

KTB e-Money Card, hereinafter referred to as "e-Money Card", is a card that Krunghthai Bank PCL., hereinafter referred to as "the Bank," issues for buyers of e-Money Card that has been approved by the Bank to be the cardholder of e-Money Card, hereinafter referred to as "e-Money Cardholder", to perform financial transactions such as cash withdrawals, product and service payment, including using services and/or any financial transactions to access the Bank's services and/or any financial transaction in which of the Bank provides via KTB e-Money Card both existing and future services. The e-Money Cardholder agrees to be bound and comply with the terms and conditions of e-Money Card as follows:

1. The e-Money Cardholder agrees to accurately and completely apply e-Money Card service according to the Bank's procedures and methods through the service channels as specified by the Bank. The application requires the e-Money Cardholder to present actual and valid ID number / passport number / others.

2. Keeping the E-Money Card and Password

2.1 When the e-Money Cardholder has been approved to use the service, the Bank will grant the password, hereinafter referred to as "Password", to the e-Money Cardholder or the e-Money Cardholder can set his/her own password when applying for the service. The e-Money Cardholder can change the password later according to the Bank's terms and conditions.

2.2 The e-Money Cardholder agrees and acknowledges that the e-Money Card must be used along with the Password. The Cardholder shall be under a duty to use utmost care and keep the Card in a secure place to prevent the card from loss or coming into possession of a third party, destruction, damage or amendment of any part of the Card. The Cardholder shall also be responsible for keeping his/her password confidential. The Bank shall not be liable for any damage arising due to the loss or disclosure of the Password or any other reasons, .

2.3 If the e-Money Cardholder delivers the e-Money Card, and/or the Password to the subsequent e-Money Cardholder, the former e-Money Cardholder must inform and submit the data of the subsequent e-Money cardholder to the Bank. The e-Money Cardholder must notify the subsequent

e-Money Cardholder to contact the branch offices to consent and acknowledge to be bound by and comply with the service terms and conditions for using the e-Money Card at branch offices according to the details and within the time specified by the Bank. The subsequent Cardholder must be informed to use the e-Money Card for the purposes specified in the service application form/e-Money Card data changing request form by the e-Money Cardholder. In this regard, if the Bank obtains any damage arising from the change of e-Money Cardholder and the e-Money Cardholder did not take the aforementioned action, the e-Money Cardholder agrees to be liable to compensate the damage together with interest to the Bank at the rate stipulated by law without any conditions. The e-Money Cardholder also consents to the Bank to take any action to repair and mitigate any damages incurred to the Bank without the consent of e-Money Cardholder in any way.

3. Cash withdrawal service and products and/or services payment via ATM/ADM machines
  - 3.1 When using services via ATM/ADM, the e-Money Cardholder shall require to use e-Money Card jointly with the Password . If the e-Money Cardholder entered the wrong password for 3 consecutive times, the e-Money Card will be automatically suspended. In case that the e-Money Cardholder finally remember the original password, he/she can contact branch offices or the Bank's service point to request for using the original password and to cancel the service suspension without any fee charge. If the e-Money Cardholder cannot remember the original password, he/she is required to contact branch offices or the Bank's service point to request for a new e-Money Card and a new password. In this regard, the e-Money Cardholder agrees to pay the fee at the rate as specified by the Bank.
  - 3.2 In the case that the e-Money Cardholder uses a password to perform any transactions related to the e-Money Card services until the transaction is completed, the e-Money Cardholder agrees to be bound by such transaction in all respects and cannot cancel, revoke, change or amend such transaction services afterwards.
  - 3.3 The e-Money Cardholders agrees that e-Money card is the property of the Bank. In the event that the e-Money Card is confiscated by the ATM/ADM due to any reason or it appears that something is written on the e-Money Card, which can be understandable that it is a password of

the card, this shall be deemed as a violation of the terms and conditions of this agreement in terms of password confidential.

