

Terms and Conditions of Krungthai Travel Debit Card Services

The Applicant for the use of Krungthai Travel Debit Card (the “Applicant” or the “Cardholder”) agrees to use Krungthai Travel Debit Card of Krung Thai Bank Public Company Limited (the “Bank”) according to details of the services as specified by the Bank whereby the Applicant agrees to be bound and comply with the terms and conditions hereof, the terms and conditions of the Application (as defined below) and other terms and conditions with respect to other services under Krungthai Travel Debit Card at present and to be announced by the Bank in the future according to the following terms and conditions:

1. Definitions and Meanings

Unless otherwise specified herein, the following terms shall have the meanings as follows:

1.1) “**Krungthai Travel Debit Card**” or “**Card**” means card products with its purpose of having multi-currency within one card provided by the Bank whereby the Applicant is able to select other currencies via the Application and withdraw cash or make payment via ATMs or EDCs and make e-commerce transactions at a point of sale (POS) via the payment company which is the Bank’s business alliance in accordance with the criteria, conditions and methods specified by the Bank or to be specified in the future with the purpose of using the Card for consumable expenses only and/or other purpose as to be specified by the Bank in the future.

1.2) “**Application**” means any application and/or tool as determined by the Bank for the use of currency exchange transactions and/or other transactions relating to the Card as specified by the Bank, provided that the use of the Application shall comply with the terms and conditions of such Application.

1.3) “**Password**” means Personal Identification Number (PIN), fingerprint, face, biometric technology, password for the use of device for transactions, One Time Password (OTP), including other passwords with respect to the use of electronic services in any name and code specified by the Bank or the Applicant whatsoever.

1.4) “**Business Day**” means a day on which the Bank is open for business excluding Saturdays, Sundays and traditional days or non-business days as announced by the Bank.

2. Applicant Qualification

An individual Applicant who is Thai national or a juristic person Applicant incorporated under Thai laws or other persons as specified by the Bank can use the service of Krungthai Travel Debit Card, in this respect, the qualifications of the Applicant as specified by the Bank and may be changed from time to time in accordance with the Bank’s announcement and regulations.

3. Application for Krungthai Travel Debit Card

3.1) The Applicant must (a) have or open any deposit account with the Bank in order for connecting the Card, supporting the application and opening the use of the service of Krungthai Travel Debit Card as specified by the Bank and (b) apply and open the use of the Application in order to use the service of Krungthai Travel Debit Card, including to use Travel Card's functions in the Application prior to the initial use of the Card. In this regard, the Applicant must contact and notify the Bank of such process of (a) and/or (b) at the Bank's branch or other channels as specified by the Bank, the Applicant shall sign the Application and other documents as specified by the Bank when applying for the use of services.

In case of seizure or suspension of the services, it can be done by the Applicant via the Application or the Bank's branch or other channels as specified by the Bank. In this regard, Krungthai Travel Debit Card shall not be transferable to other persons unless otherwise agreed by the Bank, however the Applicant shall procure that the person using the Applicant's Card shall comply with the terms and conditions hereof and the Applicant shall be liable for such use of the Card by other persons as the Applicant's own use, regardless of whether such use of the Card by other persons is permitted by the Bank or not.

3.2) If the Applicant has not been using the service of Krungthai Travel Debit Card for a period of 2 years (or any other period as specified by the Bank), the Bank shall have the right to suspend the use of the service of Krungthai Travel Debit Card and exchange the outstanding balance in foreign currency to Thai Baht with the exchange rate as determined by the Bank and transfer such remaining balance to any Baht deposit account of the Cardholder having with the Bank.

3.3) The Cardholder may apply for a supplementary card of Krungthai Travel Debit Card in order that the supplementary cardholder is able to use a credit limit jointly with the Cardholder according to the criteria, terms and conditions and procedures specified by the Bank.

In this regard, the "Supplementary Card" is deemed to be included in a definition of "Card" and the "Supplementary Cardholder" is deemed to be included in a definition of the "Cardholder" according to the terms and conditions hereof. The use of the Supplementary Card is subject to the criteria, terms and conditions and procedures specified by the Bank. Unless otherwise specified by the Bank, the terms and conditions hereof for the Card shall also apply to the Supplementary Card and the Cardholder shall pay fees with respect to the Supplementary Card specified by the Bank. Notwithstanding the terms and conditions hereof, the Bank shall have the right cancel the Supplementary Card at any time with a reasonable prior notice to the Cardholder unless otherwise agreed herewith. In addition, the Cardholder shall procure the Supplementary Cardholder to use the Supplementary Card in accordance with the terms and conditions hereof, the Cardholder agrees to be liable for any outstanding debt incurred from the use of the Card of the Supplementary Cardholder which shall be payable to the Bank.

