

**Terms and Conditions for Account Opening: Krungthai NEXT Savings**

1. Krungthai NEXT Savings account is a savings account with an electronic passbook. The Depositor must be an individual aged 15 years or above.
2. To open a Krungthai NEXT Savings account, the Depositor must register to use the Krungthai NEXT - online service of the Bank - on the Depositor's device and/or electronic system and/or mobile device. The Depositor must agree to comply with Krungthai NEXT terms and conditions as prescribed by the Bank.
3. In case of opening an account at the Bank's branches, the Depositor must completely present identification documents as specified by the Bank and provide the information or fill in the application form for account opening, stipulate the withdrawal condition and provide a specimen signature to the Bank. The Depositor must not use a pseudonym or conceal the Depositor's real name in order to open a deposit account. In this regard, the Depositor must give complete, accurate and true information verifying identification and the name of the deposit account owner has to be identical with the Depositor's name appearing on the identification card only.
4. The Depositor agrees and accepts that any action to open a deposit account via the device and/or electronic systems and/or mobile devices is a reliable and acceptable method. In addition, any information or documents that the Bank receives from the Depositors using for opening a deposit account by such methods, is reliable or accurate and shall be legally enforceable or admissible.
5. Any action conducting through devices and/or electronic systems and/or mobile devices, whether by the Depositor's own action or by other persons, if it is done with the User ID and/or Password and/or PIN and/or OTP (One Time Password) that the Depositor receives via the mobile device (Mobile phone) of the Depositor according to the mobile phone number provided to the Bank, it shall be deemed complete, accurate and binding the Depositor as it is done by the Depositor. In this regard, the Depositor agrees to be responsible for all such actions, which the Depositor does not need to do or sign any documents for evidence again, unless expressly specified otherwise by the Bank. Additionally, the Depositor agrees that the Bank shall not be responsible for any damage caused by the above-mentioned actions. The Depositor agrees to be responsible for the damage arising from such actions in all respects. In this regard, the Depositor agrees and acknowledges that the user ID and/or password and/or PIN and/or OTP and/or other codes must be kept confidential and shall not be disclosed or do anything that may make others aware of such code.
6. The Depositor agrees and accepts that in case Krungthai NEXT service has errors and cannot be used, which is beyond the reasonable control of the Bank, including but not limited to the interruptions in telecommunication systems and computer equipment that may affect the account opening and/or any operations relating to deposit accounts, the Depositor agrees and accepts that the Depositor shall not raise the aforementioned cause to claim for the responsibility from the Bank, unless it is caused by willful misconduct or gross negligence of the Bank.
7. The Depositor can open a Krungthai NEXT Savings account via channel, method and conditions as specified by the Bank regulations.

8. There is no minimum deposit for account opening and/or no specific amount for the subsequent deposit. The conditions for the deposit amount and the interest rate are as specified by the Bank.
9. Krungthai NEXT Savings account shall have the withdrawal conditions with the sole signing of the account owner and no changes of the withdrawal conditions or the authorized person of signing for the withdrawal are allowed.
10. If the account has been opened through e-Solutions and electronic channels, including Krungthai NEXT, Pao Tang and Dip&Go, the real beneficiary must be the account owner only.
11. For a new customer (who has never applied for or used any product or service of the Bank) opening a deposit account via Krungthai NEXT platform and select to verify identification via Digital ID (NDID) service, the Bank shall assign Nana Nua branch (or other branches as specified by the Bank) to be the account-holding branch. At this point, the Depositor can perform only the money withdraw/transfer/bill payment transactions via Krungthai NEXT within a limit of 20,000 Baht/transaction and not exceeding 100,000 Baht/day. If the Depositor wishes to extend the withdrawal/payment limit and/or use more services other than those aforementioned specified, the Depositor is required to contact the Bank's branch to verify identification according to the procedures, terms and conditions as determined by the Bank. In this regard, for the Depositor who opened an account before April 23, 2022, the Bank reserves the right to change the account-holding branch of the Depositor to the branch where the Depositor can verify his/her identity. If the Depositor opens an account from April 23, 2022 onwards, the account-holding branch of the Depositor will be the branch that the Depositor chooses by himself/herself in the process of opening the deposit account via the Krungthai NEXT application.
12. In case when the Depositor opens the account via Krungthai NEXT and wishes to perform transactions or use services at a Krungthai Bank branch, the Depositor can contact any Bank branch in order to verify identification according to the procedures, regulations, and conditions as determined by the Bank. In this regard, the Depositor must provide his/her specimen signature as a reference for performing transactions or using services respectively.
13. When contacting the Bank, the Depositor must present the national ID card or other identification documents as prescribed by the Bank to the Bank officer.
14. The Depositor consents the Bank to pay interest to the Depositor at the rate, period and method as announced by the Bank from time to time. Moreover, the Depositor consents that the Bank has the right to change the interest rate of all deposit accounts at any time. The Bank shall announce the determination or change of interest rate to the public at the Head Office, all branches nationwide and via the Bank's website (krungthai.com). Accordingly, if such amendment and/or change significantly affects the Depositor's use of the service, the Bank may notify the Depositor through additional channels as deemed appropriate such as via SMS or email, etc. When the Bank announces any change of interest rate, the Depositor agrees to accept the interest rate announced by the Bank and consents to apply the changed rate with the Depositor's deposit account immediately. In this regard, the passbook or deposit slip is not required to be submitted to the Bank for recording the interest rate modification.