4. The use of services for products and/or services payment at shops/service points set by the Bank, in the event that the e-Money Cardholder has already signed on the back of the Card, if there appears to be scraping or crossing on the signature on the back of the Card that changes the signature, the e-Money Cardholder agrees and acknowledges that the e-Money Card will not be able to be used for products and/or service fees payment at stores. In addition, if the Cardholder passes the e-Money Card to the other Cardholders after signing on the back of the e-Money Card, the subsequent e-Money Cardholder will not be able to use the e-Money Card for product and/or services fee payment at stores. However, the e-Money Card can still be used for such payment services through other channels i.e. via ATM/ADM and/or cash withdrawal in accordance with these terms and conditions. If any e-Money Cardholder wishes to request for a refund of the remaining balance in the e-Money Card, the e-Money Cardholder agrees to proceed as specified in Article 28.

5. The e-Money Cardholder can use e-Money Cards to perform various transactions as provided by the Bank. The transaction methods shall comply with the regulations as prescribed by the Bank. The e-Money Cardholder agrees that the Bank is the only service provider to facilitate the purchase of products and/or services and/or payment for products and/or to provide services and conduct transactions as instructed by the e-Money Cardholder. The Bank does not guarantee the quality of the said products and/or services. If there is a problem regarding the use of products and/or services or product and/or service defects, including returning products, service cancellation, or product improvements or the use of service, the e-Money cardholder agrees to contact the seller of the product and/or the service provider by himself/herself. In the event that a refund of products or services is required, the e-Money Cardholder agrees to request the said refund directly from the seller or service provider. The Bank has no duty to give a refund of the payment of product and/or service fees for the e-Money Cardholders in any way.

6. In case the e-Money Card is lost, stolen, or damaged that the Card is unusable or in any case, the e-Money Cardholder can temporarily suspend the use of the e-Money Card service and/or password or cancel the use of the e-Money Card service via telephone or by other communication devices, or

other methods that can be used to contact the Call Center Tel. 02-111-1111 (24 hours) or Krungthai Bank headquarters or branch offices (business days and hours). The temporary suspension or cancellation of the service will be effective within 5 minutes from the time the Bank has been completely notified by the e-Money Cardholder via methods as specified by the Bank. The Bank will notify of the result of suspension or cancellation of the e-Money Card and/or password to the e-Money Cardholder at the same time. If the e-Money Cardholder wishes to cancel the suspension of the e-Money Card Service and/or password, the e-Money Cardholders must contact branch offices or service points of the Bank to confirm the old password.

7. In case that the e-Money Cardholder notifies the suspension or cancellation of the e-Money Card and/or password and any damage occurs before the suspension or cancellation of the e-Money Card and/or password is effective, the Cardholder agrees to be liable for all damages incurred. In case any damage occurs after the suspension or cancellation of the e-Money Card and/or password is effective, the Cardholder shall not be not liable to compensate the Bank for any damage resulting therefrom, except the damage or obligation occurs is caused by an act of the e-Money Cardholder.

8. In the event that the e-Money Cardholder wishes to make a request for a replacement Card because the Card is lost or stolen and/or unusable, and/or a request for a new Card while the current Card has not expired yet and/or is still valid, the e-Money Cardholders must contact branch offices or service points of the Bank to request a new Card and must pay new card issuance fees as announced by the Bank.

9. The e-Money Cardholder agrees that any transaction made through the e-Money Card by using a password or signature on the back of the Card, whether it is an action of the e-Money Cardholder or other person, shall be deemed to be his/her complete and correct transaction, which is binding on the e-Money Cardholder as if the transaction is made on behalf of the e-Money Cardholders. The e-Money Cardholder agrees to be bound by and liable for all transactions where they shall be considered that the e-Money Cardholder' providing an electronic signature as evidence for the transactions via the e-

Money Card to the Bank is complete and correct. The e-Money Cardholder agrees the Bank to use the data as original evidence document in all legal proceedings in proving that the e-Money Cardholder has conducted transactions via the e-Money Card. In this case, the e-Money Cardholder does not have to sign any document to be evidence, unless the Bank has notified or clearly specified so. The e-Money Cardholder agrees that the Bank is not liable for any damage resulting from the aforementioned actions and he/she shall be liable for any damage in all aspects, unless it is the case as specified in Clause 9. In addition, in the event of any damage occurring to the Bank due to the use of the e-Money Card, the e-Money Cardholder consents to be liable for all damages without any conditions.

