

Terms and Conditions of Use of Services in relation to Krungthai NEXT

Krungthai NEXT refers to the Internet Banking services provided by Krungthai Bank Public Company Limited (the “**Bank**”) for convenience to individual customer (the “**Applicant**”) so that the Applicant will be able to use various financial management services and/or any other financial transaction conducts currently specified and/or to be specified in the future in all respects whereby the Applicant agrees to be bound by this terms and conditions of use of services in relation to Krungthai NEXT as follows:

1. Definitions

1.1 In this Agreement, unless the context requires otherwise:

(1) “**Bank Account**” means savings account, current/checking account, fixed term deposit account, and/or other types of bank accounts currently specified by the Bank and/or to be specified in the future including the Applicant’s credit limit used for services through Krungthai NEXT as well;

(2) “**E-money Transfer Data**” means any information used for transaction of money transfer and/or credit limit drawdown and/or other services by the Applicant through Krungthai NEXT for services hereof which the Applicant will determine such information such as type of money transfer, bank account number, transaction effective date, transaction expiry date, amount of money to be transferred to the transferee/receiver by the Applicant, transferee’s ID card number and transferee’s mobile phone number etc.;

(3) “**Money Transfer Tools**” means mobile phone and/or computers and/or tablet and/or other tools chosen by the Bank to do transactions, including ATM card, debit card or credit card, and/or PIN (Personal Identification Number) for inward or outward transfer of money to or out of the bank account;

(4) “**Next Money**” means e-wallet for use of keeping e-money of the Applicant to be used for any service(s) specified by the Bank;

(5) “**Krungthai Inter Wallet**” means e-wallet foreign currencies which has the purpose of supporting multiple currencies that the Bank supports. The Applicant is able to top-up and exchange foreign currencies by himself/herself through Krungthai NEXT, in accordance with the rules, conditions and procedures as specified by the Bank.

(6) “**Personal Data**” means personal data as defined under Personal Data Protection Law; and

(7) “**Agreement**” means these terms and conditions of use of services in relation to Krungthai NEXT and any amendment and supplement (if any) including other relevant terms and conditions in the future (if any).

(8) “**Personal Security Code**” means Person Identification Number (PIN), fingerprint, face, biometric technology, device password for transaction purposes, One Time Password (OTP), and other codes associated with Access to electronic services, whether called by any name and whether it is a code designated by the Bank or a code designated by the Applicant.

2. Conditions of Applying Services

2.1 The Bank provides the Krungthai NEXT for natural persons or individual customer’s age 15 years of age and over only except as otherwise specified by the Bank.

2.2 The Applicant is able to apply for service use at Application Krungthai NEXT of the Bank or other channels specified by the Bank whereby the Applicant is required to have at least one bank account in the type of single drawer’s signature and to own mobile phone number which is registered in Thailand and/or an electronic communication address (e-mail) as channel of communication with the Bank.

2.3 With respect to registration of Krungthai NEXT Application of the Bank, the Applicant requires National ID and face verification. In case of completion of face verification, the Applicant is able to use Krungthai NEXT. However, in case of failure of face verification, the Applicant needs to contact any branch of the Bank or other channel specified by the Bank in order to apply for Krungthai NEXT application of the Bank. However, the applicant may be required to verify his / her identity by ID card. At the bank's identity verification point at the bank branch or other channels as specified by the bank (if any).

2.4 I, as the owner of a mobile phone number used to register for mobile application with Krungthai Bank Public Company Limited, hereby consent to the network operator mobile phone number disclose the telephone number used for the registration to the bank in order for the bank to use the information. For the purpose of verifying and verifying my identity when registering for the aforementioned mobile application.

3. Use and Safe Keeping of Personal Security Code

3.1 To login to use the Krungthai NEXT service of the Bank, the Applicant must use biological data such as facial and/or fingerprint recognition data and/or PIN (Person Identification Number) as a tool to login and/or to use various services.

3.2 The Applicant must maintain the PIN in good condition and keep it in a safe place for lost protection as well as keep the secret of the Applicant only by not disclosing or taking any action that might allow others to know such identity and / or personal information and the Applicant must not make the device for such transaction under the possession of another person. If any damage occurs from the loss or disclosure of such code or from any other reason, the Bank shall not have to take any responsibility whatsoever. The Applicant may change the PIN at all times, in accordance with the rules, conditions and procedures as specified by the Bank without notifying the Bank.

3.3 In order for using the services every time, the Applicant must use biometric data such as face and/or fingerprints recognition data and/or PIN. In the case of incorrect verification of such biometric data and/or PIN under conditions specified by the Bank, the Bank will automatically suspend the use of Krungthai NEXT service temporarily and the Applicant will not be able to use the username code. In this regards, the Applicant needs to unlock the service by face verification by himself/herself on Krungthai NEXT or contact the branch of the Bank and/or contacting Krungthai Contact Center at Tel. 02-111-1111 of the Bank themselves. In order to cancel the suspension of Krungthai NEXT service temporarily, the Applicant must proceed in compliance with the rules, conditions and procedures as specified by the Bank.

3.4 In the event that the Applicant forgets the password, the Applicant may reset the service password by himself/herself via face authentication on Krungthai NEXT or contact the Bank's branch themselves.

3.5 The Applicant may temporary suspend the service or cancel temporary suspension of service the use of Krungthai NEXT service at any time by himself/herself via various channels as stipulated by the Bank. In this regard, the temporary suspend the service or cancel temporary suspension of Krungthai NEXT service, it will be effective from the time the Bank is notified, together with receiving all documents as required from the Applicant. In this regard, the Bank shall not have to be responsible for any damages, which is not caused by any fault of the Bank, that occur before the effect of suspension of Krungthai NEXT service. If the Applicant wishes to cancel the temporary suspension of the Krungthai NEXT service, the Applicant may proceed to cancel the temporary suspension of Krungthai NEXT service by contacting the Bank's branch in person or by other channel as specified by the Bank.

