

I have read and understood all terms and conditions in respect of the use of the Bank's services specified by the Bank as those appearing on the reverse page hereof and/or attached hereto. I hereby agree to be bound by and to comply with such terms and conditions and to pay fees and/or any costs and expenses incurred in connection with the use of service as those prescribed by the Bank in all respects. Should I fail to comply with any of such terms and conditions, I shall be liable for any damages incurred by the Bank in all respects.

I,, the owner of the saving/ current/ fixed/ long-term (contractual) deposit account(s) No....., acknowledge, agree and give consent to the use of services aforementioned by the Applicant or other services to be agreed between the Applicant and the Bank in the future in connection with the said deposit account(s) under which I am the owner or co-owner including any amendment in relation to the terms and conditions thereof and/or any other information in connection with the use of services to be made by the Applicant in all respects whether it is deposit, withdrawal, debit or fund transfer transaction which would affect my deposit account(s) and shall be legally binding on me in all respects.

Sign.....the account Co-Owner
()

Sign.....the Applicant
()

FOR BANK USE ONLY : The customer's personal details and copy of Personal ID Card have been reviewed and found that they are correct in all respects and such customer is hereby approved eligibility as the bank's applicant for the use of this service.

.....
Bank's officer /Teller / Personal Banker with Staff ID No.

.....
Teller Supervisor/ Personal Banker Supervisor with Staff ID No.

Remark: In case of variation of fund transfer transaction maximum limit, up to the Assistance Branch Manager sign to approve Affix Branch's seal

For a copy of Personal ID Card for KYC purpose.

Terms and Conditions for the Use of the Bank's Electronic Services

The Applicant agrees to use the Bank's Electronic Services approved by the Bank pursuant to the details of services prescribed by the Bank. The Applicant agrees to be bound by and comply with the following terms and conditions:

1. Definitions

1.1 "Bill Payment Transaction" means instructions or transactions made through the Electronics Services system to authorize the Bank to debit any sum from the Applicant's Account and transfer such sum to other person's account for payment of goods or services pursuant to the Applicant's bill or invoice whether such bill or invoice is in whatever form.

1.2 "Cash Card" means the electronic card in type of quick cash card (ATM Card) and/or the electronic card in type of debit card (Debit Card) and/or any other electronic cards as prescribed by the Bank in the future.

1.3 "Device for Transaction Execution" means computers, mobile phones, tablets and/or any other devices prescribed by the Bank for the use of services.

1.4 "Electronic Services" means SCB Easy Phone and/or SCB Easy Net and/or SCB Easy Application and/or SCB Mobile Banking services including any other additional electronic services to be provided by the Bank to the Applicant in the future.

1.5 "Equipment for Transaction Execution" means the equipment for the Applicant to engage in or execute transactions of the use of Electronic Services as approved by the Bank such as an encoding/decoding machine (Token) or any other types of equipment having similar function thereto.

1.6 "Force Majeure" means any circumstances beyond the Bank's control causing interruption of providing services pursuant to this Terms and Conditions, including resulting in disruption or information error such as the malfunction of the Bank's computer system or communication system from malfunction of power supply or energy problem, any third party's act, computer virus or harmful data which does not result from the Bank's failure to maintain the computer system pursuant to the standard.

1.7 "Fund Transfer Transaction" means instructions or transactions made through the Electronics Services system to authorize the Bank to debit any sum from the Applicant's Account and transfer such sum to any accounts.

1.8 "Personal Information" means personal information, financial information and/or any other information of the Applicant which is provided to the Bank by the Applicant and/or which is in the Bank's database system and/or which is collected/gathered by the Bank from any other persons.

1.9 "Personal Security Code" means Login Name or Username, Password, PIN-Personal Identification Number, fingerprint, Password for the use of Equipment for Transaction Execution, OTP – One Time Password, including any other codes in relation to the access of the use of Electronic Services regardless of the name of the services and whether the code is generated by the Bank or the Applicant.

