance through the channels and methods prescribed by the Bank, in order to prevent important account information from being sent to the former email address.

In addition, the Applicant may independently access the statement through the Bank's branch, SCB Easy Application service and/or other channels as prescribed by the Bank. In the event that the Applicant requests a statement at the Bank's branch, the Bank will charge a fee equivalent to the expedited statement request fee in accordance with the Bank’s announcements. The Applicant acknowledges and agrees that the statement and any information appearing in the Bank's database are correct and binding upon the Applicant in all respects.

8. The Bank will pay interest to the Applicant at the rate pursuant to the Bank’s announcement Re: Deposit Interest Rate which is publicly announced by the Bank on that day. The interest will be calculated on the daily outstanding balance in Savings Account (Online) – E PASSBOOK and will be paid twice a year on 25 June and 25 December after deducting of withholding tax (if any).

9. In the event that the Applicant desires to close the deposit account within 30 days from the account opening date, the Bank shall have the right to charge an account closing fee at the rate and according to the criteria prescribed by the Bank. The Applicant agrees to authorize the Bank to deduct such fee from the deposit account prior to account closure.

10. The Applicant is unable to request the Bank to issue a passbook for Savings Account (Online) – E PASSBOOK, unless otherwise determined by the Bank.

11. The Savings Account (Online) – E PASSBOOK cannot be used as collateral for debt repayment or as security with any person, unless otherwise determined by the Bank.

12. In the event that the Applicant has any special agreement with the Bank regarding deposits and/or interest payments in any manner, the Applicant shall comply with such special agreement in all respects.

13. Cancellation of the use of SCB Easy Application service shall not constitute grounds for closing Savings Account (Online) – E PASSBOOK.

14. The closure of Savings Account (Online) – E PASSBOOK may be performed through SCB Easy Application service and/or other channels as may be additionally prescribed by the Bank in the future. The Applicant shall prepare documents and/or perform any actions in accordance with the conditions and procedures prescribed by the Bank.

15. The Applicant agrees that these terms and conditions shall form an integral part of the General Terms and Conditions for Opening the Deposit Account through SCB Easy Application Service. The Applicant agrees to be bound by and comply with these terms and conditions as well as the General Terms and Conditions for Opening the Deposit Account through SCB Easy Application Service in all respects. In the event that these terms and conditions conflict with the General Terms and Conditions

for Opening the Deposit Account through SCB Easy Application Service, these terms and conditions shall prevail.

General Terms and Conditions for Opening the Deposit Account through SCB Easy Application Service

1. The Applicant shall be an individual who is an existing user of SCB Easy Application service at the time of opening a deposit account through SCB Easy Application service.

2. The Applicant may open a deposit account through SCB Easy Application service in accordance with the types of accounts and/or the number of accounts as prescribed by the Bank.

3. The Applicant represents that any photos, biometric data (such as fingerprints, face recognition data), documents and/or information provided and/or to be provided in the future by the Applicant to the Bank through any channels, including any electronic channels, are accurate, complete and true in all respects. The Bank will keep records of and store such photos and data in the Bank's customer database for the purpose of providing the Bank' services.

   In the event that the Bank finds or suspects that any photos, biometric data, documents and/or information received by the Bank from the Applicant, whether at present or in the future, are incorrect, incomplete or untrue, the Applicant agrees that the Bank shall have the right to suspend or close the deposit account and/or suspend or terminate the Applicant's use of the services relating to the deposit account at any time by notifying the Applicant accordingly. The Bank shall not be liable for any losses and damages incurred in any respects. Nonetheless, should there be any losses or damages incurred by the Bank as a result of replying on or referring to such data, the Applicant agrees to be liable to the Bank for such losses and damages in all respects.

4. Any processing performed through electronic devices and/or the Bank's electronic systems shall be deemed to have been performed through reliable method and shall be acceptable between the Applicant and the Bank. The Applicant further represents that any documents and/or information received by the Bank from the Applicant through such method are reliable, correct and true as if they were made in writing and shall be enforceable among the Applicant, the Bank and any relevant third party in all respects. Such documents and/or information shall constitute valid evidence against the Applicant under the laws and the Applicant shall not dispute the use of such documents and/or information in any respects.