3.6 In the event where, after completion of registration of Krungthai NEXT, the Applicant has not logged in to Krungthai NEXT for any consecutive 90-day period of time, the Applicant may be required to reset new PIN for use of Krungthai NEXT in accordance with terms and conditions and procedures specified by the Bank.

4. The Access of Bank's Services

4.1 General Terms

4.1.1 The Applicant agrees to maintain cash and/or credit limit in the Applicant's bank account to be sufficient for transferring funds/money to the transferee throughout the period of using this service to enable the Bank to make direct debit and/or drawdown credit limit from the Applicant's bank account in the whole amount according to the amount of

money to be transferred according to the E-money Transfer Data received from the Applicant together with the service fee within the specified date.

4.1.2 In case where the bank account of the Applicant or the transferee or payee contains both transaction of direct debit from the bank account and fund transfer to the account at the same time, the Bank will proceed to transfer fund to the bank account first and then make direct debit from the account.

4.1.3 The Applicant agrees to allow the Bank to collect the fees and/or expenses and/or service charges for the use of various services through Krungthai NEXT at the rates and by the methods of collection as prescribed by the Bank. The Applicant also agrees to allow the Bank to enhance, modify or cancel its Krungthai NEXT service providing, either in whole or in parts, including fee rates and/or expenses and/or service charges and/or fines and/or various rights or privileges that the Bank offers to the Applicant as well as methods of calculating such rates only for any particular Applicant or all Applicants at any time, and/or such methods at any time as deemed appropriate by the Bank. In this regard, the Bank will post or send notification to inform the Applicant accordingly not less than 30 days in advance at the Bank's office/branch, and/or distribute brochures, leaflets, advertising banners, and/or various electronic media and/or sending e-mail and/or other communication channels as specified by the Bank. Moreover, the Applicant agrees to allow the Bank to make direct debit for such fees and/or expenses and/or service charges from the Applicant's bank accounts entirely of all types and all credit limits available with the Bank immediately.

4.1.4 If the Applicant found that the Bank collected inaccurate fees and/or expenses and/or charges, the Applicant shall inform the Bank accordingly in writing within 7 days from the date that the Bank made direct debit from the Applicant's account. If the Applicant does not inform the Bank of such inaccuracy within such deadline, the Applicant agrees to deem it that the Bank has taken accurate and valid action whereby the Applicant agrees not to argue or object or claim any funds or indemnities subsequently from the Bank.

4.1.5 To enable the service use to achieve the objective of this Agreement, the Applicant agrees to allow the Bank to have the right to make direct debit from bank account and/or drawdown the credit limit and/or transfer the Applicant's funds available with the Bank to proceed with the methods prescribed in this Agreement.

4.1.6 The Applicant agrees to accept that the Bank has the right to not notify the Applicant of the transactions of direct debit and/or credit limit drawdown and/or funds transfer through Krungthai NEXT to the Applicant or the transferee or the payee for information as the Applicant is able to check the current status, operating results and transactions of direct debit and/or drawdown of credit limit and/or funds transfer of the Applicant on the transferee or the payee through Krungthai NEXT already. If the Applicant or the transferee or the payee does not make any objection to the transactions of direct debit and/or credit limit drawdown and/or funds transfer within 7 days from the date of completing the conduct of such transactions, the Applicant agrees to deem it that the Bank has taken accurate and valid action in all respects whereby the Applicant will not make any objection or claim any funds or indemnities subsequently from the Bank.

4.1.7 In case where the Applicant find any error or deficiency from account direct debit and/or credit limit drawdown and/or funds transfer through Krungthai NEXT, the Applicant shall immediately notify the Bank about the relevant details of data/information such as date and time of transaction conducted, related bank accounts in funds transfer and/or funds transfer, transaction type, inward or outward remittance or fund transfer amount, name and contact address of the Applicant and the notified etc. Whereby the Applicant agrees to allow the Bank to verify and error/deficiency incurred in such direct debit and/or credit limit drawdown and/or funds transfer from the data or information received from the Applicant and the Bank's reports in accordance with the Bank's operating methods in all respects. If it later appears that such error/deficiency is incurred by the act or deed of the Applicant himself/herself, and the Bank has already taken action according to the data or information informed or given to the Bank by the Applicant, the Applicant agrees to waive the claim or not to sue the Bank to indemnity such funds/money that the Bank debited and /or drew down the credit limit and/or transferred as well as indemnifying any loss or expense whatsoever. In this regard, if the Bank has to pay any amount of funds/money to any person in connection with the aforementioned error/deficiency, the Applicant agrees to pay any amount of money/funds together with interest at the maximum default rate according to the Bank's notification whereby the Bank has announced to specify such default interest at several rates and the maximum rate announced by the Bank shall apply to the case. Such rate can change either upward or downward as will be notified by the Bank from

time to time and the Applicant agrees that the changed interest rate shall immediately be in force from the time of notification/announcement of such interest rate change. In this regard, the rate shall be in force from the date that the Bank paid the money to other person onward until the Applicant pays it back to the Bank as compensation for all amounts in full.

4.1.8 In case where the Applicant has any money debt to the Bank incurred according to this Agreement, the Applicant agrees to allow the Bank to make direct debit from the bank accounts of all types and all limits that the Applicant has available with the Bank for making direct debit as payment of such debt immediately to the Bank whereby the Bank has no need to notify or request consent from the Applicant. In addition, if the deposited amounts of money in such bank accounts are not sufficient for direct debit to pay back the debt in full, the Applicant agrees to accept that the Applicant has the outstanding debt owed to the Bank in such amount of money which are debts due to pay promptly, and the Applicant agrees to pay the remaining amount of debt together with interest at default rate as specified in Clause 4.1.7 from the date that the Applicant defaulted on debt payment onward until the Applicant pays debt in full. In this regard, the Applicant agrees to allow the Bank to refrain from providing various services immediately whereby the Bank will not make direct debit from the bank account in part and this does not deprive the Bank's right to immediately cancel the suspension the Krungthai NEXT service providing with no need to inform the Applicant accordingly, of which the Applicant agrees to accept that the Bank has taken proper action and the Applicant agrees not to raise such case as an allegation or claim any damages from the Bank.

