

## Terms and Conditions for Account Opening: Zero Tax Account

1. When opening deposit account, the Depositor must completely present identification documents as required by the Bank and provide information or fill in the application form, as well as provide the Bank with a withdrawal condition and a specimen signature whereby the Depositor must not use a pseudonym or conceal the Depositor's real name in order to open a deposit account.
2. The Depositor must be Thai individual. The account opening amount is the amount specified by the Bank in each deposit period. For the subsequent deposits, the Depositor must deposit 1 time per month consecutively with the equal amount to the initial amount of account opening throughout the period specified by the Bank. The Depositor will be exempted from income tax for deposit interest when comply with the criteria, methods and conditions set by the Revenue Department. In this regard, the Depositor can open only one Zero Tax Account per person.
3. The Bank will give an account passbook to the Depositor. The Depositor cannot transfer the account owner, edit or tear off any page of the passbook. The Depositor must keep passbook in a secure place and avoid being placed under any other person's custody without permission from the Depositor. If the passbook is damaged or lost, the Depositor must immediately inform the Bank at any branch or call the Call Center Tel. 0-2111-1111 in order to suspend the account. In case of lost passbook, a police report is required for the Bank's consideration.
4. The Depositor consents the Bank to pay interest to the Depositor at the rate, period and method as announced by the Bank from time to time. Moreover, the Depositor consents that the Bank has the right to change the interest rate of all deposit account at any time. The Bank shall announce the determination or change of interest rate to public at the Head Office, all branches nationwide and via the Bank's website (krungthai.com). Accordingly, if such amendment and/or change significantly affects the Depositor's use of the service, the Bank may notify the Depositor through additional channels as deemed appropriate such as via SMS or email, etc. When the Bank announces for any change of interest rate, the Depositor agrees to accept the interest rate announced by the Bank and consents to apply the changed rate with the Deposit's deposit account immediately. In this regard, the passbook or deposit slip is not required to submit to the Bank for recording the interest rate modification.
5. Changes to a personal information, a specimen signature, an address or any condition, the Depositor must inform the Bank in writing by using a form specified by the Bank, together with submitting the related documents and a specimen signature, an address or a condition that the Depositor requests to change.
6. Writing on document related to the deposit or withdrawal, the Depositor must use a pen with non-erasable ink, otherwise, the Bank shall not be responsible for any damages occurred.
7. The Depositor shall deposit the amount to the account once a month consecutively throughout the deposit term. The deposit can be made every day during the office hours at every branch or within the working hours of each channel within each month. In this regard, the deposit via electronic channels such as ATM, Krungthai NEXT, etc. after 11.00 P.M.

shall be considered as the transaction of the next day. If such case happened on the last day of the month, it shall be deemed that the deposit is not made in such month and if deposit is not made more than 2 times, it shall be deemed that the Depositor fails to comply with the deposit terms and conditions as specified in Clause 8.

8. If the Depositor fails to make a deposit or deposit less than the amount specified or fails to comply with the deposit terms and conditions more than 2 times, the Depositor will not get exemption from income tax for such deposit interest. In this regard, the Bank will pay interest at the rate specified for the savings account as prescribed by the Bank, except in case the deposit period is less than 3 months according to Clause 9.
9. In case the deposit period is less than 3 months, the Bank will not to pay interest.
10. During the deposit terms according to the conditions, the Depositor cannot withdraw such deposit, except for closing the account only. If the Depositor closes the account before the maturity, the Depositor will not be exempt from income tax for such deposit interest. In addition, the Bank will adjust the interest rate to be the interest rate for savings account according to the Bank's announcement, except in case the deposit period is less than 3 months according to Clause 9.
11. For the criteria and conditions for income tax exemption for deposits interest received from Zero Tax Account shall be in accordance with the criteria announced by the Revenue Department. In the event that the Depositor fails to comply with the criteria, methods and conditions set by the Revenue Department, the Depositor is subject to withholding tax deduction from the interest received.
12. Every deposit or account closure made at the Bank's branches, the Depositor must present the relevant document to the authorized signatory officer of that branch in order to record a deposit or a withdrawal. The Depositor must check the accuracy of both the deposit or withdrawal money and the account balance. In case of discrepancy, the Depositor shall immediately inform the Bank for correction.
13. When the Depositor deposits a cheque, the bills of exchange or any other negotiable instruments, the Bank will process for fund collection only. In this regard, the Depositor shall pay the fee relating to bill for collection (if any) at the rate specified by the Bank whether the Bank collects the funds from instruments or not. The Depositor will receive an interest under the terms of the Bank or the Depositor is entitled to withdraw money from the cheque/instrument only when the Bank completely collects the funds from cheque or instrument. In case the Bank is unable to collect funds on a cheque or instrument deposited, the Bank shall cancel the deposit and notify the Depositor to collect the returned cheque within the time specified by the Bank. The Bank shall deem that the Depositor fails to comply with the deposit terms and conditions if there is no deposit has been made as a replacement within such month. Additionally, the Bank will not accept cheques that cannot be collected within the same month.
14. The account balance shown in the passbook shall not be deemed correct unless it is verified by the Bank's account system.
15. At the deposit maturity, the Bank shall transfer the principal and interest to the savings account or current account that the Depositor has informed to the Bank. In this regard, the Depositor consents the Bank to close the "Zero Tax Account"