1.10 "Pre-login" means any Electronic Services which the Applicant can access without having to enter the Personal Security Code. However, in making transactions and/or using the services, the Applicant may or may not be required to enter the Personal Security Code subject to the terms and conditions prescribed by the Bank for the use of such type of services.

1.11 "The Applicant's Account" means the Applicant's deposit account maintained with the Bank and/or any other financial institutions, including credit card, electronic card, account or any other codes issued by the Bank to the Applicant which can be used for the services similar to the deposit account and the Applicant has designated such deposit account, credit card, electronic card, account, code in Electronic Services system provided by the Bank.

1.12 "The Bank" means The Siam Commercial Bank Public Company Limited including any persons appointed by the Bank.

2. Use and Safe Keep of Personal Security Code, Personal Information and Devices for Transaction Execution

2.1 The Applicant shall keep the Personal Security Code and Personal Information confidential and not disclose or do any acts that may cause other persons to know such Personal Security Code and/or Personal Information.

2.2 The Applicant shall protect and keep security of Device for Transaction Execution at the secure place and shall not allow such Device for Transaction Execution to be in the possession of any other persons.

2.3 The Applicant may change Login Name or Username, Password, PIN-Personal Identification Number, the password for the use of the Equipment for Transaction Execution and/or code in relation to the access of the use of Electronic Services at any time pursuant to the means and conditions prescribed by the Bank.

2.4 If the Applicant's Personal Security Code or Equipment for Transaction Execution is damaged, lost or stolen, the Applicant shall immediately notify, request for suspension the transaction and/or the use of Electronic Services and/or request for seize or suspension the use of the Personal Security Code or the Equipment for Transaction Execution by contacting SCB Call Center at Tel. 02-777-7777. The Bank will immediately suspend the transaction or the use of Electronic Services and/or seize or suspend the use of the Personal Security Code or the Equipment for Transaction Execution, provided that the Applicant shall pass the process of the account owner verification pursuant to the procedures and means prescribed by the Bank. In this regard, the Applicant agrees that any transactions or the use of Electronic Services through the Applicant's Personal Security Code or Equipment for Transaction Execution done before such seize or suspension of the Bank shall be bound by the Applicant in all respects.

The Applicant agrees to be fully responsible for all costs and expenses in connection with the request for seize and/or suspension of the transaction or the use of Electronic Services, the Personal Security Code and/or Equipment for Transaction Execution in all respects.

3. The Access of the Bank's Electronics Services System

3.1 In using each type of Electronic Services, the Applicant shall execute the agreement for the use of the service and/or do any acts as prescribed by the Bank and shall be obtained an approval from the Bank to be an applicant for such type of service. In this regard, the Applicant shall be bound by and comply with the terms and conditions for the use of the service prescribed by the Bank for the use of such type of services and/or the on-screen terms and conditions for each type of transaction appeared before or during making transaction (if any). Such agreements, terms and conditions shall form an integral part of this Terms and Conditions.

The Applicant must activate the use of each type of Electronic Services system by using the Personal Security Code within 7 days after obtaining an approval from the Bank or within the period as prescribed by the Bank. Failure to activate within such period, it shall be deemed that the Applicant does not intend to use such type of Electronic Services and the Bank shall delete all information in relation to applying for the use of such Electronic Services and cancel an approval of the use of such Electronic Services without having to inform the Applicant. In this regard, if the Applicant intends to use such Electronic Services, the Applicant must submit a new Application in accordance with the procedures and means prescribed by the Bank.

3.2 In using Electronic Services except for Pre-login service at any time, the Applicant shall have to enter correct Personal Security Code and comply with the procedures, means and conditions for the use of service prescribed by the Bank in all respects. If the Applicant enters incorrect Personal Security Code in excess of times prescribed by the Bank (as the case may be), the Electronic Services system shall be temporarily suspended. In this regard, the Applicant shall contact the Bank's branch or notify the Bank by contacting SCB Call Center at Tel. 02-777-7777. The Applicant agrees that such temporary suspension shall not cancel any pre-set transactions and/or any transactions successfully done pursuant to the procedures of each type of Electronic Services and the Applicant agrees not to claim any losses and damages from the Bank in all respects.