4.1.9 The Bank will send an electronic mail (e-mail) and/or Short Message Service (SMS) message for automatic notification to the mobile phone number that the Applicant informed to the Bank every time that there is login to Krungthai NEXT service and/or when there is bank account activity in the amount of not less than that specified by the Bank or other services that the Applicant has already applied for service use as the case may be; Therefore, if the Applicant changes the mobile phone number, the Applicant must contact himself/herself via the Bank's branch (or other channel specified by the Bank) only in order to change the mobile phone number. In case of change the Applicant's email address (e-mail), the Applicant requires to proceed by himself/herself through Krungthai NEXT service. The Applicant must still use the same mobile phone number to proceed such change. The Bank shall not responsible for any damages which occurs before the Bank receives a notification together with a copy of the said proof of change. The Applicant agrees that the said delivery of electronic mail and Short Message Service (SMS) may be delayed.

4.1.10 The Applicant agrees and accepts that the Applicant can use the joint account (account holder and joint account holder) via Krungthai NEXT for checking the account information and/or making the deposit as conditions and procedures prescribed by the Bank.

4.1.11 The Applicant agrees to accept that the Applicant can use the foreign currency account via Krungthai NEXT to check account information and/or use the services as the Bank prescribed.

4.2 Money Transfer/Bank Account Debit through Krungthai NEXT

4.2.1 In case of transfer money between its own bank accounts within the Bank, the Applicant cannot proceed for such transfer not exceeding the remaining balance in the deposit account that can be withdrawn, including payment of credit account of the Applicant, with an unlimited amount of money and number of times per day.

4.2.2 In case of existing Krungthai NEXT applicant having setting up transfer limit for other account transfer within the Bank, other bank transfer and/or payment of goods and/or services, the system will limit transfer amount to such transfer(s) that are previously set by the Applicant with no limitation of number of transaction frequency. The Applicant can either increase or decrease that transfer limit not exceeding 2,000,000 baht/day without limit of number of transaction frequency.

4.2.3 In case of new Krungthai NEXT applicant, the system will limit transfer amount for other account transfer within the Bank, other bank transfer and/or payment of goods and/or services that set by the Applicant with no limit of number of transaction frequency. The applicant can either increase or decrease their transfer limit not over 2,000,000 baht/day without limit of number of transaction frequency.

4.2.4 In case of money transfer to other person's account(s) within the Bank and money transfer to bank account(s) in other bank(s) and/or payment of goods and services, the Applicant is able to transfer the aggregate amount of 5,000,000 baht/day in the maximum amount per day without limit of number of transaction frequency whereby the Applicant needs to directly contact the Bank's branch. However, the 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 terms and conditions prescribed by the Bank.

4.2.5 Regarding account direct debit and/or drawdown of credit limit from bank account for payment of utility bill/cost of goods/services purchased/taxes/costs of unit trust purchased from various mutual funds, the Applicant agrees to allow the Bank to debit and/or drawdown credit limit from the Applicant's bank account held with the Bank in order to pay such debts to the person(s) or agency(ies) or organization(s) that are payee(s) according to the agreement that the Bank has with the person(s) or agency(ies) or organization(s) that are payee(s) in the amount of not more than the credit limit and/or the bank account balance available for withdrawal with unlimited number of times per day. The Applicant also agrees to allow the Bank to make direct debit from bank account to pay the fee of service use through the Krungthai NEXT as prescribed by the Bank.

4.2.6 Any money transfer/debit by using "Scan and Go" feature under Krungthai NEXT which the Applicant has selected to use such service shall be proceeded with terms, conditions and procedures including maximum amount per day as determined by the Bank. The Applicant shall be responsible for any and all transactions proceeded by using such service.

4.2.7 The Applicant who request for a tax deduction under the conditions specified by the Revenue Department must be applied for Krungthai NEXT with his/her National ID.

4.2.8 When the Applicant request to temporary suspense or cancel the use Krungthai NEXT application without cancellation of advance instruction of transfer any sums to other person's banking account maintained with the Bank and/or other bank transfer and/or payment of goods and/or services, it shall be deemed that such advance instruction shall still be valid.

4.2.9 The Applicant may use Krungthai NEXT for transfer funds to overseas or making payment of goods and/or services in overseas in accordance with terms, conditions and procedures, including (but without limited to) maximum daily limit and/or exchange rate (in case of currency exchange) and/or source of funds for the transaction(s) (e.g. Bank Account, Krungthai Inter Wallet), as specified by the Bank.

4.3 Use of Service in relation to Fund Account

4.3.1 The Applicant agrees to be bound by the terms and conditions relating to fund services of the Bank which the Bank will proceed in capacity as securities brokerage of investment units for any asset management company ("Asset Management Company") who appoints the Bank as its broker.

4.3.2 The Applicant accepts and agrees that Bank will proceed as channel for providing the Applicant in respect of placing his/her order in relation to sale, purchase and switching investment units of mutual fund in favor of Asset Management Company through Krungthai NEXT or other channel as specified by the Bank.

4.4 Use of Service in relation to purchasing goods and/or services

4.4.1 The Applicant agrees and accepts that the Bank is only channel and a facilitator for the purchase of goods and/or services. The Bank shall not be liable to the Applicant or any persons for any losses from such goods and/or services in any respects.