without prior notice. However, if there is a reason that the Bank is unable to transfer deposit amount at the maturity to such savings account or current account, regardless of the reason, the Bank will pay the interest for such deposit at the lowest interest rate of savings account for individual customers according to the Bank's announcement from time to time and will deduct the withholding tax.

16. If the Bank deposits money into the Depositor's account by any means whereby it is a wrong account number or the deposit amount is incorrect, and the Depositor has no legal right to such deposit amount, the Depositor shall authorize the Bank to immediately debit such amount from the Depositor's account. However, the Bank shall inform the Depositor of such transaction thereafter via telephone. If the account balance of the Depositor has no money or is insufficient for the debit, the Depositor agrees to pay such amount in full to the Bank immediately upon receipt of the notification from the Bank.
17. The Depositor consents the Bank to charge other fees related to deposit account at the rate and criteria as announced by the Bank.
18. The Depositor agrees that the Bank has the right to add and/or change terms and conditions of Bank's service, including criteria, fee rate and/or other expenses in using the Bank's service as the Bank deems appropriate. The Bank will post an announcement to inform the Depositor in a public area at the Head Office, other branches of the Bank and via the Bank's website (krungthai.com). Consequently, if such amendment and/or change significantly affects the Depositor's use of the service, the Bank may notify the Depositor at least 30 days in advance through additional channels as deemed appropriate such as via SMS or email, etc.
19. Any documents or letters of the Bank, which are delivered to the address or the workplace or the contact address or to the email address or via telephone number specified in the application form of deposit account opening or the Depositor informed to the Bank respectively, the Depositor agrees that the Bank has duly and rightfully delivered documents to the Depositor.
20. The Bank will immediately restrain any payment from the account when the Bank has acknowledged that the Depositor is deceased. The heirs or the administrator of the estate of the Depositor has the right to collect the deposit in the account by presenting the passbook or deposit slip together with the related documents required by the Bank to prove to the satisfaction of the Bank, the Bank will consider to return such deposit.
21. As for the signing for withdrawal/payment, if the minor is able to sign, the minor and his/her parent are jointly authorized to sign for the withdrawal/payment and closing of the account. If the minor is unable to sign, only his/her parent are authorized to sign for the withdrawal/payment and closing of the account.
22. In the event that the parent who is authorized to sign for the withdrawal/payment and closing of the account is deceased, (Parents does not have an ownership. The ownership belongs to the minor.)