3.3 The Applicant may use the Electronic Services for 24 hours a day and may make the Fund Transfer Transaction and/or the Bill Payment Transaction pursuant to the amount limit and the conditions prescribed by the Bank as follows:

Electronic Services System Transaction	Fund Transfer Transaction (Maximum Amount)										Bill Payment Transaction (Maximum Amount (Baht))	
	Accounts in SCB				Transfer to Account in Other Bank (Baht)		Transfer to PromptPay Account in SCB and Other Bank (Baht)		Outward Remittance (US Dollar)			
	Transfer between Applicant's Accounts (Baht)		Transfer to Third Party's Account (Baht)									
	Per Transaction Not Exceeding	Per Day Not Exceeding	Per Transaction Not Exceeding	Per Day Not Exceeding	Per Transaction Not Exceeding	Per Day Not Exceeding	Per Transaction Not Exceeding	Per Day Not Exceeding	Per Transaction Not Exceeding	Per Day Not Exceeding	Per Transaction Not Exceeding	Per Day Not Exceeding
SCB Easy Phone	2,000,000	2,000,000	500,000	500,000	-	-	-	-	-	-	10,000	10,000
SCB Easy Net	No limit	No limit	5,000,000	5,000,000	50,000	2,000,000	2,000,000	2,000,000	50,000	50,000	2,000,000	2,000,000
SCB Easy Application	No limit	No limit	5,000,000	5,000,000	50,000	2,000,000	2,000,000	2,000,000	-	-	2,000,000	2,000,000
SCB Mobile Banking	No limit	No limit	5,000,000	5,000,000	50,000	2,000,000	-	-	-	-	2,000,000	2,000,000

Maximum amount limit for making transactions aforementioned is subject to change upon the Bank's announcement and the Applicant may request for change of such maximum amount limit pursuant to the criteria, means, and conditions prescribed by the Bank.

In this regard, the Applicant may make the Fund Transfer Transaction without limitation of times (except for excess of maximum amount limit), except for Outward Remittance which the Applicant has to fill in Application and submit all relating documents to the Bank via channels prescribed by the Bank for obtaining the Bank's approval and the amount limit approved by the Bank.

The Applicant may check for conditions for making each type of transaction through the Bank's website namely <https://www.scb.co.th> and/or any other channels prescribed by the Bank or to be further changed and notified of such change to the Applicant by posting on the website namely <https://www.scb.co.th>

3.4 When the Applicant makes the Fund Transfer Transaction and/or the Bill Payment Transaction successfully pursuant to the terms and conditions prescribed by the Bank, the Bank will act as follows:

3.4.1 In case of the Real-Time transaction, the Bank will immediately debit the sum equal to the amount specified in the Applicant's Fund Transfer Transaction or Bill Payment Transaction (as the case may be) together with the applicable fees or service charges payable to the Bank and transfer the transferred sum to the beneficiary's account as specified in such transaction. The result of making transaction through the Bank's Electronic Services system shall be displayed where the Applicant is able to click print out and/or save as menus by him/herself and keep such confirmation as the evidence.

3.4.2 In case of the pre-set transaction, the Bank will debit the sum equal to the amount specified in the Applicant's Fund Transfer Transaction or Bill Payment Transaction (as the case may be) together with the applicable fees or service charges payable to the Bank and process payment to the beneficiary's account on the date stipulated in such transactions. The Bank will notify the result of fund transfer and account debiting through notification function (in the case of executed transactions via SCB Easy Application) or SMS or E-mail or other channel or procedures to be prescribed by the Bank. The said result or the Applicant's statement of account is available to the Applicant on the same date the transaction being effected for monitor or print out or save as through the Electronic Services.