3.4) The Applicant agrees and accepts that the Bank shall proceed with applying services relating to Mastercard Automatic Billing Updater (ABU) for primary Card and Supplementary Card which such services shall update the information of the Card to be current information for the purpose of the Cardholder to apply for

recurring service or for ensuring the use the Card for continued process and to reduce reject payment as a result of change or expiration of the Card.

4. The use of the Card/Credit Limit of the Card

4.1) In case where the Card has been approved by the Bank, the Bank shall deliver the Card to the Cardholder which the Cardholder shall require to determine the Password by himself or herself and sign immediately his/her signature into the back of the Card. The Cardholder shall be responsible for keep the Card in safe place to avoid loss of the Card and the possess of Card with other person and the Card shall proceed with the Card to not destroy or alter the Card (in whole or part) and shall at all time keep secrete the Password.

4.2) The Applicant can add value (exchange) foreign currency, monitor transactions of any currency, manage, control credit limit of the use of the Card and other services via the Application or other channels as determined by the Bank. In this regard, the maximum amount can be used via the Card shall be subject to the Bank's announcement unless otherwise agreed herewith. The addition of value (exchange) foreign currency (foreign currency trading), monitor transactions of any currency, manage, control credit limit of the use of the Card and other services via the Application shall be made in accordance with the terms and conditions of the Application which the Applicant shall perform personal identification with password for such Application prior to proceeding with such transaction. By doing so, it shall be deemed that such transaction has been done by the Applicant.

4.3) Credit limit usage via the Card per day and the Card's credit limit shall be subject to the Bank's announcement which may be changed as notified by the Bank to the Applicant according to Clause 11 of the terms and conditions hereof.

4.4) The Applicant shall connect the Applicant's own deposit account to Krungthai Travel Debit Card by consenting the Bank to deduct money from such deposit account in order to automatically top up Krungthai Travel Debit Card. In case there is a use of Krungthai Travel Debit Card and there is an insufficient fund to cover a transaction, including but not limited to deduction of payment of annual service fee and/or any other service fee incurred from Krungthai Travel Debit Card.

In case the Applicant makes any transaction with the Card for (a) foreign currencies which are available in Krungthai Travel Debit Card or (b) foreign currencies which can be usable in making transactions but are not available in Krungthai Travel Debit Card or the Applicant makes a transaction with Thai Baht overseas but having insufficient foreign currencies funds in the Card (for (a) or no foreign currencies or insufficient funds in Thai Baht (for (b)) in making such transaction (as the case may be), the Applicant agrees that the Bank can proceed with the exchange of Thai Baht having with the Card and/or any account under the Card and/or a deposit account connecting with the Card without having to notify to or obtain a consent from the Applicant in order for making such transaction by using the exchange rate as determined by the Bank.

4.5) In case the Cardholder agrees to apply for the use of services with respect to the Card in order for the Applicant to use the Card as a debit card connecting with a deposit account for the use of services with respect

to a debit card as determined by the Bank other than expressly set forth herein, the Cardholder agrees to the following:

4.5.1) The Cardholder shall use the service with respect to the debit card according to the criteria, procedures and conditions specified by the Bank, including but not limited to the manual and/or details of the Bank's services, such as money deposits, money transfers, deposit account balance inquiry via ATM.

4.5.2) The Cardholder shall pay fees in connection with the debit card according to the Bank's announcement.

4.6) In case there is any debt with respect to the Card and/or the use of the Card, the Bank will collect incurred interest, fees and other expenses, the Bank will calculate interest, fees and other relevant expenses per annum as well as the Applicant notification.

4.7) In case the Applicant requests for the Card's statements, the Bank will send the Card's statements to the Applicant via channels, methods and time as specified by the Bank and if the Applicant deems that any transaction is incorrect or inaccurate, the Applicant shall notify the Bank of such incorrectness or inaccuracy within 10 business days from the day the Applicant received the Card's statement. In this regard, without prejudice to the Applicant, if the Applicant proves that the expenses in the Card's statements are incorrect and not the Applicant's fault or mistake, provided that the Applicant shall notify the Bank of such incorrectness or inaccuracy within 60 days from the date the Applicant received the Card's statement from the Bank.

