

Terms and Conditions for Use of SMS Sabaijai Service

The Applicant agrees to use SMS Sabaijai Service in order to receive information and/or message via certain channels or media pursuant to the details of service specified by the Bank (hereinafter referred to as the “**Sabaijai Service**”). In light of this, it is agreed and accepted by the Applicant that the Applicant shall be bound by and comply with the terms and conditions as follows:

1. The Bank is, at any time, entitled to specify and/or change the details, methods and/or channels for provision of the Sabaijai Service as it deems appropriate.

2. The Applicant acknowledges and agrees that any information and/or message received by the Applicant under the Sabaijai Service via any channel is only primary information; therefore, such information shall not bind the Bank or any related person to provide any service. In addition, there is no representation or warranty given by the Bank that any use of service or any transaction entered into pursuant to such information and/or message shall be accomplished. The success or accomplishment of a transaction would depend on the principles, methods, and conditions for provision and/or use of the relevant service and/or for execution of such transaction where the Applicant may review the result of such transaction pursuant to the terms and conditions for provision and/or use of such service and/or for execution of such transaction. In this regard, the Bank shall not be responsible or liable for any damage incurred by the Applicant as a result of the Applicant's use of the Sabaijai Service for whatever reasons.

3. It is agreed and accepted by the Applicant that the Sabaijai Service is a service that relates to and depends on the communication systems superintended by the service provider and/or system manager of the media channel where such system or person is not subject to the Bank's control; therefore, should the information and/or message received by the Applicant be incorrect, error and/or delay and/or the Applicant do not receive the Sabaijai Service due to any force majeure event or any event beyond the Bank's control; such as, power failure resulting to temporary suspension of service, natural disaster, act of other person, act of governmental authority, fire, protest, riot, war, computer virus or harmful data etc., the Applicant shall not claim or file a lawsuit against the Bank for any damage incurred thereby.

4. In consideration of the provision of the Sabaijai Service, the Applicant agrees to pay fees and/or any related costs and expenses at the rate or rates prescribed by the Bank. The Applicant agrees that the Bank may debit such amount of fees from the deposit account and/or record such amount of fees as the Applicant's payment via the credit card of the Applicant.

5. In the event that there is any change of the Applicant's information in any document, account number, credit card number and/or Speedy Cash/Speedy Loan for whatever reasons, the request for or provision of the Sabaijai Service shall still be valid, in effect and apply to such change of the Applicant's information, account number, credit card number and/or Speedy Cash/Speedy Loan in all respects.

6. The Bank is, at any time, entitled to amend the terms and conditions for use of the Sabaijai Service, including any related fees and expenses and/or to cancel the provision of the Sabaijai Service via any channel and/or to any person without having to give any reason, provided that the Bank shall inform the users of such Sabaijai Service at least 30 days in advance by way of either posting the notification at the Bank's offices or branches, on the internet or the relevant website, sending a letter directly to the Applicant, or any other means as the Bank may deem appropriate, unless such prior notice may not be given due to any urgent event or any other reasonable cause.

7. The Sabaijai Service shall be provided to the Applicant within 2 business days from the date the Applicant files the application through any channel of the Bank (unless there is difficulty that causes the Bank to be unable to provide the service within such time where the Bank shall inform or notify the Applicant prior to the expiration of such period) until the Applicant notifies the Bank to cancel the use of service in writing, or through SCB Easy Net or SCB Call Center service system or any electronic channel or any other channel as prescribed by the Bank at least 30 days in advance.