3.5 In case of the Applicant chooses to use Pre-login service, the Applicant shall comply with the procedures and means prescribed by the Bank before starting using such service. The Applicant acknowledges and agrees that after setting up Pre-login service, the Applicant can access without having to enter the Personal Security Code. However, in making transactions and/or using the services, the Applicant may or may not be required to enter the Personal Security Code subject to the terms and conditions prescribed by the Bank for the use of such type of services and it shall be deemed that the Applicant is bound by such transactions and/or services in all respects.

3.6 The Applicant will be able to add the Applicant's Account and/or the Applicant's fund account and/or the Applicant's credit line account and/or any other Applicant's information as prescribed by the Bank and/or any other person's account in order to execute transactions and/or use the services by choosing

from the account number or any other information appearing on the Electronic Services system of the Bank or the Applicant fills in the information. In this regard, the Applicant shall comply with the procedures and means prescribed by the Bank.

3.7 The Applicant accepts that the Applicant will be able to download and install SCB Easy Application on the Device for Transaction Execution as prescribed by the Bank at the maximum number of 3 (three) devices or other number as prescribed by the Bank. However, such service can be used by one device at each time and in the event that the service is used by more than one device at the same time, the Bank's system will allow the device entering into the service at the latest to be the only device using the service.

3.8 The use of Cardless ATM Service (Cash Withdrawal without using Cash Card)

3.8.1 The Applicant will be able to use Cardless ATM service to withdraw cash from the Applicant's account maintained with the Bank as prescribed by the Bank without requiring the use of Cash Card; provided that the Applicant shall use the service pursuant to the procedure and method prescribed by the Bank via SCB Easy Application or any other electronic channels to be provided by the Bank to the Applicant in the future. When the transaction executed by Applicant is successful, the Bank will send the withdrawal code to the Applicant via SCB Easy Application or such other electronic channels to be used for cash withdrawal at Automated Teller Machines (ATM Machines).

The Applicant will be able to withdraw cash in multiple of Baht 100 such as Baht 400, 500 or 900. The maximum limit for each transaction shall not exceed Baht 20,000 per transaction and in all events, shall not exceed Baht 50,000 per day and per all accounts of the Applicant. In this regard, Cardless ATM service is separated from the cash card service of the Bank; thus, the maximum limit per transaction of Cardless ATM service shall be separated from the maximum limit per transaction of cash card service and shall not be used to calculate with the transaction for the use of cash card service and any other services.

3.8.2 When the Applicant receives the withdrawal code, the Applicant will be able to withdraw cash from the Bank's ATM Machines across Thailand without using Cash Card by entering the mobile phone number (pursuant to the mobile phone number determined by the Applicant during the execution the transaction via aforementioned channels), the withdrawal code and the amount of money (pursuant to the amount determined by the Applicant during the execution the transaction via channels aforementioned) and comply with the procedure and method of ATM Machines. In this regard, it is the Applicant's responsibility to protect and keep security of such mobile phone number and withdrawal code.

3.8.3 The Applicant shall use the withdrawal code for the cash withdrawal pursuant to Clause 3.8.2 within 15 minutes from the time the Applicant receives such withdrawal code and/or any other period to be further amended by the Bank in the future. In case of exceeding such period, the Applicant will not be able to use such withdrawal code. In this regard, the Applicant will be able to receive withdrawal code not exceeding 3 times per day or any other numbers to be further amended by the Bank in the future (it shall be counted only in case of the Applicant has successfully withdrawn cash from ATM Machines).

3.8.4 The Applicant is able to cancel the withdrawal code pursuant to the procedure and method prescribed by the Bank via SCB Easy Application or any other electronic channels prescribed by the Bank.

3.8.5 The Applicant agrees and accepts that if there is the withdrawal from the account via ATM Machines by using the withdrawal code received by the Applicant from the Bank, it shall be deemed that such transaction is accurate and valid and shall bind the Applicant in all respects without having the Applicant to execute and/or sign any other documents. The Applicant also agrees to be bound by such act as if it has been done by the Applicant regardless of whether it has been done by the Applicant or any other persons and for whatever reason.