4.5 Use of Service in relation to KTC Credit Card

4.5.1 The Applicant may use service in relation to viewing details of all types of credit card (both primary and supplementary card) and/or all types of personal loan held with Krung Thai Card Public Company Limited ("KTC") via Krungthai NEXT service of the Bank whereby the Applicant agrees and gives consent to KTC to disclose, exchange, send or transfer information relating to credit card (both primary and supplementary card) and/or all types personal loan account such as

account name, card number, card type, outstanding balance, total outstanding balance, billing date, payment due date, last payment amount and date and reward points, to the Bank, any member under financial conglomerate of the Bank and any outsourcing company and/or agency acting in its capacity as data processor of the Bank for the purpose of providing such service in accordance with terms, conditions and procedures specified by the Bank.

4.5.2 The Applicant agrees and gives consent to the Bank to provide, disclose, exchange, send or transfer any information relating to deposit account and/or current account linked with Krungthai NEXT to KTC and any outsourcing company and/or agency acting in its capacity as data processor of KTC for the purpose of providing service relating to viewing information of such deposit account via application TAP and/or other applications of KTC including payment of credit card (both primary and supplementary card) and all personal loan outstanding of the Applicant by debiting any amount from such deposit account and/or any other services (if any).

4.6 Use of NEXT Money Service

4.6.1 The Applicant may add money into NEXT Money for using any service(s) via Krungthai NEXT or other channel specified by the Bank in accordance with terms, conditions and procedures hereof and/or determined by the Bank.

4.6.2 The Applicant may use e-wallet ID provided by the Bank for receipt of money transferred via any channel(s) specified by the Bank.

4.6.3 The Applicant may link deposit or credit card account which the Applicant or account owner allows to link with NEXT Money for use of preceding any transaction(s) via NEXT Money. In this regards, the Applicant or account owner must give his/her consent for deduction or proceeding any transaction(s) (if any) with such deposit or credit card account via electronic or other process in accordance with terms, conditions and procedures determined by the Bank.

4.7 Use of Cardless ATM Withdrawal

4.7.1 The Applicant may withdraw money from his/her deposit account without using ATM card and/or Debit card in accordance with processes, procedures and conditions specified by the Bank. Such withdrawal shall not exceed 20,000 Baht/transaction and 20 times/day or other limitation specified by the Bank by using such service via the Bank's electronic machine such as ATM and/or CDM ("Electronic Machine"). The Applicant requires to create withdrawal code via Krungthai Next and set amount for transaction proceeding and proceed at the Bank's Electronic Machine only. Withdrawal code must be used within time period specified by the Bank (currently, the time period is 15 minutes, subject to change as determined by the Bank). In case of using withdrawal code after such time period, the Applicant agrees and accept that the withdrawal code is unable to use for withdrawal transaction.

4.7.2 The Applicant may cancel withdrawal of money without using card by click "cancelation of withdrawal" after proceeding of withdrawal via Krungthai NEXT or click "cancel" on Electronic Machine's screen at confirmation of transaction proceeding screen.

4.7.3 The Applicant agrees and accepts that, for withdrawal of money without using card transaction, it is required to proceed at the Bank's Electronic Machine by using withdrawal code created via Krungthai NEXT. In case where withdrawal of money without using card has been preceded in compliance with process specified by the Bank, the Applicant agrees and accepts that such transaction has been proceed by the Applicant in all respects. The Bank shall not be liable for damages arising from withdrawal of money without using card transaction.

4.8 Use of Krungthai Connex Service

4.8.1 In this Clause 4.8,

"Electronic Device" means mobile phone and/or other electronic device(s) of the Applicant which Line Application has been downloaded and installed on such device(s) for the Applicant to use Line Account and/or proceed any transaction with Krungthai Connex;

"Mobile Phone" means mobile phone of the Applicant to be used for receipt of One Time Password (OTP) (or other password) in order for registration of Krungthai Connex service;

“Account for Using Service” means savings account or current account of the Applicant opened with the Bank (for account held by a person only) (including the account which its account number has been changed) or any account(s) of the Applicant as determined by the Bank for use Krungthai Connex service in accordance with these terms and conditions; and

“Line Account” means an account which the Applicant has registered for services relating to Line Application with service provider for such Line Application (i.e. Line Company (Thailand) Limited and including other person(s) which has been assigned to proceed on its behalf);

“Krungthai Connex Account” means an account to be used for Krungthai Connex service which the Applicant has registered for use such services via Krungthai Connex system on Electronic Device (for account held by a person only) (including the account which its account number has been changed) in accordance with terms, conditions and procedure specified by the Bank;

4.8.2 Applicant Qualification and Service Registration

The Applicant must be an individual customer (or other type of customer determined by the Bank) who is owner of the Account for Using Service and accept to be a friend with Krungthai Connex Account of the Bank under operation system of the Line Application and register for use of Krungthai Connex via Line Account in accordance with the following terms and conditions:

(1) The Applicant must proceed with identity verification process by inputting the Applicant’s information into required field on screen of Mobile Phone which are (a) identity number (in case of Thai Applicant) or passport number (in case of foreign Applicant) and/or (b) number of Mobile Phone and/or (c) other required information as specified by the Bank (if any) or other identity verification process determined by the Bank.

(2) In case of result of information verification under required process of the identity verification process has been passed, the Applicant will be allowed to use the service immediately or within specific time period specified by the Bank. However, in case where the information verification under the identity verification process has not been passed or the Applicant has not proceeded completely within time period specified by the Bank, it shall be deemed that the registration for use such service is not completed and the Applicant shall be notified via the Mobile Phone.

(3) The Applicant agrees that the Bank may keep record and gather information of the Applicant which has been provided under the registration process including all information provided during proceeding with all transactions in the future under Krungthai Connex. Any Applicant may use Krungthai Connex service with his/her 1 Line Account only.