10. The Bank will be liable to the e-Money Cardholder only in the following cases:

10.1 The Bank has not delivered the Money Transfer Tools to the e-Money Cardholder. ("Money Transfer Tools" means e-Money Card, password, or any other tools that the Bank grants to the e-Money Cardholder to use as a tool to transfer money to or from the deposit account/e-Money Card)

10.2 Wrongful transactions are made through the e-Money Card which is not due to the fault of the e-Money Cardholder.

11. Money transfer/money deduction from e-Money Card

11.1 The amount of money transferred between e-Money Card cannot exceed the remaining balance on the Card. There is no limit time for money transfer per day.

11.2 The amount of money transferred from e-Money Card to deposit account cannot exceed the remaining balance on the Card. There is no limit time for money transfer per day.

11.3 The e-Money Cardholder consents the Bank to deduct money from his/her e-Money Card to the seller or service provider for products and/or services payment according to the agreement between the Bank and the seller or service provider. Thus, such deducted amount must not exceed the remaining balance on the Card and there is no limit time for money deduction per day.

11.4 In the event that there are both deductions from the e-Money Card and inbound transfer to the e-Money Card happen at the same time, the Bank will transfer money into the e-Money Card first. Then the Bank will proceed to deduct money from the e-Money Card afterward.

12. The e-Money Cardholder agrees that data regarding deposit account of the money receiver, the seller, or the service provider and money transfer information that the Bank received from the e-Money Cardholder, such as amount of money that the e-Money Cardholder will transfer to each money receiver, seller, or service provider, deposit account number, or e-Money Card number of each money receiver, seller or service provider, is the essence by which the Bank will abide when conducting transactions ordered by the e-Money Cardholder. The Bank does not need to consider the deposit account name and does not have a duty to examine any other data. When the Bank takes any action on the abovementioned data from any person in any way, the Bank's action is deemed complete and accurate. If any error arises from such actions, the e-Money Cardholder consents to be liable for the actions and any damage resulting therefrom in all respects. The Bank does not have to take any responsibility.

13. The e-Money Cardholder can top up the e-Money Card at any branch offices or service points of Krungthai Bank according to the limit/ the amount of money and currency that the Bank has specified.

14. The e-Money Cardholder agrees and consents that the Bank can charge fees and/or expenses and/or service fees for the arrangement of the e-Money Card (Card processing fee), annual service fee and e-Money Card service fee as well as other fees and/or service fee and/or expenses which the Bank will collect from the e-Money Cardholder in the future as the rates and methods announced by the Bank. The e-Money Cardholder consents to the Bank to immediately deduct fees and/or service fees and/or expenses from the e-Money Card, e-Money Card savings account stated in the e-Money Card application form/e-Money Card data changing amendment form and/or all types of deposit accounts and all credit lines of the e-Money Cardholders with the Bank. However, this does not exclude the rights of the e-Money Cardholder to pay in cash. The e-Money Cardholder also consents the Bank to amend, change, or cancel the e-Money Card service, in whole or in part, including fee rates and/or expenses and/or service fees and/or the rights that the Bank provides to any or all e-Money Cardholders as well

as fee rate calculation at any time and/or such calculation at any time as the Bank deems appropriate as follows:

14.1 In case that such change or amendment, causes the e-Money Cardholder to lose benefits, the Bank will inform the e-Money Cardholder in writing not less than 30 days in advance. It will be announced at the offices/branch offices of the Bank or via other channels such as the Bank's website, brochure, registration form so that the e-Money Cardholder is informed of such data.