3.8.6 The Applicant agrees to pay the fees and/or service charges in relation to the use of Cardless ATM service as prescribed by the Bank and the Bank shall not have to return any and all fees and/or service charges payable by the Applicant. In this regard, the Applicant agrees to be bound by and comply with the terms and conditions for the use of ATM Machines of the Bank.

3.9 The use of Bulk Transfer Service (Fund transfer more than 1 transaction)

3.9.1 The Applicant shall execute transaction pursuant to the procedure and method prescribed by the Bank via SCB Easy Application or any other electronic channels to be provided by the Bank to the Applicant in the future.

3.9.2 After the Fund Transfer Transaction is successfully executed by Applicant pursuant to the procedure prescribed by the Bank, the Bank will proceed the transfer in accordance with details of such Fund Transfer Transaction only if the Bank is able to debit the amount equal to the total of transfer amount plus fees or service charges payable to the Bank from the Applicant's Account specified in such Fund Transfer Transaction. The Bank will notify the result of fund transfer and account debiting through notification function or SMS or E-mail or other channel or procedures to be prescribed by the Bank. The said result or the Applicant's statement of account is available to the Applicant on the same date the transaction being effected for monitor or print out or save as through the Electronic Services.

3.10 The use of Recommended Transaction Service

3.10.1 Recommended Transaction Service is the service that the Bank's electronic system provides convenience to the Applicant by displaying information of transactions frequently executed by the Applicant in each type of transactions. In this regard, the Application is able to change such displayed information before executing the transaction pursuant to the procedure and method prescribed by the Bank.

3.10.2 In using Recommended Transaction Service, the Applicant agrees and consents to the Bank to collect/gather information of transactions executed by the Applicant with the Bank and to display such transaction information for the Applicant's convenience pursuant to details in Clause 3.10.1.

3.11 The Applicant accepts that some type of the service, the Bank receives or obtains contents or information from the third party or the Bank has connected the Bank's system with the third party information; therefore, the Bank does not guarantee the accuracy and completeness of such contents or information and the Bank does not involve with and does not give any representation or warranty regarding products, services, offers, promotions and/or any benefits produced and/or provided by the third party. In this regard, the Bank shall not be liable to the Applicant or any persons for any losses and/or damages resulting from using such contents or information and/or any other events arising from such products and/or services in any respect.

4. The Validity of the Use of the Services or Transactions and Agreement Binding on the Applicant

4.1 It is agreed and accepted by the Applicant that any operation or processing the transaction through the Bank's Electronic Services pursuant to this Terms and Conditions is reliable and enforceable between the Applicant and the Bank. The Applicant represents and warrants that any documents and/or information received by the Bank through such procedure is reliable, correct and true as if they were made in writing and is enforceable among the Applicant, the Bank and the relevant third party in all respects. In this regard, the Bank is not required to check the accuracy of information, the name of deposit account owner and/or any details in relation to the transactions for the use of service at each time.

4.2 The Applicant agrees and accepts that any acts, whether related to any services, made via the Bank's Electronic Services through the use of the Personal Security Code and/or the use of Pre-login service pursuant to this Terms and Conditions shall be deemed accurate and valid and shall bind the Applicant in all respects without having the Applicant to execute and/or sign any other documents. The Applicant also agrees to be bound by such acts as if it has been done by the Applicant regardless of whether it has been done by the Applicant or any other persons and for whatever reason.

4.3 The Bank shall have the right to require the Applicant to supply or produce to the Bank any additional documents in accordance with the form and within the time prescribed by the Bank.