5. Any acts performed through electronic devices and/or the Bank's electronic systems (whether relating to the use of any electronic services) which is confirmed by an OTP - One Time Password or any other codes received by the Applicant through the mobile number provided by the Applicant to the Bank at the time of such act or as recorded in the Bank's system, shall be deemed accurate and valid and binding the Applicant in all respects, without having the Applicant to execute and/or sign any documents. The Applicant also agrees to be bound by such act as if it had been performed by

the Applicant, regardless of whether it was performed by the Applicant or any other person and for whatever reason (except for the Bank's fault). In addition, the Applicant agrees that the use of OTP - One Time Password or any other codes shall be deemed an electronic signature under the law. In this regard, the Applicant shall keep OTP – One Time Password or any other codes strictly confidential and shall not disclose or take any action that may cause other person to become aware of such code.

6. The amount of the initial deposit transaction on the account opening date shall not be less than or exceed the amount prescribed by the Bank for each type of deposit account.

7. The deposit account opened through SCB Easy Application service shall be deemed as the deposit account designated by the Applicant to be used with SCB Easy Application service automatically without any further action required by the Applicant.

8. The deposit, withdrawal or transfer funds into/from deposit account shall be executed through the channels and methods prescribed by the Bank for each type of deposit account. The Applicant agrees that any transactions duly executed in accordance with such conditions shall be deemed correct and binding the Applicant in all respects without having to execute any additional documents or evidence of such deposit, withdrawal or transfer. In the case of withdrawal or transfer, it shall be deemed that the Applicant has correctly received the withdrawn and transferred amount in full and correctly.

9. Any transactions including the deposit, withdrawal, transfer, outstanding balance and any information relating to such deposit account shall be recorded in the Bank's system which the Applicant is able to examine such details and information through SCB Easy Application service or other channel as prescribed by the Bank. The Applicant acknowledges and agrees that any information appearing in the Bank's database are correct and binding upon the Applicant in all respects.

10. In the event that SCB Easy Application service is unavailable for any reason, it may affect the use and/or any proceedings relating to the deposit account. The Applicant agrees not to make any claim against the Bank for any liability whatsoever arising from such unavailability.

11. The Applicant agrees that 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 Applicant agrees to be bound by and comply with these terms and conditions as well as the General Terms and Conditions for the Use of the Bank's Services and Opening of All Types of Deposit Accounts in all respects. In the event that these terms and conditions conflict with the General Terms and Conditions for the Use of the Bank's Services and Opening of All Types of Deposit Accounts, these terms and conditions shall prevail.

General Terms and Conditions for the Use of the Bank's Services and Opening of All Types of Deposit Accounts

1. The Applicant agrees that the Bank may read the Applicant's data and photo(s) as recorded on the Applicant's identity card(s) which the Applicant delivered to the Bank and may keep records of and store such data and photo(s) for the benefits of opening deposit account and/or applying for the use of services with the Bank. The Applicant agrees that the Bank will disclose and/or send the Applicant's identification card data to the Department of Provincial Administration for the purpose of verifying the status of such identification card which is one of factors to verify and identify the Applicant. The Applicant represents and warrants that any photos, documents and/or data that the Applicant delivered and/or will deliver to the Bank in the future via any channels including any electronic channels is/are the data that identifies and verifies the Applicant and the Applicant's data is correct, complete and true in all respects, provided that the Bank will store such data in the Bank's customer database for the purpose of providing the Bank's services and/or making transactions in relation to deposit account with the Bank.

   In case of the Bank finds or suspects that any photos, documents and/or data received by the Bank from the Applicant, whether at present or in the future, is/are incorrect, incomplete or untrue, the Applicant agrees that the Bank shall have the right to suspend and/or close the Applicant's deposit accounts at any time by informing the Applicant accordingly. The Bank shall not be liable for any losses and damages incurred in any respects. Nonetheless, should there be any losses or damages incurred by the Bank as a result of opening deposit account or providing the services in relation to deposit account by using or referencing such data, the Applicant agrees to be liable to the Bank for such losses and damages incurred in all respects.

   After the Applicant has successfully opened a deposit account, the Applicant agrees to the Bank to send the links of these terms and conditions, the product sales sheet and the Privacy Notice of the Bank to the Applicant for information via SMS, Email and/or any other channels as prescribed by the Bank.

