

Specific Terms and Conditions for Opening the SCB HAPPY Account

- 1 The Applicant shall be an individual with Thai nationality, shall have qualification prescribed by the Bank and shall have been approved by the Bank to open SCB Happy Account pursuant to the conditions prescribed by the Bank. The consideration of opening SCB Happy Account depends on the Bank's sole discretion.
- 2 The Applicant will be able to make transactions in relation to SCB HAPPY Account via the following channels:
 - 2.1 All Bank's branches: Cash and cheque deposit transactions.
 - 2.2 ATM Service and/or any type of electronic card prescribed by the Bank and Cardless ATM Service (Cash withdrawal without using Cash Card): Cash withdrawal transactions.
 - 2.3 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 SCB HAPPY Account to other accounts.
- 3 The Applicant is unable to pay cheque or withdraw by cheque by using SCB Happy Account, except otherwise prescribed by the Bank.
- 4 The Applicant is able to use the overdraft facility and/or credit facility with SCB Happy Account by complying with terms and conditions under credit facility agreement between the Applicant and the Bank.
- 5 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 SCB HAPPY 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).
- 6 In case of the Applicant shall not have qualification prescribed by the Bank, the Applicant agrees and accepts that SCB HAPPY Account shall be changed to account type of current account.
- 7 In case of SCB HAPPY Account has been changed for whatever reasons (except for the change of account type specified in Clause 6), the Applicant agrees that these Terms and Conditions shall be applied with the changed SCB HAPPY Account in all respects.
- 8 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.
- 9 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 SCB Happy 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.

- 10 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.