14.2 In case that any change or amendment of any matter on the e-Money Service is beneficial or reduces the obligatory of the e-Money Cardholder, the Bank reserves the right to make the amendments become effective immediately. The Bank will inform the e-Money Cardholder within 30 days after such amendment is effective.

15. In case that the e-Money Cardholder deems that the Bank incorrectly deducts fees and/or service fees and/or expenses, the e-Money Cardholder must notify the Bank in writing within 10 days from the date that the Bank has deducted his/her money. If the e-Money Cardholder does not notify the Bank of the inaccuracy within the specified time, he/she agrees that the Bank's transaction shall be deemed complete and correct. The e-Money Cardholder agrees not to dispute, object, or demand any money or damages from the Bank later.

16. In order to achieve the objectives of this agreement, the e-Money Cardholder agrees that the Bank is entitled to deduct money from deposit account and/or the e-Money Card, and /or withdraw credit limit that the e-Money Cardholder has with the Bank to comply with the procedure set out in this agreement. The e-Money Cardholder shall not withdraw this consent until the service is cancelled.

17. The e-Money Cardholder is eligible to receive a transaction slip as an evidence document for the service use, purchase of products and/or services and/or money withdrawal at branch offices of the Bank, through ATMs/ADMs, EDC machine, on the Bank's website, or other service channels of the Bank. In case of cash withdrawal via ATMs/ADMs, the ATMs/ADMs will display the message "Transaction slip runs out. Do you wish to continue?". The e-Money Cardholder can choose to continue to withdraw cash but he/she will not receive the slip. However, the e-Money Cardholder can check the transaction by

calling the Call Center Tel. 02. -111-1111 or via other channels as specified by the Bank. When the e-Money Cardholder receives the transaction slip as evidence of e-Money transaction, the e-Money Cardholder is responsible for examining the transactions on the slip. If it is found that any transaction have errors/discrepancies or inaccuracy, the e-Money Cardholder must raise an objection to the Bank within 10 business days from the date that the e-Money Cardholder received the transaction slip. If the e-Money Cardholder fails to voice an objection within such period of time, will agree to allow the Bank to regard the amount of cash approved in the transaction slip as an accurate transaction completely in accordance with the truth.

18. In case where the Bank finds that there is an error in the transaction or is informed of an error/inaccuracy by the KTB e-Money Cardholder, the e-Money Cardholder consents to give the Bank his/her authority to verify such transaction with the related documents in the system and allow the Bank to deduct money from his/her deposit account and/or e-Money Card and/or withdraw all types of credit lines and all credit lines that the e-Money Cardholder have with the Bank without prior notification and permission from the e-Money Cardholder. The Bank will proceed to rectify it until completion within 30 days from the date that the Bank was informed of the case by the e-Money Cardholder or the Bank found such error. The Bank has set its criteria and operating steps and procedures in the investigation and rectification of such error as it has informed the Bank of Thailand (BOT) accordingly. In this regard, the e-Money Cardholder agrees that all documents relating to deduction and/or credit line withdrawal and/or the Bank's operations prepared by the Bank to rectify the error are an accurate and complete documents and can be used as evidence in accordance with law.

19. In the event that the e-Money Cardholder finds any error in deduction, and/or money transfer via the e-Money Card, he/she must immediately notify the Bank of details such as date and time of transaction, deposit account involved in deduction and/or money transfer, transaction type, amount of money transferred, name and address of the e-Money Cardholder. The e-Money Cardholder consents to the Bank to check the error in the Bank's report in accordance with the Bank's procedures. If it appears later that the error is caused by the e-Money Cardholder and the Bank has proceeded with the data provided by the e-Money Cardholder, he/she agrees to waive the right to claim or sue the Bank to be

liable for the deducted and/or transferred money, including any damages or any other expenses. In addition, if the Bank has to pay an amount of money to any person due to the aforementioned error, the e-Money Cardholder agrees to pay such amount of money with interest at maximum default interest rate as announced by the Bank, hereinafter referred to as "Default Interest". If the Bank has announced default interest rates, the maximum default interest rate shall be used. The aforementioned rate may increase or decrease as announced by the Bank from time to time. The e-Money Cardholder agrees that the changed interest rate will become effective immediately after the announcement of the change, starting from the date that the Bank has paid money to other persons until the e-Money Cardholder pays full compensation to the Bank.