The registration for use of Krungthai Connex may be proceeded with other channel and/or procedure specified by the Bank. The Applicant has the right to use Krungthai Connex service by using Electronic Device with network and/or system determined by the Bank.

4.8.3 The Applicant may use Krungthai Connex service via operation system of Line Application installed on Electronic Device for use services which are allowed by the Bank including (but not limited to) receipt of alert through Line Account when there is any transaction under Krungthai Connex service or there is any transaction of Account for using Service as per condition(s) set by the Applicant in accordance with terms, conditions, procedure and time period determined by the Bank.

4.8.4 Any information which the Applicant has received through alert service or other services under Krungthai Connex Service is primary information and the Bank reserves the right to amend and alter such information later in case of incorrect information.

4.8.5 The Applicant shall not be required to pay charge, expense and/or service fee for use Krungthai Connex service, except as otherwise determined by the Bank which the Bank will notify in advance the Applicant of any details according to channels and procedures specified by the Bank.

4.8.6 When the Applicant transfer or change the possession of the Electronic Device for use Krungthai Connex service, the Applicant shall be require to proceed with such Electronic Device to be unable to use Krungthai Connex service and shall notify the Bank immediately, otherwise, the Applicant shall be responsible by himself/herself.

4.9 Krungthai Travel Card Service

Subject to VISA/UnionPay prepaid card which serves the needs of customers who travel and spend abroad.

4.9.1 Applicant can apply for Krungthai Travel Card through Krungthai NEXT application and/or any bank branch. The Applicant can activate Krungthai Travel Card through Krungthai NEXT application.

4.9.2 Topping up Krungthai Travel Card can only be in Thai baht currency.

4.9.3 Purchasing foreign currencies from Krungthai Travel Card must deduct Thai baht money from Krungthai Travel Card or other foreign currencies in Krungthai Travel Card. This requires the use of Thai baht of the Applicant's account in which the purchase and sell of foreign currencies can be done 24 hours. The Applicant needs to check currencies through Krungthai NEXT application because there is a regular change in currencies.

4.9.4 The Applicant can withdraw cash based on currencies owned in Krungthai Travel Card at any ATM machines around the world.

4.9.5 The Applicant can use Krungthai Travel Card to pay for goods and services at any stores/service stops through EDC equipment by using currencies in their card at any stores abroad that accept VISA/UnionPay cards.

4.9.6 The Applicant can use Krungthai Travel Card to withdraw currencies at branch/ currency exchange booths suggested by Bank.

4.9.7 The Applicant can decide and/or change PIN of Krungthai Travel Card at ATM machine of Bank or any bank branch.

This Service shall be according to the guidelines, conditions and procedures specified by the Bank.

4.10 NDID Services

NDID (National Digital ID) is a technology for online digital authentication. Convenient and safe In identity verification to receive various services from the public and private sectors such as banks, insurance businesses Securities and Investment Business Which the users do not have to travel to show their identity at that place of work, reducing the process of filling information And reduce duplicate documents. This Service shall be according to the guidelines, conditions and procedures specified by the Bank.

4.11 Krungthai Inter Wallet

4.11.1 The Applicant is able to top up, exchange foreign currencies, view various currency account movements and other services by himself/herself through Krungthai NEXT or other channels in accordance with the rules, conditions and procedures under this Agreement and or as specified by the Bank.

4.11.2 The Applicants can use the value in Krungthai Inter Wallet to make transaction(s) through various channels in accordance with the rules, conditions and procedures, including the maximum daily limit and/or exchange rate (in case of currency exchange) specified by the Bank.

4.11.3 The Bank reserves the right to cancel or terminate or suspend the relevant services and claim for damages or compensation immediately in case where the Bank considers that the service may be used for commercial purpose or used for currency speculation or other purposes except for consumption purpose or the use of service breaches, or is likely to breach any laws, regulation or notification of any authorities.

4.12 Global Remittance (International Transfer)

4.12.1 The Applicant agrees and accepts to comply with the Bank's foreign currency transaction terms and conditions.

4.12.2 The Applicant agrees and accepts that available countries and currencies including service fees will comply as the Bank prescribed. The Applicant can transfer up to the balance that can be withdrawn from the bank account, but not exceeding 1,500,000 THB / transaction without limit of the number of transaction frequency and the amount of the transaction limit depends on the Applicant and/or account type but not exceed the limit as the Bank prescribed.

4.13 PromptPay International Services

The Bank will provide PromptPay International services that is the services covering funds receiving from or transferred to overseas, subject to terms and conditions, timeline and procedure including the fee determined by the Bank. The Applicant also agrees to the followings terms and conditions:

4.13.1 For services with respect to receiving funds transferred from overseas, the Applicant agrees that the Bank may disclose its account name, account number and/or other information to the transferor and the relevant service provider in aboard for the purpose of compliance with the laws and/or regulations that in force to the service provider and for corrective checking of the transaction.

4.13.2 For services with respect to transfer funds to overseas, the Applicant agrees that the Bank may disclose its t account name, account number and/or other information to the transferee and the relevant service provider in aboard for the purpose of compliance with the laws and/or regulations that in force to the service provider and for corrective checking of the transaction.

For transfer funds to overseas, the Applicant agrees and accepts that the Applicant will transfer money to overseas with the foreign currency and source of funds for the transaction(s) (e.g. Bank Account, Krungthai Inter Wallet) determined by the Bank and in case the Applicant requires to exchange currency from Thai Baht to such foreign currency, the Applicant agrees to exchange the money by using exchange rate specified by the Bank. In addition, in case the Applicant is Thai nationality, the Applicant shall not proceed with transfer money into its own account in aboard. These terms and conditions of this Clause 4.13 shall be an integral part of terms and conditions of saving Deposit and/ or Current Deposit Account that and/or other relevant product or service with the Bank.