2. The Bank will pay interest at the rate announced by the Bank for each type of deposits and the Bank shall have the right to change such interest rate by announcing at the Bank's offices or branches and/or on the Bank's website and/or means to be prescribed by the Bank, and such changed interest rate shall be deemed to be the applicable rate to the relevant type of the Applicant's deposits, though it is not the same rate as specified in the passbook, the instrument or any other documents whatsoever being called which has been issued by the Bank as evidence of deposit (hereinafter referred to as the "**Passbook/Deposit Receipt**").

3. The Applicant shall not make any change to any statement in the Passbook/Deposit Receipt and shall keep the Passbook/Deposit Receipt in a safe and secure place. If there is any loss or damage to the Passbook/Deposit Receipt, the Applicant shall immediately notify the Bank in writing. In case of loss, the Applicant shall execute any related document or proceed with any actions as prescribed by the Bank in order for the Bank to issue a new Passbook/Deposit Receipt to the Applicant.

4. Any deposit to or withdrawal from the deposit account may be made at the Bank's branch or other Bank's services; for instances, by making standing orders, using electronic services (ATM card, telebanking service, etc) or via any means to be provided by the Bank in the future. Any transactions duly executed in accordance with the terms and conditions of the respective services shall be deemed correct and binding on the Applicant without having to execute any documents or other evidence of such deposit or withdrawal (except for services or channels prescribed by the Bank which have to execute any additional documents such as deposit or withdrawal made via the Bank's branch by signing on the deposit slip or withdraw slip). Such deposit to or withdrawal from the deposit account will result in the difference between the balance shown in the Bank's record and the balance shown in the Passbook/Deposit Receipt until the Applicant brings such Passbook/Deposit Receipt to the Bank to record the correct balance. In this regard, the balance shown in the Bank's record shall be deemed the correct balance.

   In case the deposit or withdrawal requires any document execution, the Applicant shall write with a pen or ink which is indelible otherwise the Bank shall not be liable for any damages incurred in connection therewith.

   In the event that the Applicant withdraws any amount from the deposit account by making transaction via the Bank's electronic machines provided by the Bank at the Bank's branch or scanning QR Code via SCB Easy Application at the Bank's branch, withdrawing cash via the Bank's branch by using PIN – Personal Identification Number for the use of SCB Easy Application or making transaction via any electronic channels provided by the Bank, the Bank will verify and identify the Applicant or the authorized person for withdrawal in accordance with the procedures and means prescribed by the Bank without having to examine the signature of the Applicant or the authorized person for withdrawal. In this regard, it shall be deemed that such verification or identification is reliable, and the Applicant agrees that any transactions made by the Applicant or authorized person for withdrawal who passes the verification and identification process shall be bound by the Applicant in all respects.

5. In case of depositing any cheque, bill of exchange, promissory note and/or any other negotiable instrument (hereinafter collectively referred to as the "Financial Instrument") to any of the deposit accounts, the Applicant agrees to comply with the followings:

5.1 After the Bank has already collected funds under such Financial Instrument and credited such funds into the Applicant's deposit account, it will be deemed that the balance in the Applicant's deposit account shall be increased in accordance with the deposit amount of Financial Instrument and the Applicant will have the right to withdraw such funds.

5.2 If the Bank is unable to collect funds under the Financial Instrument, the Bank will cancel such deposit transaction and then will return such Financial Instrument to the Applicant or notify the Applicant in writing to pick up such Financial Instrument from the Bank.

In this regard, the Bank will return the Financial Instrument to the Applicant or send the notice to the Applicant to the address given to the Bank by the Applicant. If it cannot be delivered or reached the Applicant due to the Applicant changes the address without notify the Bank pursuant to procedures and means as prescribed by the Bank or for whatever reason such as no receiver, etc., it shall be deemed that the Applicant has already received such Financial Instrument/notification letter.

5.3 In the event that the an individual Applicant wishes to deposit any Financial Instrument payable to a juristic person into his/her personal account or into any deposit account which the account name does not match with the name of the juristic person, the Bank shall have the right to refuse to accept the deposit of such Financial Instrument even if such Financial Instrument may result in a payment to the holder thereof, or such Financial Instrument has been duly endorsed by such juristic person.