20. In case that the e-Money Cardholder has any overdue debt with the Bank, including fees, expenses, damages, or debts arising from this Agreement, he/she agrees that the Bank deducts money from the e-Money Card, deposit account, all types of credit lines that he/she has with the Bank to repay the debt to the Bank without the consent of the e-Money Cardholder. If the money on the e-Money Card, in deposit account and credit limit is insufficient to repay the debt, the e-Money Cardholder consents that he/she has an overdue debt with the Bank according to the said amount that must be repaid forthwith. The e-Money Cardholder agrees to repay the remaining debt with default interest that is calculated from the date of default until he/she has made the repayment in full. In this regard, the e-Money Cardholder consents to the Bank to exempt from providing the e-Money Card service immediately. The Bank shall not be deprived of the right to immediately cancel the e-Money Card service without notification to the e-Money Cardholder. The e-Money Cardholder agrees that the Bank has taken the action correctly and agrees not to make a claim for any damages arising incurred from such action of the Bank.

21. If any damage occurs to the Bank or the Bank is requested to be liable for damages because the e-Money Cardholder perform a payment transaction for products and/or services via e-Money Card regardless of any reason, the e-Money Cardholder agrees to pay all damages to the Bank without any conditions. Moreover, the e-Money Cardholder consents the Bank to take any action in order to resolve and relieve any damage occurred to the Bank without prior consent of the e-Money Cardholder.

22. The e-Money Cardholder agrees that any evidence or documents that the Bank has arranged due to service use via e-Money Card is accurate in all respects without requiring the e-Money Cardholder to verify or sign first.

23. If documents and/or evidence and/or any detail of data that the e-Money Cardholders submit to the Bank, regardless of the format, has any errors or inaccuracy and the e-Money Cardholder wishes to correct such errors or inaccuracy or change any data, he/she must notify the Bank in advance in written form specified by the Bank, along with presents the copy of relevant documents that need to be corrected before the Bank processes and inputs such data into the system. If the e-Money Cardholder notifies the Bank after the data has been input into the system, the Bank reserves the right not to change the aforementioned data for the e-Money Cardholder. In this regard, the amendment will become effective once the Bank has notified the result to the e-Money Cardholder in writing. The Bank will not be liable for any damage occurring before the data change is effective whereas the e-Money Cardholder agrees to be solely liable for such damage.

24. Any document or letter or electronic media sent to the e-Money Cardholder by registered mail, unregistered mail, or a messenger to the address and/or office address and/or electronic address informed the Bank, whether there is a recipient or not, shall be deemed as received by the e-Money Cardholder and he/she acknowledges the data in the document, letter, or electronic media. In case the delivery cannot be done because the address and/or office address and/or electronic address is changed and/or demolished and/or the electronic address is suspended or cancelled and the e-Money Cardholder does not notify the Bank in writing, or because the given address and/or office address and/or electronic address cannot be found, it shall be deemed that the document or letter or electronic media is received by the e-Money Cardholder and he/she rightfully acknowledges the data in such document, letter, or electronic media.

25. The e-Money Cardholder agrees and acknowledges that the Bank shall not be liable in the event that (1) the Bank is unable to comply with this agreement, or (2) the e-Money Cardholder or the money receiver or the seller or the service provider does not receive money from transfers/ product and/or

service payment via the e-Money Card, or (3) the e-Money Cardholder is unable to make a payment for products and/or services via the e-Money Card, or (4) there is unsuccessful transaction due to the following cases. In this regard, the Bank has the right not to provide the service at that time as the Bank deems appropriate and the e-Money Card agrees not to claim any damage incurred from such action of the Bank.