4.8) The Applicant agrees and accepts that if there is a wrong password entry for the Card for 3 times consecutively from using the Card at ATMs and/or devices and/or any channel specified by the Bank, the Bank will automatically and immediately suspend the use of the Card. If the Applicant can remember an old password, please contact the Bank's branch or service area in order to unlock a suspension of the use of the Card with an old password, if the Applicant cannot remember the password and requests the Bank to issue a new card, the Cardholder agrees to comply with Clause 6.3 hereof.

4.9) The Applicant agrees, represents and acknowledges that the Card shall be used with a password or a signature, if there is any person uses the Card of the Applicant for transactions by correctly using the Card with a password or a signature of the Applicant, the Applicant agrees and accepts that the use of the Card shall be deemed to use by the Applicant in all respects and the Bank shall have no liabilities for damage incurred from the use of the Card or any transaction of such person.

4.10) If The Bank notifies the Applicant of making debt payment resulting from using the Card to the Bank, the Bank will send the Card statement to the Applicant in advance not less than 10 days prior to a due date.

4.11) Unless otherwise specified herein, the Applicant agrees to use the service of the Card according to the criteria, terms and conditions and procedures specified by the Bank.

4.12) In case of any error occurred in respect of money transfer/account deduction for making payment of utilities expenses, goods and/or services, the Cardholder shall forthwith notify the Bank of such error and supporting information as follows:

- 4.12.1) date and time of transaction making;
- 4.12.2) location of ATM and/or other electronics media(s);
- 4.12.3) account number of the Cardholder and other relevant person;
- 4.12.4) type of the transaction;
- 4.12.5) amount of money transferred in or out and/or amount to be deducted; and
- 4.12.6) name and address for contacting of the Cardholder and informant.

4.13) Liabilities of the Bank to the Cardholder are as follows:

4.13.1) The Cardholder does not receive money transfer from ATM and/or other electronics media (s) as a result of the Bank's performance or neglecting to perform its duties under money transfer instruction, except for the following circumstances:

- 4.13.1.1) the Cardholder has no sufficient fund in its account;
- 4.13.1.2) the Cardholder has no any credit facilities with the Bank or its facilities has been frozen;
- 4.13.1.3) outstanding of the account exceeds amount of credit facilities agreed with the Bank;
- 4.13.1.4) the Cardholder is under legal proceedings e.g. monies under account of the Cardholder has been seized and frozen by the Revenue Department, execution officer, court and/or any other relevant authorities and/or being receivership or bankruptcy person;
- 4.13.1.5) the Bank has notified the Cardholder of malfunction of the money transfer prior to and as of the time of making the money transfer transaction;
- 4.13.1.6) the Cardholder fails to comply with any conditions or agreement with the Bank; or
- 4.13.1.7) any force majeure.

4.13.2) The Bank fails to perform instruction of seize or suspend the use of the Card from the Cardholder under Clause 6.2 herein and then there is a money transfer transaction via ATM and/or electronics media(s).

4.13.3) The Bank has not delivered the Card and/or Password and/or any tools using for money transfer from the account to the Cardholder, but there is a money transfer transaction via ATM and/or electronics media (s); or

4.13.4) there is a money transfer transaction via ATM and/or electronics media (s) wrongfully, having no any fault of the Cardholder.

5. Change, correction of information/ with respect to the Card and the service and the contact

5.1) Change of any contact or personal information of the Applicant, the Applicant shall inform the Bank of such change in writing according to the Bank's form and submit required documents to the Bank.

5.2) All contacts or letters, notices or any other notification delivered to the Applicant by any means of delivery at the Applicant's address as specified in the Application or information in the Application or the latest address notified to the Bank whether there is a recipient or not, it shall be deemed to have been duly received by the Applicant. If it is undelivered due to address changed or demolished which such changed address or demolition had not been notified in writing to Bank by the Applicant or it is undelivered because the given address cannot be found, it shall be deemed that the Applicant duly acknowledges the contents therein. In this regard, contacts or letters or any other notice proceeded via applications, it shall be deemed that the Applicant also duly acknowledges the contents therein, and if the Applicant as the main Cardholder acknowledges the contents therein, the Supplementary Cardholder also acknowledges the contents therein.