5.4 The collection under the Financial Instrument, whether made in domestic, up country, different regional and/or international, the Bank will make such collection in the manner and within the period as customarily practiced by commercial banks in Thailand. In addition, the Applicant agrees to pay the Bank collection fees at the rate prescribed by the Bank together with any other costs and expenses incurred by the Bank in connection with such collection immediately upon the notification sent by the Bank.

5.5 For the collection under any Financial Instrument, if it appears afterwards that the Applicant has no right under such Financial Instrument or is entitled to receive only a part of payment thereunder and as a result, the Bank is liable to pay any amount to the true owner on such Financial Instrument or any other persons, the Applicant shall indemnify and hold harmless the Bank against such amount paid by the Bank together with interest thereon at the maximum default rate charged and announced by the Bank, such rate may be changed from time to time as announced by the Bank (hereinafter referred to as the "Maximum Default Rate") calculated from the date of payment by the Bank until the Bank has received payment in full.

6. The condition of withdrawal shall specify to use individual signature only. Rubber stamps, seals, handwriting, or other marks are not allowed to be part of the condition. Signature(s) used for withdrawal shall correspond to the specimen signature(s) of the authorized person(s) for withdrawal given to the Bank. If rubber stamps, seals, handwriting, or other marks are used together with the signature(s) of the authorized person(s) for withdrawal, the Bank shall have the right to reject such transaction.

7. In the event that the Applicant wishes to withdraw and/or transfer funds from the deposit account, but there is no balance or insufficient balance, if the Applicant has a credit line of UPcash with the Bank, the Applicant is able to drawdown the amount from such credit line of UPcash in order to transfer such amount to the Applicant's deposit account and execute such transaction pursuant to procedure and means as prescribed by the Bank. In this regard, upon the Bank has already transferred such amount into the Applicant's deposit account, it shall be deemed that the Applicant has received the credit amount and it is binding the Applicant in all respects.

8. In the event that there is any error transaction incurred from whatever reason resulting in a mistakenly deposit of the Bank and/or any person's amount of money into the Applicant's deposit account by depositing or transferring or any other means, the Applicant authorizes the Bank to deduct such amount from the Applicant's deposit account immediately upon the Bank is aware of such error.

9. In the event that the Bank has credited an amount into the Applicant's deposit account after the Bank was notified that the amount in the Applicant's deposit account does not shown in case of there is a deposit or transfer transaction, if it appears later that there is deposit amount pursuant to such transaction, the Applicant authorizes the Bank to immediately reverse such deposit amount credited by the Bank from the Applicant's deposit account. In this regard, the Applicant is able to check such transaction from the Bank's statement.

10. In the event that the Applicant is the Bank's debtor for whatever reason, the Applicant agrees that the Bank shall have the right to debit funds from any the Applicant's deposit account maintained with the Bank or any amount which the Applicant is the owner or the creditor of the Bank or has the right to be payable from the Bank in order for payment of any debt between the Applicant and the Bank whether in whole or in part, whether such account and/or such amount reaches its maturity date or not without having to notify such debit to the Applicant as the Applicant is able to check such transaction from the Bank's statement.

11. In the event that the Bank has the right to debit any amount from the deposit account pursuant to this terms for whatever reasons, if there is no balance or insufficient balance in the Applicant's deposit account to be fully debited, the Applicant authorizes the Bank to debit all outstanding amount

without having to notify such debit to the Applicant as the Applicant is able to check such transaction from the Bank's statement and the Applicant shall, upon receipt of notice from the Bank, immediately pay such deficit amount to the Bank in full.

Unless otherwise specified in Clause 8., if the Applicant fails to pay any deficit amount to the Bank as the terms specified in the previous paragraph, the Applicant shall pay the interest to the Bank at the Maximum Default Rate, calculated from the date notified by the Bank until the Bank has received payment in full.

12. In the event that the Applicant uses the deposit account as payroll account and it appears in the future that the Applicant has not used such deposit account as payroll account with the Bank, the Bank shall have the right to suspend or cancel any privileges or benefits provided by the Bank including special interest rate and special fees rate which exclusively offered for payroll account.

13. The Applicant shall not assign or transfer to any third party any and all parts of its rights in the deposit account and/or its rights to receive any deposit therein.

14. The Applicant agrees that the Bank shall not be liable for any losses or damages incurred by the Applicant as a result of the use of the Bank's services except such losses or damages caused by the Bank's willful misconduct or gross negligence.