4.4 The Applicant cannot change or withhold or cancel any Fund Transfer Transaction and/or Bill Payment Transaction and/or any other transaction after the Applicant has submitted the transaction to the Banks through the Electronic Services, unless the transaction is the pre-set transaction which the Applicant may change or withhold or cancel such transaction through the Electronic Services before the date of the Bank has proceeded with such transaction or within the period as prescribed by the Bank in accordance with the procedures and means specified by the Bank.

4.5 The Applicant agrees that after the Bank has already proceeded the transactions in accordance with the application for the use of service and/or the transactions of the use of service, it shall be deemed that the Bank has provided the service correctly and completely and such service is binding the Applicant in all respects. In the event of requesting for credit line or executing any transactions in relation to the fund account, it shall be deemed that the Applicant has already received credit line or service from the Bank correctly and completely and such credit line or service is binding the Applicant in all respects.

4.6 In case of the use of Electronic Services and/or collection of fees and/or any service charges incurred in connection with the use of Electronic Services pursuant to this Terms and Conditions in relation to the provision of Electronic Services results in the debit, transfer or any transaction in connection with the Applicant's account, the Applicant agrees and gives consent to the Bank to proceed with such transactions with the Applicant's accounts and/or to credit as overdraft debt in case where the Applicant has a credit line with the Bank and gives the instruction to the Bank. It shall be deemed as disbursement of credit line in the amount equal to the said debited amount or transferred amount or transaction amount pursuant to the terms, conditions and means prescribed by the Bank.

4.7 The Applicant accepts that all documents and/or evidences in relation to the Bank's debit, transfer or any acts with the Applicant's Account or credit line (if any) and/or any documents made by the Bank subject to the request of the Applicant pursuant to this Terms and Conditions in relation to the provision of Electronic Services are true and correct and shall be bound by the Applicant in all respects.

4.8 The Applicant agrees that in case of any change of the Applicant's Account number for whatsoever reasons, these Terms and Conditions shall continue to be enforced with the changed account number in all respects.

4.9 The Applicant agrees to pay the fees and service charges including any other expenses in relation to the use of the Electronic Services pursuant to the rates and conditions prescribed by the Bank. In this regard, the applicant authorizes the Bank to debit any sum payable to the Bank from every type of the Applicant's Account maintained with the Bank.

4.10 The Applicant irrevocably and unconditionally agrees to indemnify and hold harmless against the Bank for all losses or damages incurred to the Bank and/or any persons as a result of providing service to the Applicant or proceeding transactions as the Applicant requests pursuant to this Terms and Conditions without the Bank's fault or in case where the Applicant uses this services for any business which is illegal or contrary to public order or good morals such as making transactions via Electronic Services system to make a payment of any debt relating to gamble, weapon trade, or supporting terrorism.

4.11 The information provided by the Bank to the Applicant via electronic channel, whether such information is cheque status, foreign exchange rate, interest rate or any other information, is a preliminary information only.

4.12 The Applicant agrees that the Bank shall have the right to add, amend or modify the terms and conditions for the use of the services, including fees, service charges and/or expenses in relation to the use of each type of Electronic Services provided by the Bank through the Bank's system at any time as the Bank may deem appropriate and the Applicant agrees to be bound by such added, amended or modified terms and conditions, fees, service charges and/or expenses in all respects, provided that the Bank will inform the Applicant and/or by announcement at the Bank's office or branch and/or on the Bank's website and/or notification in writing to the Applicant and/or by any other means as the Bank may deem appropriate 30 days in advance upon such addition, amendment or modification take effect. If such addition, amendment or modification results in the Applicant being incurred expenses or increased liabilities, if the Bank does not receive the objection in writing within 30 days from the date specified in the announcement, the Bank's website and/or written notification, it shall be deemed that the Applicant agrees and accepts with such addition, amendment or modification.

4.13 The Applicant agrees to be bound by and comply with regulations, terms and conditions including user guide and documents explaining procedures to use the Electronic Services prescribed by the Bank, which the Applicant has received or shall be deemed to have received of such documents on the execution date of this Application, including those to be further prescribed, added, amended or modified which shall form an integral part of this Terms and Conditions.

