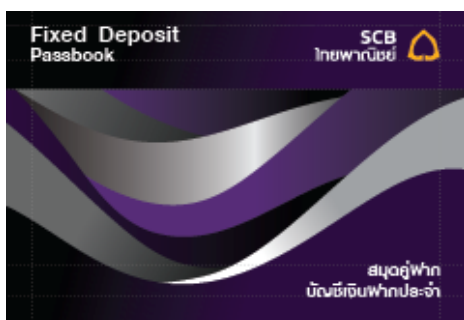


Conditions for the deposit of fixed account type with passbook (as shown in passbook)



1. The Bank will provide the depositor a passbook which shall be deemed an important document. The depositor shall keep the passbook in a safe and secure place and shall not give the passbook to the Bank's officer and/or other persons. The Bank shall not be responsible for any losses and damages incurred to the depositor.
2. Please always bring the passbook and identification card when the depositor contacts the Bank.
3. The depositor shall not transfer, amend or tear any sheet of the passbook. In the event that the passbook is damaged or lost, the depositor shall immediately notify the Bank.
4. The Bank will pay the interest to the depositor pursuant to The Siam Commercial Bank Public Company Limited's announcement when the deposit reaches its maturity in each transaction.
5. When the passbook records transactions in full, the depositor shall immediately contact the Bank to change the new passbook.
6. This document is the passbook only. It shall not be deemed that the balance shown in the passbook is correct until the depositor provides the passbook to the Bank to record the correct balance.
7. The depositor shall comply with terms and conditions related to this type of deposit in all respects.
8. The Bank shall have the right to change and/or amend these terms and conditions by announcing at the Bank's website namely www.scb.co.th and/or by other means as the Bank may deem appropriate.