6. In case of Card Expiration/Card Replacement/Card Reissue/Card Cancellation or Card Suspension

6.1) Krungthai Travel Debit Card is valid until the cancellation of the use of the Card has been informed by the Cardholder and/or expiration of the Card.

6.2) In case Krungthai Travel Debit Card is lost or any other cause which the Applicant wishes to seize or suspend the use of the Card in any case (whether temporarily or permanently), the Applicant shall immediately or as soon as possible inform the Bank in order for suspension of the Card via a channel as specified by the Bank., i.e. Customer Service Center 02-111-1117 or via other channels or methods which can be reachable as specified by the Bank. The Bank will seize or suspend the use of the Card within 5 minutes from the time the notification was made to the Bank and the Applicant will be notified of the result of seizure or suspension of the use of the Card.

6.3) In case the Applicant notifies of seizure or suspension of the use of the Card according to Clause 6.2, if there is any damage occurred during the loss of Card until the end of 5 minutes as from the Bank is notified of such incident, the Applicant agrees to be liable for damage in all respects. Any damage occurred after a period of 5 minutes as from the notification was made to the Bank, the Applicant will not be liable therefor unless the Bank can prove that the incurred damage or obligation resulting from the Applicant.

6.4) In case the Applicant wishes to request for a replacement for the Card because the Card is lost or stolen and/or a request for a replacement for the Card while the current Card is not expired and/or is still valid, the Applicant shall request for the new card at the Bank's branches or services areas, provided the Applicant shall pay a fee for a new card as required by the Bank, as may be changed which the Bank will inform the Applicant of the forms and methods as specified in Clause 11 hereof.

6.5) The Applicant has the right to cancel the use of the Card at any time, the Bank will refund the prepaid annual service fee in proportion to the unused period to the Applicant, the Bank will transfer such prepaid annual service fee to the Applicant's deposit account linked to the canceled card or other deposit accounts. In this regard, the Applicant shall comply with the criteria, procedures and conditions, including a period of time specified by the Bank.

6.6) In case where the Applicant applies the Card with the Bank and agrees to pick up such Card at the Bank's branch; however, the Applicant does not contact such branch to pick up the Card within 6 months from date of the Card applying (or other period specified by the Bank), the Bank shall be entitled to terminate and cancel the Card immediately.

7. Suspension or revocation of Krungthai Travel Debit Card

7.1) The Applicant acknowledges that any card issued to the Applicant is the property of the Bank and the Bank shall have the right to suspend, seize, revoke the use of the Card and/or temporarily suspend the use of the Card as the Bank deems appropriate or in the event of any case as follows:

7.1.1) The Applicant uses the expired or canceled card.

7.1.2) The Applicant passed away or being the disappeared by the court order or is an incompetent person or quasi-incompetent person.

7.1.3) The Applicant has been ordered for an absolute receivership or declared a bankrupt or the government agencies or competent authorities have an order for forfeiture or seizure of the money in the Applicant's deposit account.

7.1.4) The Applicant uses the Card for any transaction under suspicion and/or with dishonest intent or has fraudulent behavior purpose or for illegal purpose or money laundering activities.

7.1.5) The Applicant uses the Card against the Card's purposes and/or the terms and conditions specified in the Application and/or the terms and conditions hereof.

7.1.6) The Applicant breaches any terms and conditions specified in the Application and/or any terms and conditions hereof.

7.1.7) The Applicant makes and/or uses counterfeit document or provides any false information, facts or material misunderstanding in order for supporting the application for using the Card.

7.1.8) The Applicant and/or the Bank closes the deposit account in any case or the Cardholder transfers a claim of receiving money from the deposit account to other persons.

7.1.9) When the Card has been seized by the ATM for any reason and the Card had been written or made with numerical symbols more than 4 digits on the Card which may be understandable to be a Personal Identification Number (PIN) of the Card that shall be always kept secret by the Applicant.

7.1.10) The Applicant fails to make payment of the annual service fee and/or there are insufficient funds in the deposit account for deducting the annual service fee in full specified by the Bank. It shall be deemed that other benefits provided to the Applicant due to the holding of the Card shall be canceled until the Applicant makes payment in full prior to the end of the period specified by the Bank.