5. The Validity of the Use of the Services on the Applicant

5.1 The Application accepts that any evidential notes or documents that the Bank has prepared in connection with service providing through the Krungthai NEXT are accurate in all respects with no need to request the Applicant to verify or sign his/her name first in any respect.

5.2 If any documents and/or evidences and/or detailed information that the Applicant has sent to the Bank, whether they are delivered in any form, contain errors or deficiencies and the Applicant wishes to correct/amend such errors or deficiencies or alter any data/information, the Applicant shall inform the bank accordingly in advance in writing according to the format prescribed by the bank together with copies of relevant documents and evidences to be amended or alter before the Bank enters such data /information into its system. If the Applicant informs the Bank of such case after the Bank already entered the data into the system, the Bank reserves its right not to amend or alter such data/information for the Applicant. In this regard, such amendment or alteration of data/information will be valid only when the Bank has notified the results of such alteration to the Applicant in writing, and the Bank shall assume no liability for any damages or losses incurred before such data alteration is valid whereby the Applicant agrees to be liable for the entire damages or losses himself/herself.

5.3 For any proceedings/actions taken to conduct the transaction before applying for cancellation of such transaction conducted earlier to the Bank, the Applicant agrees to deem it that such proceedings are still valid and binds the Applicant until the Applicant conducts a transaction to cancel the transaction(s) earlier conducted in an accurate and complete manner.

5.4 The Applicant hereby represents that any of various documents, data, details, which appear and/or which are delivered to the Bank whether they are sent in any forms, are accurate and true. In case of error in service providing including direct

debit from bank account and/or credit limit drawdown and/or inward fund transfer to bank account in connection with error or deficiency of such document and/or data and/or details or any error/deficiency are incurred from the bank's proceeding in accordance with such documents and /or data and/or details by any cause whatsoever which is not caused by any fault of the Bank, the Applicant agrees that the Bank shall not assume any liability whereby this Applicant agrees to proceed with exercising the claim directly to the beneficiary .In this regard, the Applicant will not demand the Bank to debit or withdraw fund from bank account of the person specified by the Applicant or any person to refund to this Applicant, and will waive the right to sue the Bank to indemnify any funds or damages incurred by such aforementioned error.

5.5 The Applicant agrees not to take any action that will result in the Bank's having to participate in a dispute between the Applicant and any other person in connection with or relating to Krungthai NEXT service providing under this Agreement; and if the Applicant has any defense and/or claim, the Applicant will proceed with action to take with other person by himself/herself.

5.6. Any action taken through Krungthai NEXT service such as money/funds transfer, drawdown of credit line/limit, bank account correction , cancellation/increase of bank accounts, correction of information on payment of goods and services or others both being the action taken by the Applicant himself/herself and that taken by other persons whether in any respect; if having taken action by using the PIN relating to this service, the Applicant agrees to deem it as his/her valid action which will bind him/her as if it is taken by the Applicant himself/herself. The Applicant also agrees to be responsible for such actions in all respects as well as deeming that the Applicant's electronic signature submitted to the Bank as an evidence of the action taken through the Krungthai NEXT at each particular time in accurate and valid manner, and also agrees that the Bank is able to use the information on such action as the original document which is used as evidence in proving that the Applicant has taken such action to be used in legal proceeding in all respects whereby the Applicant is not required to prepare document or sign any document as an evidence in such action again except that the Bank clearly informs or specifies accordingly. The Applicant agrees furthermore that the Bank needs not take any liability for damages or losses resulting from the aforementioned action whereby the Applicant agrees to be responsible for damages or losses incurred by the aforementioned action in all respect except that it is in the case under Cause 7. Apart from this, in case of any damage or loss incurring on the Bank as a result of using the Krungthai NEXT by the Applicant, the Applicant agrees to be responsible for indemnifying for the entire losses in full to the Bank unconditionally.

5.7 The Bank reserves the right to amend or change/alter the data that the Applicant received from the Krungthai NEXT including data/information relating to fee, service charge, foreign exchange rates, interest rates or any other data which are preliminary data/information at all times whereby such data have no binding effect upon the Bank. In this regard, the Bank will make announcement of such changes of data to inform the Applicant accordingly at the Bank's office/branch and/or through brochure, leaflet, advertising hand bill and/or various electronic media and/or other channels of communication as prescribed by the Bank.

5.8 The Applicant acknowledges that the Bank shall contact, make inquiry and/or check/verify the data or information and details in part or in whole of the Applicant from governmental authorities (e.g. Revenue Department, Department of Business Development, Office of Central Civil-Registration, Department of Inferior) or financial institution, individual person or juristic person/entity in case of necessity or in case where the Bank deems it appropriate or disclose data or information and details in part or in whole of the Applicant to the government officials or government agencies who have powers and authorities under the law or for compliance with requirement under the law. In addition, the Applicant acknowledged that the Bank may use such information for amendment, alteration and adding his/her previous data and information in order to be correct and up to date. Apart from this, the Applicant acknowledged that the Bank may present news and/or data or information on products and/or services of the Bank and/or special offers to the Applicant for information and/or for conducting transactions through various channels specified by the Bank including news sending or messaging through SMS.

5.9 The Applicant agrees not to disclose or allow his/her employees, agents or representatives to disclose any data/information, which, by condition or as prescribed by the Bank, are confidential including but not limited only to data relating to the texts in this Agreement to any person without the Bank's written consent at any time except for data disclosure as prescribed by law or government agencies with legal authority/power or the court. In this regard, the Applicant shall inform the Bank reasonably in advance in writing before such disclosure. If any damages or losses are

incurred in connection with the Applicant's disclosure of confidential/secret data to other persons without the Bank's written consent, the Applicant shall be solely responsible for the damages/losses incurred.