15. Changes to a personal information, a specimen signature, an address, the Depositor must contact the Depositor's deposit account branch in person only by informing the Bank in writing and using a form specified by the Bank, together with submitting the relevant documents and a specimen signature and/or the designated address that the Depositor requests to change.
16. Writing on documents related to the deposit or withdrawal, the Depositor must use a pen with non-erasable ink, otherwise, the Bank shall not be responsible for any damages occurred.
17. Every deposit or withdrawal made at the Bank's branches, the Depositor must present the relevant document to the authorized signatory officer of that branch in order to record a deposit or a withdrawal. The Depositor must check the accuracy of the deposit or withdrawal money and the account balance. In case of discrepancies, the Depositor shall immediately inform the Bank for correction.
18. When the Depositor deposits a cheque, the bills of exchange or any other negotiable instruments, the Bank shall process for fund collection only. In this regard, the Depositor shall pay the fee relating to the bill for collection (if any) at the rate specified by the Bank whether the Bank collects the funds from instruments or not. The Depositor will receive an interest under the terms of the Bank or the Depositor is entitled to withdraw money from the cheque/instrument only when the Bank completely collects the funds from the cheque or instrument. In case the Bank is unable to collect funds on a cheque or instrument deposited, the Bank shall cancel the deposit transaction and the Depositor shall be notified by the Bank and the Depositor shall immediately contact the Bank for the returned cheque or instrument within the specified time.
19. Interest that the Depositor has already received, if it is more than the interest that should be received, the Depositor consents to the Bank to immediately update the account statement or adjust the account balance for accuracy.
20. In case the interest from Krungthai NEXT Savings does not comply with the criteria and conditions for Tax Exemption from Personal Income Tax on Interest Income Received from Saving Deposit Accounts according to the notification of the Director-General, the Revenue Department, the Bank is required to deduct the interest of such deposit account for withholding tax in order to deliver such withholding tax to the Revenue Department. If the interest of deposit is not enough for withholding tax deducting, the Depositor agrees to authorize the Bank to deduct such deficit from account balance in the deposit account maintained with the Bank.
21. The Depositor can view the account statement via Krungthai NEXT or any other channels specified by the Bank.
22. If the Bank deposits money into the Depositor's account by any means whereby it is a wrong account number or the deposit amount is incorrect, and the Depositor has no legal right to such deposit amount, the Depositor shall authorize the Bank to immediately debit such amount from the Depositor's account. However, the Bank shall inform the Depositor of such transaction thereafter via telephone. If the account balance of the Depositor has no money or is insufficient for the debit, the Depositor agrees to pay such amount in full to the Bank immediately upon receipt of the notification from the Bank.
23. For an inter-branch withdrawal, the Depositor shall make withdrawals in person with the ID card or other identification documents as prescribed by the Bank presented to the Bank officer.