5. Dealing with Error

If the Applicant is aware of any error in using the Electronic Services, the Applicant shall promptly notify the Bank by contacting SCB Call Center at Tel. 02-777-7777, providing at least the following information; date and time of transaction execution, place of terminal machine is located, account number and/or credit account number (if any) of the Applicant and related persons, transaction types, credited or debited amount and any information relating to the erroneous transaction as prescribed by the Bank. In this regard, the Bank and the Applicant shall cooperate in investigating and examining the facts and causes of error, and the Bank will rectify such error. The Bank shall inform the result to the Applicant by means and channels which the Bank deems appropriate such as telephone, mail, email or any other means or channels prescribed by the Bank.

6. The Bank's Liability and the Limitation of Liability

6.1 Any acts and things performed by the Bank pursuant to this Terms and Conditions, information provided by the Applicant to the Bank, a request made by the Applicant and/or any terms and conditions for the use of services which are currently existing or hereafter to be further prescribed shall bind the Applicant in all respects and the Bank shall not be responsible for any losses and damages incurred to the Applicant, the beneficiary and/or any other persons, save that

(1) In case of the Bank intentionally or with gross negligence fails to comply with the Application, fund transfer instruction, bill payment instruction, fund transfer cancellation instruction, payment cancellation instruction and/or seize or suspension instruction of Personal Security Code or Equipment for Transaction Execution resulting in occurrence of transfer transaction through the Bank's system, provided that the Applicant shall correctly deliver the Application and/or correctly request for suspension of transfer or payment and/or correctly request for seize or suspension of Personal Security Code or Equipment for Transaction Execution pursuant to the terms, conditions and means under this Terms and Conditions; or

(2) In case of the occurrence of the Fund Transfer Transaction or the Bill Payment Transaction through the Bank's Electronic Services system before the Bank had delivered the Personal Security Code and/or the Equipment for Transaction Execution to the Applicant; or

(3) In case of the occurrence of the Fund Transfer Transaction or the Bill Payment Transaction through the Bank's Electronic Services system is fraudulent and without the Applicant's fault.

6.2 In case the Bank provides the services or does not provide the services to the Applicant, if there is any of the following events occurred, the Applicant agrees that the Bank shall not have to be liable to the Applicant and/or any persons in all respects:

(1) There is insufficient amount in the Applicant's Account or the Applicant's credit line has been suspended.

(2) The fund transfer and/or payment resulting in the excess of the credit line limit as agreed upon by and between the Applicant and the Bank.

(3) The Applicant is involved in any proceedings or petitions.

(4) The Bank notified the Applicant of any temporary interruption of the fund transfer and/or payment and/or provision of services before or during the Fund Transfer Transaction, the Bill Payment Transaction and/or the use of services.

(5) The Applicant fails to comply or breaches any terms and conditions or agreement between the Applicant and the Bank.

(6) Any of Force Majeure events occur.

7. Suspension and/or Termination

7.1 The Bank shall have the right to deny, temporarily suspend or cancel providing any and all types of the Electronic Services at any time by giving the 15 days prior notice to the Applicant. If the Bank deems that it is illegal or contrary to public order or good morals to provide services or to proceed transactions or the Bank is reasonably believed that there is any use of service or execution of transaction in the robotic manner or any abuse or wrongful use of services or there is a necessary occurrence of any event for which a prior written notice may not be given, the Bank will promptly notify the Applicant.

7.2 The Applicant may terminate or cancel the use of any type of services by providing the Bank the 15 days written notice or submitting such notice through other channels prescribed by the Bank. In this regard, the Bank shall always be entitled to charge any fees, service charges or expenses in relation to the use of Electronic Services by debiting from the Applicant's account until such termination or cancellation takes effect pursuant to this Terms and Conditions.