5.10 The Applicant hereby agrees to be bound and comply with the Bank's Manual of Operating Procedures and Practices and any other documents concerning Krungthai NEXT service use which the Bank has delivered or notified or informed to the Applicant, both available currently and those that the Bank will additionally notify later on. Apart from this, any manuals or documents relating to Krungthai NEXT service use that the Bank will deliver or notify or inform additionally later on shall be deemed as an integral part of this Agreement as well. The Applicant also agrees to comply with the Bank's operating procedures and practices and/or related legal requirements as well as preparing any other documents to the Bank as prescribed by the Bank and/or official authorities.

5.11 It shall be deemed that this Agreement including any requirements and terms of use and/or financial transactions that the Bank has provided through the Krungthai NEXT service, both already provided currently and/or which will be provided in future the days to come in all respects shall be an integral part of Krungthai NEXT Service Use Application/Update/Change Form and/or Krungthai NEXT service use application through the Bank's ATM/ADM and/or Krungthai NEXT service use application through the Bank's Website or Application. In case where any texts in the Krungthai NEXT Service Use Application/Update/Change Form and/or Krungthai NEXT service use application through ATM/ADM and/or Krungthai NEXT service use application through the Bank's Website or Application and this Agreement and/or requirements and terms of use are inconsistent or contradictory with one another, the Applicant shall comply with the Bank's judgment and it shall be deemed that such Bank's judgment is final whereby the Applicant agrees not to make any objection and/or claim any damages or expenses whatsoever from the Bank.

6. Dealing with Error

In case where the Applicant used or conducted transaction of various types through the Krungthai NEXT and incurred error or deficiency whether such error or deficiency is incurred by causes in any respect, the Applicant agrees to allow the Bank to have power in all respects to rectify or correct such error to be accurate in accordance with the reality including the Applicant's consent to allow the Bank to make direct debit and/or drawdown credit limit and/or transfer funds from the entire accounts in all types and all limits that the Applicant makes available with the Bank whereby the Bank has no need to notify or ask for permission from the Applicant in advance. In this regard, the Applicant agrees to deem it that all the various documents relating to direct debit, drawdown of credit limit, funds transfer or the Bank's action-taking which are prepared to rectify the aforementioned error or deficiency are the accurate, valid, complete and can be used as legal evidences in all respects.

7. The Bank's Liability and Limitation of Liability

7.1 The Bank shall be liable to the Applicant only in the following cases:

7.1.1 The Bank has not submitted and delivered the Money Transfer Tools to the Applicant and money transfer transaction through the Krungthai NEXT occurred wrongfully.

7.1.2 Money transfer transaction through the Krungthai NEXT occurred wrongfully and it is not the Applicant's fault.

7.2 If, during the course of various operations or action takings, the Applicant is unable to connect to/with the internet, it shall be deemed that such operations are unsuccessful; and if the Applicant wish to take any further actions, the Applicant is required to connect to the internet and enter the PIN to restart the operation or action whereby the Application agrees to be responsible for the damage/loss incurred by such unsuccessful operation by himself/herself in all respects.

7.3. The Application agrees and accepts that the Bank shall not be liable for the Bank's inability to comply with this Agreement and/or the Applicant's or the transferee's or the payee's not being paid from the funds transfer/direct debit of the Applicant's account and/or the Applicant's inability to conduct the transaction of bank account direct debit and/or credit limit drawdown to pay utility bill/cost of goods and/or service purchased /taxes/costs of unit trust purchased from various mutual funds or from unsuccessful conducts of other transactions in connection with the following cases which will be mentioned below. In this regards, the Bank has the right to not provide service at that particular time as the Bank

deems it appropriate and the Applicant agrees not to take such case as a demand for the Bank to be responsible for any damages/losses incurred whatsoever.

7.3.1 There is no fund available in the Applicant's account or there is fund in the Account but it is insufficient for the Bank to proceed with service providing.

7.3.2 The Applicant has no credit limit or his/her credit limit use is cancelled by the Bank.

7.3.3 Fund transfer/direct debit will result in total balance in the bank account exceeding the credit limit agreed by the Applicant with the Bank.

7.3.4 The case is in legal proceeding.

7.3.5 The Bank has already informed the Applicant about the difficulties of fund transfer/direct debit of account before or while conducting transaction of fund transfer or direct debit.

7.3.6 The Applicant fails to comply with this Agreement or other terms and conditions or agreement made with the Bank.

7.3.7 In case of force majeure and/or other circumstance which is beyond the Bank's control or any circumstance which is caused by any acts and/or errors of the Applicant such as case of defect or deficiency, damage, difficulties or delay of computer system and/or power system and/or internet system and/or communication system and/or mobile phone network system and/or various electronic accessories and/or any other systems relating to this service providing including power/energy problem, acts of external individuals including fire, natural disaster, protest/demonstration, disrupted transportation, riot/rebel, war, computer virus or harmful data or any actions of other person, including hackers, all of which are obstacles to the Applicant to use the service or to the Bank's service providing under this Agreement.

7.3.8 The Bank has not received evidential document in supplement to the application for service use from the Applicant.

7.3.9 Any events/incidents as prescribed by the Bank or by law.

7.3.10 The Bank needs reasonable time for proceeding necessary step of providing services.

7.3.11 The Bank encounters necessity or difficulty in any respects.

7.3.12 the services are unable to be provided by the Bank due to computer or communication system of the Bank (and/or its affiliates who involve in services of the Bank) or the Applicant or internet service provider or mobile operator and electric system, communication system or other system relating to service which are under malfunction or fixing problem process or temporary maintenance. In this regard, the Applicant shall not claim for any compensation from the Bank and its affiliates.