15. In the event that the Bank's computer system or electricity system or communication system is malfunction or there is any circumstance causing temporary interruption of providing services of the Bank, which does not result from the Bank's failure to maintain the computer system pursuant to the standard, the Applicant shall not raise such circumstance to claim against the Bank to be liable thereof.

16. Any correspondence, document and/or notification sent by the Bank (1) to address, office, phone number, fax number or email address given to the Bank by the Applicant (or to be given in written to the Bank through means as prescribed by the Bank) whether by registered, unregistered mail, by hand or email address, and if it cannot be delivered because such address, office, phone number, fax number and/or email Address is changed or removed but the Applicant does not notify the Bank of such change or removal in writing pursuant to means as prescribed by the Bank or cannot delivered because the given address or office cannot be found and/or whatever reasons in relation to email address; or (2) the Bank has announced at the office or the branch and/or on the Bank's website and/or any other means to be announced by the Bank, it shall be deemed that the Applicant has been duly acknowledged of the contents of such correspondence, document and/or notification.

17. The Bank will disclose and/or send any necessary Applicant's data including but not limited to name, surname, phone number, and deposit account number to switching system service provider located in Thailand and/or in foreign country and/or any banks in Thailand and/or in foreign country for the

purpose of receiving international transferred funds and/or providing the Bank's services in relation to deposit account.

18. The Bank may record any communications between the Applicant and the Bank and/or store and/or record and/or process information relating to the Applicant and/or transactions and/or any acts in connection with the use of services of the Applicant for the benefit of providing and enhancing the Bank's services, including for keeping record as an evidence for the use of services and transactions. The Applicant agrees to and shall not dispute the use of such record and/or information as an evidence against the Applicant under the laws.

19. 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 this 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 subject'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 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 such Privacy Notice.

    In addition, the Bank will send, transfer and/or disclose any data of the Applicant to juristic persons or any persons who are the Bank's counterparty to the contract or have a relationship with the Bank, for example outsources, agents, business facilitators, sub-contractors, cloud computing service providers or business partners who issued co-branded products, for the purpose of the provision and/or support of the Bank's services provided to the Applicant, including sending, transferring and/or disclosing such data for the purpose of compliance with the laws or regulations of any countries governing the Bank.

20. For the benefit of the Applicant, the Bank may send commercial information such as product and service information, marketing information and promotion to the electronic address such as email address and mobile number and the Applicant may cancel or reject the delivery of such commercial information by contacting SCB Call Center Tel. 02-777-7777 or pursuant to the channel prescribed by the Bank.

21. The Bank shall have the right, at any time, to deny, suspend or cancel the provision of services in relation to deposit account, whether in any or all types of services, and/or to close the Applicant's deposit account(s) if the Bank deems that the Applicant fails to comply with or breaches these terms and conditions or the Bank reasonably believes that the Applicant's deposit account(s) is/are used in

any activity which is unlawful or in violation of any rules, regulations or orders of any government authority or competent authorities or which is inappropriate in any respect or contrary to public order or good morals or which is peculiarity or fraudulent or there is any abuse or wrongful use of the Applicant's deposit account(s) or the Applicant is deceased, disappeared, incompetent, quasi-incompetent, or is under receivership or declared bankrupt by court order, is insolvency, has taken any step to request for business rehabilitation under the laws or is disappeared by court order. The Applicant undertakes not to claim against the Bank for any damages in all respects.

22. In the event that the Applicant applies for the use of additional services and/or any other services in relation to the deposit account such as SMS Sabaijai Service or SCB Easy Application Service, etc. via electronic channels or any other means, the Applicant agrees and accepts that such operation or process through the Bank's Electronic Services is reliable method and acceptable between the Applicant and the Bank. In addition, the Applicant represents and warrants that any documents and/or information received by the Bank from the Applicant through such method is reliable, correct and true as if they were made in writing and is enforceable among the Applicant, the Bank and the relevant third party in all respects and shall be deemed an evidence against the Applicant under the laws which the Applicant shall not dispute the use of such documents and/or information in all respects. In this regard, the Applicant agrees to be bound by and comply with the terms and conditions for the use of such services in all respects.

