

Terms and Conditions for Account Opening: Current Account**1. Deposits**

- 1.1 When opening deposit account, the Depositor must completely present identification documents as required by the Bank and provide information or fill in the application form, as well as provide the Bank with a withdrawal condition and a specimen signature whereby the Depositor must not use a pseudonym or conceal the Depositor's real name in order to open a deposit account.
- 1.2 For deposits, the Depositor shall fill in the details of deposit in the Bank's deposit slip and shall always specify total amount in words and numbers. The Depositor shall also check the accuracy of the deposit amount printed on the deposit slip with the signature of the deposit officer. In case of any mistake or incompleteness, the Depositor must immediately notify the Bank for correction.
- 1.3 For cheque deposits, the Depositor shall cross the cheque prior to making the deposits, provided that the amount of money shall be paid when the Bank collects the funds from the cheque. In case the Bank is unable to collect the funds, the Depositor must immediately contact the Bank to get the returned cheque within the specified time.
- 1.4 If the Depositor who is an employee, a customer, a partner, a director of or a person in any position of a juristic person deposits a cheque payable to the juristic person in the Depositor's own personal account, the Bank may refuse the deposit of such a cheque although such a cheque was duly endorsed by such juristic person.

2. Withdrawals

- 2.1 For cheque withdrawals, the Depositor shall use the Bank's cheques issued specifically for each individual. The Bank shall refuse payment in case the Depositor used the cheque of other depositors and/or other banks' cheque.
- 2.2 Writing on cheque, the Depositor must use a pen with non-erasable ink, in case of using pencil or a pen with non-erasable ink, the Bank may refuse the payment. In addition, the Bank shall not be responsible for any damage occurred.
- 2.3 The amount in both numbers and words shall always be written right next to the word "Baht" with no spacing in between. The remaining space shall be crossed out.
- 2.4 Writing a cheque for instructing the Bank for making payment, the Depositor must perform as follows:
 - a. If the Depositor wishes to have the Bank for making payment according to the cheque via any bank account, the Depositor must cross cheque and may also write the words "and company" or "& CO." within the crossed lines.
 - b. To write a cheque instructing the Bank to make payment in cash, the Depositor must write the payee's name in the space following the word "Pay" or can write the word "Cash" or a message with a similar meaning.

- c. If the Depositor wishes the Bank to make payment into a particular account, the Depositor must write the payee's name in the space following the word "Pay" and cross out the word "or Bearer" and must write the word "A/C PAYEE ONLY" within the two parallel crossed lines.
- d. A crossed cheque with writing "NOT NEGOTIABLE" or other wordings with a similar meaning within the two parallel crossed lines or near the crossed lines, the Bank shall deposit the funds into the account of the endorsee or the legally authorized holder of the cheque only. In case that payer write other wordings or crossing differently, the Bank may refuse payment of that cheque.

2.5 A stop payment order to any cheque can be done by the following methods:

- a. Make it in writing according to the form specified by the Bank, indicating the cheque number, date of payment, payee name and the amount of cheque. The Depositors cannot make a stop payment order by phone or verbal communication.
- b. Making via electronic systems using the identification code and password of the payer. In this regard, the payer is not required to submit documents to the Bank, and it shall be deemed that a stop payment order to such a cheque is completely effective.

3. Correction, Crossing Out

3.1 If there is a crossing out or correction of any wording on a cheque in a crucial part, e.g., correction of date, amount or the payee's name, the payer shall certify such crossing out or correction by signing as a specimen signature.

3.2 No scrape or deletion of any wording on a cheque is allowed.

4. Signature

4.1 The signature on a cheque shall be the same as the specimen signature submitted by the Depositor to the Bank. The Bank may make a payment on a cheque with a slight difference of signature from the payer's specimen signature if there is no suspicious clue that the signature is not a true signature of the payer. The Bank shall not be responsible for checking the rubber stamp, seal or any writing other than such signature.

4.2 In case a request of debit or payment transfer from the deposit account with a letter of instruction as specified by the Bank, the payer shall sign such letter of instruction according to the signature on cheque payment in all respects.

5. Refusal of Cheque Payment

5.1 Cheque submitting for a payment, if the Bank considers it to be suspicious or doubtful, the Bank may refuse to make a payment.

5.2 The Depositor agrees that the Bank will debit the deposit account as a fee for returned cheque according to the rate announced by the Bank.

5.3 In case several cheques are presented for payment at the same time and the deposit account has no sufficient funds to make all payments, the Depositor agrees that the Bank may consider making payment on any cheque as deemed appropriate.