8. Cancel the suspension

8.1 If the Bank wishes to cancel the suspension the Krungthai NEXT service, either in whole or in parts, under this Agreement, the Bank will notify the Applicant accordingly in writing at least 30 days in advance, and upon-completion of such period, it shall be deemed that this Agreement immediately comes to an end. Nevertheless, the cancel the suspension of such service providing will not adversely affect any outstanding debts that the Applicant still has with the Bank as well as not being the prejudice of right and/or duty that the Bank and the Applicant have with one another in connection with any acts taken before the service providing under this Agreement terminates or comes to an end. The Applicant also agrees to accept that the Bank has the right to cancel the suspension the service providing immediately in case where the Applicant fails to comply with this Agreement, or there is an event that causes the Bank to believe with reasonable ground that the Applicant has used the Krungthai NEXT service with tendency to have bad faith and/or to incur damage/loss to other person, or the Applicant made or used forge documents in supplement to submission of application for the Krungthai NEXT service use or in the case where there are changing situations due to promulgation of new law(s) or there are changes of laws or changes of enforcement of any law(s) or changes of interpretation/construction of any law, order, procedure or requirement/provision to be different from the existing ones or due to the fact that the official authorities or the Bank of Thailand has issued any new order, procedure or requirement, which result in the Bank's having to immediately cancel the

suspension the Krungthai NEXT service providing whereby the Applicant agrees not to demand the Bank to be responsible for any damages or losses incurred whatsoever.

8.2 The Applicant agrees to accept that the Bank has the right to cancel the suspension Krungthai NEXT service, either in whole or in parts, immediately in case where the applicant hasn't continually used or conducted transactions via Krungthai NEXT for at least 2 years from the applying date or the last login date or other period specified by the Bank whereby the Bank has no need to notify or ask for permission from the Applicant in advance. In this regard, the Applicant agrees not to make any objection and/or claim any damages or expenses whatsoever from the Bank and the Bank needs not take any liability for damages or losses resulting from the aforementioned action.

8.3 In case where the Bank is aware of the fact that there is any alteration or modification to mobile phone using Krungthai NEXT including operating system of mobile phone such as alteration or modification to iPhone operating system (iOS) of mobile phone using iOS (also known as "Jailbreaking") or Android system of mobile phone using Android (also known as "Rooting"), the Bank may suspend or terminate the Krungthai NEXT service, either in whole or in parts, immediately without prior notification to the Applicant for the purpose of security of use of services. In this regard, the Applicant shall not claim for any compensation from the Bank.

8.4 The Bank shall have the right to deny, cancel the suspension providing services, either in whole or in parts, at any time by giving the 30 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 or 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.

9. Approval of images, names, symbols, marks, and / or any information of the applicant applying to set up

9.1 The Applicant represents that picture, name, symbol mark and/or any information of the Applicant used for setting up for displaying in mobile phone and/or any proceeding for Krungthai NEXT are intellectual properties of the Applicant and/or the Applicant has the legal right to use such intellectual properties. In case the Bank suffers any damages as a result from using such picture, name, symbol mark and/or any information for Krungthai NEXT, the Applicant shall indemnify and hold harmless the Bank from and against such damages in all respects.

10. Data collection and disclosure of personal information

10.1 The Applicant hereby agrees that the Bank shall be entitled to send and/or disclose the Applicant's Personal Data, financial information and/or other information maintained by the Bank or received by the Bank accessed from other sources or any information as determined by any authority or committee who has power under the relevant laws to government agency and/or any juristic person entering into contracts with the Bank; and for the purpose of supporting banking service such as data analysis, improvement of services or products of the Bank, any service providers of the Bank (such as technology, communication, collection of outstanding debts etc.), whether in whole or in part. The Applicant acknowledges that the Applicant can contact the Bank via Krungthai Contact Center Tel. 02-111-1111 or the Bank branch. The contact channel of the Bank shall be changed, added or decrease in the future, by prior announcement via the Bank's website. In addition, the Bank has read and understood the Bank's privacy policy in details at <https://krungthai.com/en/content/privacy-policy>

11. Contact Details and Notices

Any documents or notes or electronic media that the Bank sends to the Applicant whether by registered mail or unregistered mail or by courier hand delivery, if they are delivered according to the home address and/or office address and/or electronic mail address as notified to the bank whether there is recipient or not or it is unable to deliver due to change of address and/or office address is taken away or the electronic mail address, or home address and/or office address is taken away or the electronic mail address is repealed or cancelled without the Applicant's written notification to the Bank or unable to deliver as the site of address and/or office and/or electronic mail address as informed to the Bank cannot be found, it shall be deemed that the Applicant duly acknowledged the texts as appeared in such document

or written notes or electronic media and it shall be deemed that such documents or written notes or electronic media are duly delivered.

12. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of Thailand and the Thai court shall have its jurisdiction in the trial or consideration of the dispute arising under this Agreement.

13. Variation of Agreement

The Bank may change, amend, alter any terms and conditions, fees and charges and details of Krungthai NEXT including other relevant terms and conditions whereby the Bank will announce such change at the head office and/or Bank's branch and/or notify via Bank's and/or via post and/or email and/or Krungthai Next Application and/or other channel determined by the Bank.

14. Miscellaneous

14.1 In case where any laws, announcements or any regulations of incumbent government authorities require the Bank to disclose any information or any financial transactions of the Applicant when receiving request, the Applicant agrees that the Bank is entitled to disclose information to them in all respects.

14.2 The Bank may assign and transfer any rights and obligations under this Agreement to other person without prior consent from or notification to the Applicant. The rights and obligations of the Applicant hereunder shall not be assigned and transferred to other person without obtaining written approval from the Bank.

14.3 In case where this Agreement is made in both Thai and English language versions and there is any conflict and inconsistency between that versions, the Thai language version shall prevail.