

1. The Applicant agrees that the Investor Risk Suitability Assessment Questionnaire provided by the Applicant to the Bank and/or companies in SCBX Group at the time the Applicant submitted the application for omnibus account opening for individual with respect to the investment in units of mutual fund by not disclosing the identity of unitholder will be an integral part of such application.
2. The Applicant agrees to promptly provide additional information and/or documents to the Bank and/or any person appointed by the Bank upon requested by the Bank and/or such person for the use of the omnibus account service and/or as stipulated by applicable laws and/or the Office of the Securities and Exchange Commission (“Office of the SEC”). In the case where the Applicant fails to provide the requested information and/or documents or does not object the request within the period determined by the Bank and/or such person and the Bank and/or such person have already had the information of the Applicant in possession, the Applicant agrees that such information can be used for the omnibus account opening and the acceptable risk level of the Applicant pursuant to the Investor Risk Suitability Assessment Questionnaire shall remain the same in all aspects.
3. The Applicant represents that the Applicant has no record for violation of the anti-money laundering laws during the past 3 years and has never been rejected from engaging financial transaction with other financial institutions.
4. The Applicant confirms to the Bank that the Applicant is an ultimate beneficiary owner and acknowledges that the act of receiving remuneration for opening account and buying/selling account shall be subject to punishment under the laws.
5. In the case where the Applicant has been approved for omnibus account opening, the Applicant represents and warrants, at each and every time the Applicant submits an order relevant to investment units, as follows:
  - 5.1 The Applicant will not cancel the order for whatsoever reason unless such cancellation is under the Applicant’s right as prescribed by the Bank and/or the Office of the SEC.
  - 5.2 The Applicant will study and comprehend the investor’s manual and/or fund factsheet and/or any other documents used for fund offerings prepared by the asset management companies and/or the Bank before submitting any orders.
  - 5.3 The Applicant will consider warnings and disclosures such as the risk of investment in investment units, the risk of investment in mutual funds, and the conflict of interest.
  - 5.4 The Applicant will consider the result of assessment derived from the Investor Risk Suitability Assessment Questionnaire and information and/or advice relevant to risk profile and suitability for investment in investment units according to the Applicant’s objectives and needs.
  - 5.5 The investment in investment units via SCB EASY Application does not deem to be the sale of investment units in a manner that intrudes the Applicant’s personal privacy, make a nuisance or coerces the Applicant in any way to make a decision.
  - 5.6 The Applicant acknowledges that the purchase, subscription, redemption and switching (as the case may be) are limited only for mutual funds listed by the Bank, which are subject to change without prior notice.
  - 5.7 If the Applicant submits the order on the non-business day of the Bank located in Bangkok, the Applicant acknowledges that the Bank will proceed with the transaction as per the Applicant’s order on the first succeeding business day of the Bank. In case of purchase/subscription, the Applicant will make a payment for such investment units purchase/subscription on the order submission date.
  - 5.8 The Applicant has the duties to check and confirm that the information contained in the purchase, redemption and/or switching orders are correct in all aspects before confirming the orders.
  - 5.9 The Applicant agrees to be bound by and will comply with the details and terms and conditions specified in the investor’s manual and fund prospectus in all aspects.
  - 5.10 If the investment units are allotted to the Applicant, the Applicant acknowledges and agrees to be bound by the details of the mutual fund scheme as approved by the Office of the SEC and any lawfully amendment (if any) as well as all fund

commitments between the unitholders and the asset management company which are lawfully made and executed by the fund supervisor.

5.11 For investment unit redemption, the Bank will deposit the redemption amount to the Applicant's deposit account as early notified by the Applicant unless otherwise specified by the Bank. If the Applicant specifies a number of investment units or amount for redemption higher than the number of investment units or the result of redemption amount minus fees and/or expenses (if any) incurred to the Applicant, it will be deemed that the Applicant wishes to redeem all of existing investment units.

6. In the case where the Bank approves the Applicant's omnibus account opening, the Applicant agrees to be bound by and comply with this Terms and Conditions as currently prescribed and further changed.

The Applicant additionally agrees to be bound by the agreement for omnibus account service in the form and procedures as specified by the Bank and the Applicant agrees and accepts that this Terms and Conditions shall be incorporated as an integral part of the agreement for omnibus account service prescribed by the Bank.