5.4 If the deposit account has no sufficient funds for cheque payment and the Bank was lenient and made a payment, the Depositor agrees that the money that the Bank has paid is an overdraft payment from the Bank and the Depositor agrees to be a debtor of a current account. In this regard, the Depositor agrees to pay interest from the overdraft amount withdrawal at the default rate in case the debtor defaults on payment or breaches the conditions according to the Bank's notification, starting from the date the Bank has made a payment until the debt payment is made in full, even if the Bank has terminated the agreement. Such interest rate may change from time to time and thereafter if the interest rate has been changed by the Bank's announcement, the Depositor consents the Bank to charge an interest at such rate from the date of the Bank's announcement without prior notice to the Depositor. Accordingly, the interest is entitled to be calculated as monthly compound interest, according to the custom for compound interest in the current account of commercial banks. The Depositor acknowledges that the deposits, withdrawals, and interest calculations made by the Bank are an evidence of debt and shall not dispute or make any objections at all.

6. Cheque Certification

6.1 Cheque that the holder or the payer submits to the Bank for certification, the Bank will immediately deduct the amount from that cheque from the Depositor's account for reservation of payment according to the certified cheque.

7. Lost Cheque or Cheque Book

7.1 The Depositor must keep the cheque book in a secure place and must not give a cheque that has not been filled out to anyone else. If the Depositor neglects or carelessly let other person get the cheque and forge the payer's signature for cheque payment, and the Bank is deceived to make a payment on such forged cheque, the Bank shall not be responsible to the Depositor for the amount paid unless such damage is caused by the willfulness or negligence of the Bank.

7.2 In case a cheque book is lost or stolen, the Depositor shall immediately notify the Bank in writing. The Bank shall not be liable for any damage incurred from a lost or stolen cheque.

7.3 In case a signed cheque is lost, the Depositor shall immediately notify the Bank in writing of the cheque number, amount and other details of the cheque in order to stop cheque payment. In this case, the Depositor shall make a report to the police officer and shall submit a copy of such police report to the Bank.

8. Miscellaneous

8.1 Writing on document related to the deposit or withdrawal, the Depositor must use a pen with non-erasable ink, otherwise, the Bank shall not be responsible for any damage occurred.

- 8.2 Changes to a personal information, a specimen signature, an address or any condition, the Depositor must inform the Bank in writing by using a form specified by the Bank, together with submitting the related documents and a specimen signature, an address or a condition that the Depositor requests to change.
- 8.3 In case the Depositor wishes to order a cheque book, the order form which is enclosed in the cheque book shall be used. The Depositor shall sign the order form as the signing for cheque payment. The Bank reserves the right to consider whether to give the cheque book as deemed appropriate.
- 8.4 In case the Depositor deposit a cheque into the account and it is necessary to withdraw the money before knowing the result of collection, the Depositor consents the Bank to debit the deposit account for a passing cheque fee at the rate specified by the Bank. In case one or all of the cheque deposited into the account cannot be collected, regardless of what reason, the Depositor allows the Bank to debit or increase the amount of the debt in the deposit account. In this regard, the Depositor shall deem to be the overdraft amount withdrawal from the Bank and agrees to be a debtor according to a current account, as well as pay a compound interest to the Bank until the debt payment is made in full at the default rate as specified in Clause 5.4.
- 8.5 If the deposit amount has no sufficient funds for cheque payment, the Depositor consents the Bank to transfer the money from the savings account that the Depositor has entered into the transfer agreement between the accounts to this deposit account in order to have sufficient funds in the account for cheque payment according to with the Bank's regulations, as well as the Depositor consents the Bank to debit the deposit account for transfer fee at the rate specified by the Bank without prior notice to the Depositor. If any damage occurs, the Depositor agrees to be responsible in all respects and agrees that the Bank shall have the right to cancel this agreement at any time.
- 8.6 In case the Depositor has any outstanding debts with the Bank or other fees, insurance premiums, service fees, and duties fee payable to the Bank, the Depositor consents the Bank to debit such amount from the Depositor's account. If the money in the account is not enough to pay for such expenses, the Depositor shall deem that the money debited by the Bank to be the overdraft amount withdrawal from the Bank and agrees to be a debtor according to a current account, as well as agrees to pay an interest to the Bank at the default rate as specified in Clause 5.4, the Depositor shall not dispute or make any objections at all.
- 8.7 The Bank may close the current account of the Depositor at any time as the Bank deems appropriate without prior notice to the Depositor. In the event that the Depositor orders to make payment more than the amount available in the account or intends to make cheque payment to prevent the use of money, the Bank will consider closing the account immediately. In addition, when the Bank closes the account or the Depositor requests to close account under any circumstances, the Depositor shall have to return all unused cheques to the Bank and allow the Bank to retain money in the account in order to wait for the cheque payment that the Depositor has already ordered payment but still there is no person presenting to claim for such money.