- a. In the case that either legitimate father or legitimate mother is deceased, the alive legitimate father or mother is authorized to sign for the withdrawal/payment and closing of the account, or with the minor according to the previous conditions for withdrawal/payment and closing of the account.
  - b. In the case that the legal guardian is deceased, or the parent whose names are jointly in the same household registration as the minor and whose name is in the deposit account is deceased, and/or in the case that the minor does not have a legitimate father and legitimate mother, the minor's relatives or public prosecutor shall request the court to appoint the minor's guardian to proceed with the deposit account or wait until the minor reaches 20 years of age in order to proceed with his/her own account.
23. In the event that the minor who has the ownership is deceased, the heirs or the administrator of the estate has the right to collect the deposit in the account by presenting the passbook or deposit slip together with other evidences required by the Bank to prove to the satisfaction of the Bank. The Bank will consider to return such deposit according to the Bank's regulations.
  24. In case the Depositor has any outstanding indebtedness with the Bank, the Depositor hereby authorizes the Bank to immediately deduct the deposited money from the Depositor's deposit account, whether in whole or in part, to immediately pay for settlement of the Depositor's outstanding indebtedness.
  25. In case the specified law, announcement or government regulation requires the Bank to disclose the information or the financial transaction of the Depositor or one/some of the Depositor's customers to the government officer or the government agency, when the Bank receives the request, the Depositor consents the Bank to disclose such information and/or to report the Depositor's financial transactions to the government officer or the government agency in all respects.
  26. The Depositor agrees not to bring the deposit account for incurring any obligation with a person, a juristic person or other financial institutions, including but not limited to a transfer of a right of claim in a deposit account and/or a right to receive deposit, whether in whole or in part, unless the prior written consent from the Bank is obtained.
  27. The Depositor agrees that the Bank has a right to restrain the deposit and/or withdrawal service for the Depositor's deposit account and/or close such deposit account at any time when the Bank suspects any doubtful incidents related to such deposit account or the financial transaction of whether the Depositor or related person to the Depositor or one of the Depositor's customer becomes the account or contains financial transactions that related to corruption, being against the law or using the account in an illegal way, including but not limited to the anti-money laundering transaction or financial support to the terrorism. In this regard, the Depositor agrees not to claim for any damages arising from the Bank's action as abovementioned at all.
  28. In the event that the Depositor has requested to use the Auto Renew service to open a new Zero-Tax Account, this document shall be deemed an application for the service. To apply for the Auto Renew service, the Depositor must apply for the Standing Payment Order (SPO) service with the Bank in order to transfer money from the savings or current account that has been applied for the service to a Zero-Tax Account on a monthly basis for a period agreed with the

Bank. At the deposit maturity, the Bank shall transfer the principal and interest from the Zero-Tax Account to a 3-month fixed deposit account, savings or current account that the Depositor has informed to the Bank. In this regard, the Depositor shall comply with the conditions for the Auto Renew service as follows:

- a. The newly opened Zero-Tax Account must be a continuation of the existing deposit account with the same account number only.
  - b. At the deposit maturity of the Zero-Tax Account, the Depositor agrees that the Bank promptly transfers the principal together with interest to a 3-month fixed deposit account, savings or current account that the Depositor has informed to the Bank. It is deemed that the Depositor has requested to open a new Zero-Tax Account with the Bank with the same deposit period as the original deposit account automatically. The Bank shall start debiting from the account that has applied for the Standing Payment Order (SPO) service and transferring the money to the newly opened Zero-Tax Account according to the amount and number of installments that were originally agreed upon every month in agreement with the terms and conditions for using the Standing Payment Order (SPO) service until the Bank terminates the service or the Depositor cancels the Auto Renew service and the Standing Payment Order (SPO) service in accordance with the conditions prescribed by the Bank. In the event that the account that has applied for the Standing Payment Order (SPO) service and/or the Zero-Tax Account of the Depositor is frozen or the funds, either in full or in part, in the said deposit account is frozen for any reason, the Depositor agrees that the Bank has the right to suspend and/or cancel the Auto Renew service and the Standing Payment Order (SPO) service immediately.
29. In case of transferring money from a savings or a current account to a Krungthai ZERO TAX MAX account via electronic channels, the account to be transferred must be a Krungthai Bank savings or current account only, and the transfer must be completed by 11:00 p.m. in order for the deposit to be effective on the same day as the transaction.
30. The Depositor agrees and consents to the Bank to send and/or disclose personal information, financial information and/or any information, which the Depositor has provided or already exists with the Bank; or the Bank has received or accessed from other sources; or any other information as prescribed by the agencies or the committee having the power under the law; to the agencies/organizations/government agencies and/or any juristic person that the Bank is a counterparty or has a relationship with. The main objective is to support the Bank's services such as data analysis, improvement of the Bank's products or services, completing tasks that the Bank hires or assigns third parties to perform on behalf of the Bank (e.g., works relating to technology, IT, communication, debt collection, etc.) whether in a whole or in some part. In this regard, the Depositor acknowledges that the Depositor can contact the Bank via Contact Center Tel. 0-2111-1111 or any branch. However, the channels to contact the Bank may change, increase or decrease in the future. The Bank will inform the Depositor of such change on the Bank's website. In addition, when the Depositor provides personal information of any person other than that of the Depositor himself/herself to the Bank, the Depositor represents and warrants that (a) the Depositor has checked the accuracy and completeness of other persons' personal information provided by the Depositor to the Bank and will notify the Bank if there are any changes in the provided personal information of other persons (if