23. Unless otherwise specified in Clause 24., in the event that the balance in the deposit account is zero for whatever reason and the deposit account has been inactive for more than 12 consecutive months, the Applicant agrees to allow the Bank to close such deposit account immediately without giving a prior notice to the Applicant.

24. In the event that the deposit account has become dormant account, the Applicant agrees that the Bank shall have the right to charge fee for maintaining such deposit account in accordance with rate and criteria prescribed by the Bank. The Applicant authorized the Bank to debit any amount from the Applicant's deposit account as payment for such fee. Should there be no balance left in the Applicant's deposit account after such debit, the Applicant agrees that the Bank may immediately close such deposit account and the Bank will inform the Applicant accordingly.

25. In the event that the Applicant opens an "and/or" joint deposit account, all of the Applicants agree to jointly enter into the following additional conditions:

    25.1 In case of decease of any one of the joint account owners, the surviving joint account owner shall contact and inform the Bank of such decease of joint account owner, otherwise it shall be deemed that the Bank is entitled to continue to pay funds in such deposit account to the surviving joint account owner(s) pursuant to the condition of withdrawal previously given to the Bank unless any heir of the deceased joint account owner contacts the Bank to claim for his/her right of funds withdrawal from such joint deposit account.

In the event that the surviving joint account owner has informed the Bank or any heir of the deceased joint account owner has contacted the Bank as mentioned in the preceding paragraph, the surviving joint account owner(s) authorize(s) the Bank to suspend all transactions of such deposit account, and authorize(s) the Bank to arrange for any statutory heir, legatee, executor by will, or executor by court order (as the case may be) of the deceased to execute an application for receipt of funds in such joint deposit account of the deceased and any other related documents in the form prescribed by the Bank in order to jointly close the joint deposit account with the surviving joint account owner.

25.2 In case of decease of all joint account owners, the Bank shall have the right to suspend all transactions under of such joint deposit account and arrange for any statutory heir, legatee, executor by will or executor by court order (as the case may be) of all deceased to jointly close the deposit account.

26. In case of a juristic person account, the Applicant authorizes the Bank to suspend and/or close such deposit account if it appears that the Applicant becomes insolvent or is in receivership, a petition for rehabilitation is filed, the registration is revoke, rehabilitation or business reorganization or makes a composition with creditors or the juristic person is dissolved for whatever reasons.

27. 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 the use of deposit account services provided by the Bank, provided that the Bank will notify 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. In this regard, the Applicant agrees to be bound by and comply with such terms and conditions in relation to the use of service in relation to deposit account whether currently existing or as to be prescribed, amended and/or changed in the future in all respects.

28. The Applicant agrees to be bound by and comply with these terms and conditions, the terms and conditions for the opening of each type of deposit account as well as all terms and conditions in relation to the deposit accounts, whether currently existing and/or to be announced by the Bank in the future (collectively referred to as the "Terms and Conditions for the Use of Deposit Accounts"). In this regard, should there be any damages incurred as a result of the Applicant's failure to comply

with any of Terms and Conditions for the Use of Deposit Services, the Applicant agrees to be liable for such damages in all respects.

29. In case of the deposit account has been changed for whatever reasons, the Applicant agrees that these terms and conditions shall continue to be enforced with the changed deposit account in all respects.

30. Additional Conditions on the Opening of Savings Account

    30.1 In the event that the Applicant desires to close the deposit account within 30 days from the date of account opening, the Bank shall have the right to charge fees in accordance with rate and criteria as prescribed by the Bank. In this regard, the Applicant authorizes the Bank to debit funds in the deposit account for such fees.

31. Additional Conditions on the Opening of Fixed Account

    31.1 In case of withdrawing funds in the fixed account, whether wholly or partially, the Applicant shall always present to the Bank a Passbook/Deposit Receipt provided by the Bank as evidence of fixed deposit. The Applicant shall verify the withdrawal amount and the balance in an updated or new Passbook/Deposit Receipt issued by the Bank (in case of partial withdrawal) and check whether the Bank’s authorized official has signed it correctly. If not, the Applicants shall notify the Bank to correct it immediately.

    31.2 In case the Applicant does not withdraw or partially withdraw funds from the fixed account when such deposit reaches its maturity date, it shall be deemed that the Applicant agrees to deposit such amount continuously under the same terms and conditions, except the interest rate shall be the rate of the Bank which is effective at the time of interest calculation.