- 8.8 The Depositor shall strictly comply with the regulations and relevant practices of the Bank according to the terms and conditions hereof. If there is any damage incurred resulting from non-compliance with the terms and conditions hereof, the Bank shall not be liable for any damage in all respects.
- 8.9 The Depositor agrees that the Bank has the right to add and/or change the terms and conditions hereof at any time. In this regard, the Bank will notify the Depositor in advance via the channels specified by the Bank and the Depositor agrees to comply with the terms and conditions in all respects. In addition, the obligations that the Bank and Depositors will have towards each other in accordance with the provisions of the law as well as the methods and traditions with regard to the current practices in the current account that performed by general commercial banks, it shall apply to the deposit and withdrawal of such current account to the extent that it is not contrary to or inconsistent with the terms and conditions hereof.
- 8.10 The Bank will charge for the account maintenance fee at the rate specified by the Bank in the event that the account has a balance less than the minimum balance required, or any deposit or withdrawal thereunder has not been made as determined by the Bank. 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 and there is no transfer condition between the accounts or other conditions as specified by the Bank. Furthermore, in order to avoid/prevent your damage from frauds, please return all unused cheque books to the branch where you have accounts.
- 8.11 The Depositor agrees that the Bank has the right to add and/or change terms and conditions of Bank's services, including criteria, fee rate and/or other expenses in using the Bank's service as the Bank deems appropriate. The Bank will post an announcement to inform the Depositor in a public area at the Head Office, other branches of the Bank and via the Bank's website (krungthai.com).
- 8.12 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.
- 8.13 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.
- 8.14 The Depositor agrees not to bring the deposit account for incurring any obligation with a person, a juristic person or other financial institutions, including but not limited to a transfer of a right of claim in a deposit account and/or a right to receive deposit, whether in whole or in part, unless the prior written consent from the Bank is obtained.

- 8.15 The Depositor agrees that the Bank has a right to restrain the deposit and/or withdrawal service for the Depositor's deposit account and/or close such deposit account at any time when the Bank suspects any doubtful incidents related to such deposit account or the financial transaction of whether the Depositor or related person to the Depositor or one of the Depositor's customer becomes the account or contains financial transactions that related to corruption, being against the law or using the account in an illegal way, including but not limited to the anti-money laundering transaction or financial support to the terrorism. In this regard, the Depositor agrees not to claim for any damages arising from the Bank's action as abovementioned at all.
- 8.16 The Depositor consents and agrees to the Bank for collecting and using the Depositor personal information, including but not limited to the information of a deposit account, credit, transactions, personal information of the Depositor, financial information and/or other information that the Bank holds or reaches from other sources or any data that agency or authorized committee under Thai Law required, hereinafter referred to as "Data". In addition, the Depositor consents to the Bank to send, transfer and/or disclose of the Depositor's Data to the companies in the Bank's financial business group, auditor, external auditor, financial institution, government agency, assignee and/or juristic person which is the Bank's contract party or has relationship with the Bank, both domestically and internationally, for the purpose to manage the Bank's business, data analysis, provider and/or improve services or the Bank's products. In case the Bank hires or delegates other person to process the work related to information technology, communication, tracking or other tasks, whether in whole or in part, and in compliance with laws and regulations of any country enforcing to the Bank, the Depositor acknowledges that the Depositor can contact the Bank through Call center 02-111-1111 or the Bank's branch. In this regard, the Bank's contact channel can be changed, increased, or decreased in the future, and will be announced through the Bank's website (krungthai.com).
- 8.17 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 get punishments by the law.
- 8.18 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.
- 8.19 The Depositor acknowledges the contents of the terms and conditions for Current Account and agrees that the contents are in accordance with the determination of the Depositor in all respects.
- 8.20 The Depositor agrees to pay service fees, fees, and any expenses in opening a deposit account and/or using the services as specified by the Bank at the present and/or as announced in the future by the Bank in all respects. Additionally, these terms and conditions are considered as part of the application form for deposit account opening. If the Depositor fails to comply with the terms and conditions and/or any cautions resulting in damage to the Bank and/or any person, the Depositor agrees to take responsibility for such damage occurred upon the Bank's claim immediately. In the event that a fault occurs, regardless of the reason for that mistake,

the Depositor agrees that the Bank is entitled to adjust and correct the faults and errors for accuracy, including allowing the Banks to debit funds and/or transfer funds from various accounts of the Depositor maintained with the Bank without requiring the consent of the Depositor in any way. However, the Bank will notify the Depositor of the debit and/or transfer such amount thereafter.

- 8.21 The Depositor accepts that the information provided in the application form for account opening as well as other document submitted to the Bank is accurate, true and complete in all respects.
- 8.22 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.
- 8.23 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.
- 8.24 The Depositor consents the Bank to present the news, and/or product information and/or Bank's services to the Depositors, including the information sending or notifying via SMS and/or other electronic channels.