applicable); (b) The Depositor has obtained consent or is able to rely on other lawful bases for collection, usage, disclosure and/or transfer of such persons' personal data in accordance with applicable law; (c) The Depositor has notified about the Bank's relevant privacy policy to such persons; and (d) The Bank can collect, use, disclose and/or transfer personal information for the purposes set out in the Bank's relevant privacy policy, which may be revised from time to time. This includes all purposes set forth in these terms and conditions.

31. In case of transferring money from a savings or a current account to a Krungthai ZERO TAX MAX account via electronic channels, the account to be transferred must be a Krungthai Bank savings or current account only, and the transfer must be completed by 11:00 p.m. in order for the deposit to be effective on the same day as the transaction.
32. The Depositor agrees to be bound and to comply with the terms and conditions as specified in this agreement, including the regulations and procedures as specified by the Bank, both of which are stated now and/or will continue to be specified in the future in all respects. Thus, the Bank shall notify such amendment in advance via the channel specified by the Bank accordingly.
33. The Depositor acknowledges the contents of the terms and conditions for Zero Tax Savings Account and agrees that the contents are in accordance with the determination of the Depositor in all respects.
34. The Depositor agrees to pay service fees, fees, and any expenses in opening a deposit account and/or using the services as specified by the Bank at the present and/or as announced in the future by the Bank in all respects. Additionally, these terms and conditions are considered as part of the application form for deposit account opening. If the Depositor fails to comply with the terms and conditions and/or any cautions resulting in damage to the Bank and/or any person, the Depositor agrees to take responsibility for such damage occurred upon the Bank's claim immediately. In the event that a fault occurs, regardless of the reason for that mistake, the Depositor agrees that the Bank is entitled to adjust and correct the faults and errors for accuracy, including allowing the Banks to debit funds and/or transfer funds from various accounts of the Depositor maintained with the Bank without requiring the consent of the Depositor in any way. However, the Bank will notify the Depositor of the debit and/or transfer such amount thereafter.
35. The Depositor accepts that the information provided in the application form for account opening as well as other document submitted to the Bank is accurate, true and complete in all respects.
36. The Depositor acknowledges and agrees that if any of the provided information is false, incorrect, and/or incomplete, or if any concealment of information is made in regards to the Self-Certification Form that is part of the information and/or supporting documents for account opening, the Bank is entitled to terminate, at its sole discretion, the entire or parts of its banking/business relationship with the Depositor, as the Bank may deem appropriate.
37. The Depositor allows the Bank to inspect and/or search for the information from the Civil Registration and/or faces of Depositor from the relevant government agencies, including to contact, request some or all of Depositor's information or from any person or juristic person, if necessary and/or in case the Bank deems appropriate.

38. The Depositor allows the Bank to adjust and update the information that the Bank has acquired since the date of request for opening a deposit account for accuracy in order to prevent fraud crimes.
39. The Depositor consents the Bank to present the news, and/or product information and/or Bank's services to the Depositors, including the information sending or notifying via SMS and/or other electronic channels. If the Depositor does not wish to receive news and/or product/services information from the Bank, the Depositor can notify the Bank through specified channels such as Contact Center Tel. 0-2111-1111 or at any branch.