7.2) The Bank shall have the right to cancel or suspend the Card or the relevant services at any time by notifying the Cardholder at least 30 days in advance.

7.3) The Bank reserves the right to cancel or suspend the use of the relevant services and claim for damages immediately. If the use of the Card by the Applicant may seem to be the use for commercial purposes or for

speculation from exchange rate or any other purpose other than consumable expenses or a violation or potential violation of law or any requirement or notification of the competent authority.

7.4) The Applicant agrees and acknowledges such cancelation of the use of the Card is only a cancelation of the use of the Card, the Applicant shall have an obligation to make payment of the incurred debt or in connection with the use of the Card (if any) until all obligations shall have been paid to the Bank in full.

8. Fees and Charges

8.1) The Bank reserves the right to change and collect fees and other service charges for card charges according to the Bank's announcement, the Applicant agrees and consents that the Bank shall have the right to immediately deduct the relevant fees and expenses from any deposit account of the Applicant having with the Bank according to the methods specified by the Bank.

8.2) The Applicant agrees to pay fees and expenses in connection with the issuance and use of the Card at the rate according to the Bank's announcement. The Applicant agrees to pay the relevant fees and expenses for the Card's issuance and the first year annual fee on the date of the Application hereof. The next annual fees, service fees and other expenses which are to be collected by the Bank from the Applicant in the future, the Applicant agrees and consents that the Bank shall have the right to immediately deduct the relevant fees and expenses from any deposit account of the Applicant having with the Bank until the Bank receives full payment. The Applicant agrees that it shall not cancel or revoke such consent, in this respect, the Applicant can make such payment at any branch of the Bank or other channels as specified by the Bank.

Such service rate and other expenses in connection with such make and use of the Card may be changed, the Bank will notify the Cardholder of the change according to the forms and methods specified in Clause 11 hereof.

9. Deduction and Return of Money

9.1) In case the Applicant has any debt from the use of the Card, including but not limited to, spending more than credit limit of the Card or any other debt, the Bank shall have the right to deduct any money in the Card or in any account under the Card or any deposit account the Applicant having with the Bank for payment of such debt at any time. If such debt is a foreign currency, the Bank shall have the right to convert such debt into Thai Baht according to currencies exchange rate specified by the Bank and deduct money from such deposit account for payment of such debt without having to receive the consent or notify the Applicant in advance.

9.2) In case there is a fund to be transferred to the Card, without having to obtain a prior consent from the Applicant or inform the Applicant in advance, the Bank shall have the right to proceed with the following:

(a) If the Card is still valid and a transferred currency is available under the Card, the Bank shall have the right to transfer such money to the Card in the same currency with a transferred currency (regardless of any transferred currency to be requested by the Applicant); and

(b) If the Card is expired or canceled or is unable to receive transferred money for whatsoever reason, the Bank shall have the right to transfer such money into any deposit account of the Applicant having with the Bank (if

the transferred money is a foreign currency, the Bank shall have the right to convert such money into Thai Baht according to currencies exchange rate specified by the Bank in order to transfer such money into the Applicant's deposit account held with the Bank.).

9.3) In case the Applicant requests the Bank to issue a supplementary card, the Applicant shall be liable for all debts incurred from the use of a supplementary card, whether incurred by the Applicant and/or the holder of a supplementary card and/or any other person, including but not limited to, any spending more than the money available in a supplementary card or any other debt, the Bank shall have the right to deduct the money in any deposit account of the Applicant having with the Bank for payment of such debt at any time. If such debt is a foreign currency, the Bank shall have the right to convert such debt into Thai Baht according to currencies exchange rate specified by the Bank and deduct money from such deposit account for payment of such debt without having to receive the consent or notify the Applicant in advance.