24. Withdrawals by proxy can be made at any branch of the Bank. Unless the account holder's signature is unattainable, withdrawals must exclusively occur at the account holder's designated branch. A proxy is required to present the ID card or other identification documents of both the Depositor and a proxy, including the required documents as prescribed by the Bank to the Bank officer.
25. The Depositors can conduct deposit/ withdraw/ transfer transactions with Krungthai NEXT Savings accounts through various channels according to the conditions set by the Bank. In this regard, the Depositor agrees and accepts that all transactions processed under such conditions are correct and binding on the Depositor in all respects.
26. The Bank will charge for the account maintenance fee at the rate specified by the Bank in the event that the savings account has a balance less than the minimum balance required, in this regard, the Bank shall automatically close the account within the specified period as the Bank deems appropriate when the account balance is zero.
27. When opening a deposit account via Krungthai NEXT, if the Depositor opens the account with 0 (zero) Baht and the account has no transaction movement (deposit - withdrawal) within 45 days from the date of account opening, the Bank reserves the right to automatically close the account. In this regard, the Bank will inform the Depositor by an electronic letter or SMS not less than 7 days in advance through an email address or a mobile phone number specified by the Depositor in the application form for account opening or as notified by the Depositor to the Bank.
28. The Depositor consents to the Bank to charge any fee related to the Krungthai NEXT Savings account at the rate and criteria as announced by the Bank.
29. The Depositor agrees that the Bank has the right to add and/or change terms and conditions of the Bank's service, including criteria, fee rate and/or other expenses in using the Bank's service as the Bank deems appropriate. The Bank will post an announcement to inform the Depositor in a public area at the Head Office, other branches and via the Bank's website (krungthai.com). Consequently, if such amendment and/or change significantly affects the Depositor's use of the service, the Bank may notify the Depositor at least 30 days in advance through additional channels as deemed appropriate such as via SMS or email, etc.
30. Any documents or letters of the Bank, which are delivered to the address or the workplace or the contact address or to the email address or via telephone number specified in the application form of deposit account opening or the Depositor informed to the Bank respectively, the Depositor agrees that the Bank has duly and rightfully delivered documents to the Depositor.
31. The Bank will immediately restrain any payment from the account when the Bank has acknowledged that the Depositor is deceased. The heirs or the administrator of the estate of the Depositor have the right to receive the deposit in the account by presenting the certify letter of the administrator of the estate or the relevant documents required by the Bank regulations. The Bank will then consider repaying such deposit.
32. In case the Depositor has any outstanding indebtedness with the Bank, the Depositor hereby authorizes the Bank to immediately debit such outstanding indebtedness from the Depositor's deposit account, whether in whole or in part.

33. In case the specified law, announcement or government regulation requires the Bank to disclose the information or the financial transaction of the Depositor or one/some of the Depositor's customers to the government officer or the government agency, when the Bank receives the request, the Depositor consents the Bank to disclose such information and/or to report the Depositor's financial transactions to the government officer or the government agency in all respects.

34. The Depositor agrees not to bring the deposit account for incurring any obligation with a person, a juristic person or other financial institutions, including but not limited to a transfer of a right of claim in a deposit account and/or a right to take deposit, whether in whole or in part, unless the prior written consent from the Bank is obtained.

35. The Depositor agrees that the Bank has a right to restrain the deposit or withdrawal service for the Depositor's deposit account and/or close such deposit account at any time when the Bank suspects any doubtful incidents related to such deposit account or the financial transaction of whether the Depositor or related person to the Depositor or one of the Depositor's customer becomes the account or contains financial transactions that related to corruption, being against the law or using the account in an illegal way, including but not limited to the anti-money laundering transaction or financial support to the terrorism. In this regard, the Depositor agrees not to claim any damages arising from the Bank's action as abovementioned at all.

36. The Depositor agrees and consents to the Bank to send and/or disclose personal information, financial information and/or any information, which the Depositor has provided or already exists with the Bank; or the Bank has received or accessed from other sources; or any other information as prescribed by the agencies or the committee having the power under the law; to the agencies/organizations/government agencies and/or any juristic person that the Bank is a counterparty or has a relationship with. The main objective is to support the Bank's services such as data analysis, improvement of the Bank's products or services, completing tasks that the Bank hires or assigns third parties to perform on behalf of the Bank (e.g., works relating to technology, IT, communication, debt collection, etc.) whether in a whole or in some part. In this regard, the Depositor acknowledges that the Depositor can contact the Bank via Contact Center Tel. 0-2111-1111 or any branch. However, the channels to contact the Bank may change, increase or decrease in the future. The Bank will inform the Depositor of such change on the Bank's website. In addition, when the Depositor provides personal information of any person other than that of the Depositor himself/herself to the Bank, the Depositor represents and warrants that (a) the Depositor has checked the accuracy and completeness of other persons' personal information provided by the Depositor to the Bank and will notify the Bank if there are any changes in the provided personal information of other persons (if applicable); (b) The Depositor has obtained consent or is able to rely on other lawful bases for collection, usage, disclosure and/or transfer of such persons' personal data in accordance with applicable law; (c) The Depositor has notified about the Bank's relevant privacy policy to such persons; and (d) The Bank can collect, use, disclose and/or transfer personal information for the purposes set out in the Bank's relevant privacy policy, which may be revised from time to time. This includes all purposes set forth in these terms and conditions.