8. Record and Disclosure of Information

8.1 The Applicant acknowledges and agrees that the Bank may record any communications between the Applicant and the Bank and/or store, record and/or process information relating to the Applicant, transaction for any acts in connection with the use of services for the benefit of enhancement of the Bank's services, for any other purposes as the Bank may deem appropriate and as the evidence of providing the services and transactions. Nonetheless, it is not the Bank's duties to produce or keep such records of communications and/or information. In this regard, the Applicant agrees and accepts that such records of communications or information may be submitted in any proceedings or use in any other ways as the Bank may deem appropriate.

8.2 The Applicant gives consent to the Bank to send and/or disclose information, which cannot identify the identity of the Applicant (information that is

not first-name, last-name, identification number or any other information which can be identify the Applicant), to Google, the Google group company and/or juristic persons or any other persons which are the Bank's partner of contract or having the relationship with the Bank either in Thailand or other countries for the purpose of information/data analysis. The Applicant is able to study the details of the procedure of sending and/or disclosing information to Google including the information/data analysis of Google at www.google.com/policies/privacy/partners/ or any other URL specified by Google under the subject of "How Google uses data when you use our partner's sites or apps".

8.3 The Applicant gives consent to the Bank to collect/gather Personal Information and to deliver, transfer, use and/or disclose Personal Information to companies in the Bank's financial business group, auditors, external auditors of the Bank, financial institutions, governmental authorities, assignees, and/or juristic persons or any other person which are the Bank's partner of contract or having the relationship with the Bank either in Thailand or other countries for the purpose of data analysis, giving and/or improving any services or products of the Bank or such persons and/or for examination of transactions that may arise as a result of fraudulent and/or for any other purposes that is not prohibited by laws and/or for complying with the laws and regulations of any countries which govern the Bank. In this regard, this consent shall remain in effect regardless of the termination of the use of services or products or the discontinuation of the use of services or products by the Applicant.

9. Contact Details and Notices

9.1 The Applicant agrees that the Applicant shall be able to designate only one telephone number and one E-mail address to be used as the channels of sending – receiving information with the Bank or for the use of each type of Electronic Services.

9.2 The Applicant shall immediately notify the Bank in writing at the Bank's branch or other channels prescribed by the Bank if the Applicant changes address, telephone number, facsimile number or E-mail address from previously specified in the Application or Forms for Change of Information in respect of the Use of the Service (if any).

9.3 Any documents or notices submitted or delivered by the Bank to the Applicant or the contact person (if any) in accordance with to the address, office address and/or E-mail address specified in the Application or Forms for Change of Information in respect of the Use of the Services (if any) shall be deemed duly receipt by the Applicant and it shall be deemed that the Applicant shall have been duly acknowledged the content contained therein.

9.4 The Applicant agrees and consents to the Bank to send commercial information such as product and service information, marketing information and promotion to the electronic address such as E-mail address and mobile number. The Applicant acknowledges that the Applicant may cancel or reject the delivery of such commercial information pursuant to the channel prescribed by the Bank.

10. Governing Law

These terms and conditions shall be governed by and construed in accordance with the laws of the Kingdom of Thailand and the court of Thailand shall have exclusive jurisdiction to adjudicate any dispute arising under or in connection with the use of the services under these Terms and Conditions.

The Applicant agrees to be bound by and comply with the following terms and conditions to SCB Asset Management Co., Ltd. ("Management Company")
For the benefit of using Easy Fund Services and/or trading of investment units and/or executing any transactions in relation to the fund account of the Applicant, whether the Applicant has opened the fund account through the Bank and/or the Management Company and/or other selling agents appointed by the Management Company ("Selling Agent"), the Applicant hereby gives consent to the Management Company to send and/or disclose the Applicant's information to the Bank and send and/or disclose information in relation to the fund account which the Applicant has opened through the Bank and/or the Management Company and/or the Selling Agent to the Bank and/or persons in relation to providing Easy Fund Services and/or other persons as the Bank and/or the Management Company deem appropriate. In this regard, such consent shall remain in effect regardless of the termination of the use of Easy Fund Services.