9.4) In case the Bank has an agreement with the sellers or the service providers with a condition that the Applicant orders goods or uses the service which the Applicant merely notifies the sellers or the service providers of its wish for payment of goods or service fee by specifying the card number verbally or in writing, the sellers or the service providers demand payment from the Bank, the Applicant agrees that (a) if the Applicant opposes ordering goods or receiving the service from the sellers or the service providers, the Bank will immediately suspend collection of payment from the Applicant unless the Bank is able to prove that the incurred debts are the Applicant's own act and will later demand reimbursement of payment from the Applicant and (b) it shall not prejudice the Applicant's right to cancel of goods or service within 45 days from the date of purchase of the date of service or within 30 days from the due date for delivery of goods or services. In case there is a due date for goods delivery or service in writing, if the Applicant can prove that the Applicant has not received goods or service or received goods but not on due date or incompletely or in defect or defective or improper purpose, the Bank will suspend payment from the Applicant. In case the payment has already been collected, if it is a purchase of goods or service domestically, the Bank will return the money to the Applicant within 60 days from the date notified by the Applicant, in this regard, such notification shall comply with the criteria and channels specified by the Bank.

9.5) In case the Bank acknowledges that there is a wrong transaction or the Bank is notified of mistake from the Applicant, the Bank will verify the transaction from the relevant document in the system. If causes and mistakes are found, the Bank will proceed with correction within 30 days within 30 days from the date notified by the Applicant, in this regard, such notification shall comply with the criteria and procedures of the Bank for investigation and correction specified by the Bank.

10. Collection, Use and Disclosure of Information

The Cardholder agrees that the Bank is entitled to collect, use and disclose personal information, financial information and/or any information of the Cardholder provided to or having with the Bank or received or obtained by the Bank from other sources or any other information determined by organizations or committees who have

authorities under the relevant laws (hereinafter referred to as "Information"), including consenting to the Bank for sending, transferring and/or disclosing the Cardholder's personal information to the companies within the financial business group of the Bank or juristic persons which are outside the financial business group of the Bank, business partners, outsourcing service providers, data processors, transferees, assignees, units/organizations/juristic persons which the Bank is a party or having relationship therewith both domestically and internationally for the purpose of management of the Bank's businesses, such as data analysis, provision and/or improvement of any services or banking products of the Bank, engagement any persons on behalf of the Bank relating to information technology, communication, debt collection, including compliance with laws or regulations of any jurisdiction applicable to the Bank. The Cardholder acknowledges that the Cardholder can contact the Bank via Call Center, Tel. 02-111-1111 or any branches of the Bank which such communication channels may be changed, increased or decreased from time to time in the future and the Bank will notify the Cardholder of such changes via the Bank's website.

11. Amendment of Agreement

11.1) Under the agreements according to Clause 11.2, the Bank shall have the right to amend, revise, supplement terms and conditions, interest rates, penalty rates, fees rates, service rates and other expenses, including criteria for the use of Card, any clause regarding the Card, the Bank will notify the Applicant of such amendment, revision in writing, with the minimum font size of two millimeters and no more than ten letters in one inch, as follows:

- (a) Notify the Applicant of such amendment, revision in advance no less than 30 days prior to its effective date.
- (b) In case of urgency, by the letter or domestic daily Thai newspaper advanced announcement no less than 7 days prior to its effective date and for newspaper announcement, the Bank will notify of such newspaper announcement again in writing.

In this regard, if such amendment is beneficial or has a decreased burden to the Applicant, such amendment shall be immediately valid which the Bank will notify the Applicant within 30 days after the effective date.

11.2) If such amendment, revision in Clause 11.1 causes the Applicant an increase in burden or risk, it shall be effective upon the Applicant's consent.

12. Governing Law

The terms and conditions hereof and the service of Krungthai Travel Debit Card, shall be governed by the laws of Thailand.

13. Buying/Selling a bank account/ Card

Hiring in opening a bank account/the Card, buying/selling a bank account/ the Card, allowing any person to use a bank account/the Card for committing crimes is legally punishable.

14. Miscellaneous

14.1) In case there are laws, announcements or regulations of the government authorities requiring the Bank to disclose information or financial transaction of the Applicant to government officers or government authorities when the Bank receives a request, the Applicant agrees that the Bank is entitled to disclose information and/or make a list regarding financial transactions of the Applicant to government officers or government authorities in all respects.

14.2) The Bank shall have the right to assign any right and obligation under the Card and/or the service under the terms and conditions hereof to other persons without prior consent from or notification to the Cardholder.

14.3) Terms and conditions of the service of Krungthai Travel Debit Card, including any amendment shall be announced by the Bank, if there is any dispute, the Bank's decision shall be conclusive.

14.4) In case where the terms and conditions hereof are made in Thai and English versions and if there is any conflict or inconsistency between such versions, Thai version shall prevail.