37. The Depositor acknowledges that being hired to open an account, buying and selling an account or consenting other people to use accounts in committing an offense shall be punished by the law.

38. The Depositor agrees to be bound and to comply with the terms and conditions as specified in this agreement, including the regulations and procedures as specified by the Bank, both of which are stated now and/or will continue to be specified in the future in all respects. Thus, the Bank shall notify such amendment in advance via the channel specified by the Bank accordingly.

39. The Depositor acknowledges the contents of the terms and conditions for Krungthai NEXT Savings Account and agrees that the contents are in accordance with the determination of the Depositor in all respects.

40. The Depositor agrees to pay service fees, fees, and any expenses in opening a deposit account and/or using of services as specified by the Bank at the present and/or as announced in the future by the Bank in all respects. Additionally, these terms and conditions are considered as part of the application form for deposit account opening. If the Depositor fails to comply with the terms and conditions and/or any cautions until causing damage to the Bank and/or any person, the Depositor agrees to take responsibility for such damage occurring upon the Bank's claim immediately. In the event that a fault occurs, regardless of the reason for that mistake, the Depositor agrees that the Bank is entitled to adjust and correct the faults and errors for accuracy, including allowing the Bank to debit funds and/or transfer funds from various accounts of the Depositor maintained with the Bank without requiring the consent of the Depositor in any way. However, the Bank will notify the Depositor of the debit and/or transfer such amount thereafter.

41. The Depositor accepts that the information provided in the application form for account opening as well as other documents submitted to the Bank is accurate, true and complete in all respects

42. The Depositor acknowledges and agrees that if any of the provided information is false, incorrect, and/or incomplete, or if any concealment of information is made in regards to the Self-Certification Form that is part of the information and/or supporting documents for account opening, the Bank is entitled to terminate, at its sole discretion, the entire or parts of its banking/business relationship with the Depositor, as the Bank may deem appropriate.

43. The Depositor allows the Bank to inspect and/or search for the information from the Civil Registration and/or faces of Depositor from the relevant government agencies, including to contact, request some or all of Depositor's information or from any person or juristic person, if necessary and/or in case the Bank deems appropriate.

44. The Depositor allows the Bank to adjust and update the information that the Bank has acquired since the date of request for opening a deposit account for accuracy, in order to prevent fraud crimes.

45. The Depositor consents to the Bank to present the news, and/or product information and/or Bank's services to the Depositors, including the information sent or notifying via SMS and/or other electronic channels. If the Depositor does not wish to receive news and/or product/services information from the Bank, the Depositor can notify the Bank through specified channels such as Contact Center Tel. 0-2111-1111 or at any branch.

Terms and Conditions for PromptPay International Services

Krungthai Bank Public Company Limited (the “Bank”) will provide PromptPay International services that are the services covering funds received from or transferred overseas, subject to terms and conditions, timeline and procedure including the fee determined by the Bank. The customer/depositor as the user that requests to use the services (“User”) also agrees to the following terms and conditions:

(a) For services with respect to receiving funds transferred from overseas, the User agrees that the Bank may disclose its account name, account number and/or other information to the transferor and the relevant service provider in a foreign country 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.

(b) For services with respect to transfer funds to overseas, the User 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 a foreign country 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 User agrees and accepts that the User will transfer money to overseas with the foreign currency determined by the Bank and in case the User requires to exchange currency from Thai Baht to such foreign currency, the User agrees to exchange the money by using exchange rate specified by the Bank. In addition, in case the User is of Thai nationality, the User shall not proceed with transferring money into its own account abroad. These terms and conditions shall be an integral part of the terms and conditions of the Saving Deposit and/ or Current Deposit Account and/or other relevant product or service with the Bank.