

### Terms and Conditions for Use of SMS Sabaijai Service

The Applicant agrees to use SMS Sabaijai Service, provided by The Siam Commercial Bank Public Company Limited (the “Bank”). The Applicant agrees to be bound by and comply with the following terms and conditions:

1. The Bank will send information in relation to transaction amount of the Applicant’s deposit account, as specified in the Application for Use/ Change of Information/ Cancellation of SMS Sabaijai Service (the “Application”), via SMS to the mobile phone number specified in the Application and/or any other mobile phone number which the Applicant notifies to the Bank of such change pursuant to the procedure and method as prescribed by the Bank.

2. The information in relation to transaction amount of deposit account is only primary information; therefore, in the case of any discrepancy between the information received by the Applicant via SMS and in the Bank’s system, it deems that the information in the Bank’s system is correct. The Bank shall not be responsible or liable for any damages incurred to the Applicant as a result of using SMS Sabaijai Service, except in case of the Bank’s gross negligence or willful misconduct.

3. The Bank shall have the right to specify and/or change the details, methods and/or channels for provision of the SMS Sabaijai Service as the Bank deems appropriate.

4. For the use of SMS Sabaijai Service, the Bank will send and/or disclose any necessary Applicant’s information to third party’s service provider for the purpose of providing SMS Sabaijai Service and connecting system and the Bank’s electronic service. The communication systems superintended by the manager or service provider of the system and/or media channel and/or relevant media is beyond the Bank’s control; therefore, should the information received by the Applicant be incorrect, error or delay and/or the Applicant does not receive SMS Sabaijai Service due to any force majeure event or any event beyond the Bank’s control; such as, the malfunction of the Bank’s computer system or communication system from malfunction of power supply or energy problem resulting to temporary suspension of service, natural disaster, any third party’s act, act of governmental authority, fire, protest, riot, war, computer virus or harmful data etc., or due to any reasons, the Applicant shall not raise such event to claim or file a lawsuit against the Bank for any damages incurred thereby.

5. The Applicant agrees to pay fees and/or costs and expenses related to the use of SMS Sabaijai Service at the rate prescribed by the Bank. The Applicant allows the Bank to debit such amount from the Applicant’s deposit account opened and maintained with the Bank.

6. In the event that there is any change of any documents and/or account number for whatever reasons, the application for using SMS Sabaijai Service shall still be valid, in effect and apply to such change of the Applicant’s information and/or account number in all respects.

7. The Bank shall have the right to add, amend and/or modify these terms and conditions, including any fees, service charges and/or expenses in relation to the use of the services provided by the Bank, provided that the Bank will inform the Applicant 30 days in advance by announcement at the Bank’s office or branch and/or on the Bank’s website and/or by any other means as the Bank may deem appropriate, except for the addition, amendment and/or modification 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 addition, amendment and/or modification. In this regard, the Applicant agrees to be bound by and comply with the existing, added, amended and/or modified terms and conditions in all respects.

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

9. 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 Application 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 owner’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](http://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 the details relating to the collection, use and disclosure of personal data and rights under such Privacy Notice.