25.1 There is no money in the e-Money Card or there is insufficient money for the Bank to process.

25.2 The e-Money Cardholder does not have or has been suspended the use of the e-Money Card or credit lines with banks.

25.3 Money transfer/deduction will result in an amount that exceeds the credit limit provided for the amount of products and/or service fee or the limit of the e-Money Card that the e-Money Card has agreed with the Bank.

25.4 Undergoing the legal proceedings

25.5 The Bank has already notified e-Money Cardholder of any difficulty in money transfers/deduction before or during performing transfer/deductions.

25.6 The e-Money Cardholder violates the conditions or agreements with the Bank.

25.7 In the event of force majeure, such as damage, failure or delay of computer system and/or electric system and/or internet network system and/or communication system and/or cellular network system and/or electronic devices and/or any other systems related to this service providing, including energy problems, actions of third parties such as hackers, fires, natural disasters, protests, transportation problems, riots, wars, computer viruses or harmful data or events which is beyond the control of the Bank and is an obstacle for the e-Money Cardholder to use the service or to the Bank to provide the service under this agreement

25.8 The Bank has not received support evidence documents from the e-Money Cardholder for the service application form .

25.9 Any matters the Bank and/or the laws has stipulated.

25.10 The Bank has necessity or obstruction in any circumstances.

26. The e-Money Cardholder affirms that any document, data, detail appeared and/or submit to the Bank regardless of the format must be true and accurate. In case that any error in service occurs due to the inaccuracy of the document and/or data and/or detail or the Bank's operation by following the information in the document and/or data and/or detail causes any error for any reason, the e-Money Cardholder agrees that the Bank will not be liable in any aspects. In this regard, the e-Money Cardholder agrees to request the claim from directly beneficiary. However, the e-Money Cardholder will not demand the Bank to deduct or withdraw money from a deposit account of the person that the e-Money Cardholder specifies or the deposit account of any other person to return money to the e-Money Cardholder. The Cardholder waives the right to sue the Bank for compensation or damages caused by the aforementioned errors.

27. The Cardholder agrees that he/she will not do anything that causes the Bank to be a part of a dispute between the e-Money Cardholder and other individuals in connection with or relating to the e-Money Card Service under this agreement. If the e-Money Cardholder has a defence and/or any claim, he/she shall perform such acts against others by themselves.

28. If the Bank wishes to cancel the e-Money Card service under this agreement, the Bank shall notify the e-Money Cardholder in writing at least 30 days in advance. After the informing period ends, the e-Money service and this agreement shall be considered terminated. However, the cancellation of the e-Money Card service must not affect any obligatory that the e-Money Cardholder still has with the Bank, and shall not revoke the rights and/or duties that the Bank and the e-Money Cardholder have together due to any action which has been done before the service under this agreement becomes invalid. In this regard, the e-Money Cardholder agrees and accepts that the Bank has the right to suspend and/or cancel the service immediately in the event that the e-Money Cardholder violates this agreement or there is an event to convince the Bank with reasonable grounds that the e-Money Cardholder uses the e-Money Card with fraudulent intentions and/or with actions that caused damage to other people. The Bank shall also suspend the e-Money service in the case when the e-Money Cardholder conducts and/or uses counterfeit document to apply for e-Money Card. In addition, in the event that there is a change

due to the promulgation of a new law or amendment in the law or law enforcement or in the interpretation of any law, order, regulation by the government or the Bank of Thailand resulting in the immediate cancellation and/or suspension of the e-Money Card service by the Bank, the e-Money Cardholder agrees not to demand the Bank to be liable for any damages.

29. The e-Money Cardholder is entitled to cancel the use of e-Money Card at any time. If the e-Money Cardholder wishes to request for a refund of the remaining balance on the e-Money Card, he/she can contact the Bank and present his/her ID card or passport along with e-Money Card to request for a refund. The e-Money Cardholder agrees to pay a refund fee at the rate announced by the Bank. In the event that the e-Money Card is lost, the e-Money Cardholder must proceed according to the conditions set by the Bank. However, the Bank reserves the right to consider granting the refund to the e-Money Cardholder in such cases.

30. The Bank reserves the right to amend or change the data that the e-Money Cardholder receives from the Bank, which includes data about fees, service charges, foreign exchange rates, interest rates or any other preliminary data at any time. The data shall not be bound to the Bank. The Bank will announce the change of the data to the e-Money Cardholder at offices/branch offices of the Bank and/or brochures, flyers, advertisement sheets and/or via various electronic media and/or other channels as specified by the Bank.

31. This Agreement is enforced and interpreted according to the laws of Thailand. Any dispute arising from this Agreement shall be subjected to the jurisdiction of the Thai court.

32. The e-Money Cardholder consents the Bank to inquire, investigate, examine the status, including some or all details of e-Money Cardholders from government agencies (such as the Revenue Department, Department of Business Development, Civil Registration Office, Department of Provincial Administration, etc.), National Credit Bureau, financial institutions, person or juristic person, when necessary and/or when the Bank deems appropriate and/or disclose some or all the details of the e-

Money Cardholder to government agencies with legal authority or when it is an operation required by law. The e-Money Cardholder also consents to the Bank to use this data with the purpose to change or amend the Bank's original data so that it is accurate, complete, and up-to-date from the date of completing the e-Money Card application form or data changing request form. Additionally, the e-Money Cardholder consents the Bank to use his/her data for consideration and selection appropriate news, product, service and/or other special offers of the Bank to the e-Money Cardholder, including sending notification via SMS starting from the date in the e-Money Card service application form or data changing request form onwards. Thus, the e-Money Cardholder agrees that this consent will be effective at all times without revocation in any circumstances although he/she has cancelled the e-Money Card service or the Bank has canceled the service by itself.

33. The e-Money Cardholder consents the Bank to collect and use his/her personal, financial, and other data provided for, received or accessed by the Bank or any other data as specified by the authority or committee under the laws, hereinafter referred to as "Data". The e-Money Cardholder also allows the Bank to deliver, transfer and/or disclose e-Money Cardholder's Data to the Bank's conglomerates or juristic persons outside the Bank's conglomerates, business partners, external service partners, data processors, transferee of claim, agencies/organizations/juristic persons that make contract with the Bank, government agencies and/or juristic persons both in Thailand and overseas which the Bank is a party or has a relationship. In this regard, the delivery, transfer and/or disclosure of such Data should only be undertaken with the objectives of the Bank's business management, data analysis, service/product providing and/or improvement. In the event when Bank hiring or assigning other people to act on their behalf regardless of work related to information technology, communication, collection task or any other work, whether in whole or in part, and for any other purpose that is not prohibited by law, including to comply with the laws or regulations of any country applicable to Banks, the e-Money Cardholder acknowledges that he/she can contact the Bank via the Call Center tel. 02-111-1111 or at the Bank's branches. However, the Bank contact channel may change, either increase or decrease in the future, In this regard, the Bank will notify such change on the Bank's website.

34. The e-Money Cardholder agrees to be bound and comply with regulations, guidelines, procedures, and any document that the Bank delivers, announces, or notifies the e-Money Cardholder as of now and those that will be added further. In addition, any guideline or document regarding the e-Money service that will be delivered, announced, or notified by the Bank in the future shall be considered a part of this agreement. The Cardholder agrees to comply with the Bank's regulations and procedures and/or relevant legal requirements, including arranging additional documents as specified by the Bank and/or government agencies.

35. This agreement, including the service terms and conditions and/or any financial transaction which the Bank has provided via the e-Money Card, both in the present and/or in the future, shall be deemed as a part of the application form/e-Money data changing request form. In the case there is a contrary of any text in the application form /e-Money data changing amendment request form or these terms and conditions, the e-Money Cardholder shall perform according to the Bank's decision. The Bank's decision shall be deemed final. The e-Money Cardholder agrees not to dispute and/or claim any damages or expenses from the Bank.