

**Terms and Conditions for PromptPay Service** "PromptPay for Natural Person" means the reference identification (ID) number and/or the mobile phone number of the Applicant and/or the other information that may specify in the future (if any) which link with the Applicant's deposit account registered with the Krungthai Bank or other financial institutions in Thailand.

"PromptPay for Juristic Person" means the tax identification number and/or juristic person registration number and/or other information that may specify in the future (if any) which link with the Applicant's deposit account registered with Krung Thai Bank and other financial institutions in Thailand.

"PromptPay Service" means financial transaction services as specified by the Bank or other financial institutions or the relevant government agencies, that identify PromptPay number instead of the Applicant's account number which is binding with PromptPay as the Applicant has registered. In this regard, the Applicant agrees to use PromptPay Service with Krung Thai Bank Public Company Limited (hereinafter referred to as the "Bank") having details specified by the Bank whereby the Applicant agrees to be bound by and perform the following terms and conditions:

1. The Applicant shall submit the application to register with PromptPay Service to the Bank via registration channels specified by the Bank such as Bank branch, ATMs/ADMs, websites ([www.ktbnetbank.com](http://www.ktbnetbank.com)) or Application on Krungthai NEXT or other channels that the Bank shall provide later. In this regard, the PromptPay registration must be in line with the terms and conditions which defines by the Bank and/or relevant agencies.
  - 1.1 The Applicant, who is natural person, enables to select either ID number and/or mobile phone number which the Applicant has possessory right or regularly use or any additional information that may be announced in the future, to be the reference number for PromptPay. The Applicant enables to select just one reference number for PromptPay to bind with the Applicant's savings or current account (hereinafter referred to as "Account") opened with the Bank in order to use the providing services, for example; money transfer to recipient account by ID number and/or mobile phone number instead of bank account number etc. However, the bank account that links with PromptPay must be in line with the following conditions:
    - 1.1.1 The bank account linked with PromptPay must maintain in normal status and must be a single personal account of the Applicant and must not be as a bank account using for business or commercial purpose unless otherwise specified by the Bank.
    - 1.1.2 Each of the ID number and mobile phone number is eligible to be subscribed and used as PromptPay account by one (1) number per one (1) account only. However, such number must have never been registered and used as PromptPay which is linked with any bank accounts before, regardless of whether such accounts are maintained with any commercial bank or financial institution unless such ID number and/or mobile phone number have already been cancelled or revoked from PromptPay pursuant to terms and conditions stipulated by the Bank.
    - 1.1.3 PromptPay account can be linked with only one bank account (including every commercial banks and financial institutions in Thailand)
    - 1.1.4 One bank account can be linked with many PromptPay accounts at the same time, but one bank account can be linked with only one mobile number unless otherwise specified by the Bank.
  - 1.2 The Applicant, who is juristic person, determines to use tax ID number and/or juristic person registration number and/or other information that may specify in the future. The Applicant enables to select one or another or others as reference information of PromptPay to bind with the Applicant's bank account opened with the Bank in order to use the providing services, for example; receiving money by reference tax ID number instead of bank account etc. However, the bank account of the juristic person that links with PromptPay must be in line with the following conditions:
    - 1.2.1 The bank account linked with PromptPay must maintain in normal status.
    - 1.2.2 Each of tax ID number and/or juristic person registration number is/are eligible to be subscribed as PromptPay account by one (1) number per one (1) account only. However, that specified number must have never been registered and used as PromptPay linked with any bank accounts before, regardless of whether such accounts are maintained with any commercial bank or financial institution unless such tax ID number and/or juristic person registration number have already been cancelled or revoked from PromptPay pursuant to terms and conditions stipulated by the Bank.
2. When the Bank has received request/application for PromptPay Service from the Applicant, the Bank will submit the Applicant's information to the National ITMX Co, Ltd. as the database provider for PromptPay Service or to other provider as prescribed by the Bank (if any) for verification and registration (hereinafter referred to as the "PromptPay Registration System"). In case the Bank found that the information pursuant to the application is evidently inaccurate, the Bank reserves the right to request for amendment or suspend the PromptPay registration as the Bank deems appropriate and notify to the Applicant. However, the PromptPay application will be effective when the Bank has complete registered the information into PromptPay Registration System. The Bank shall notify the result of PromptPay registration to the Applicant via SMS and email providing to the Bank or other channels that the Bank may further specify (if any).
3. In case the Bank receives PromptPay Service application before registration system opens, the Applicant agrees and consent the Bank to collect Applicant's information in advance and send for verification. After the registration system opened and the registration process for PromptPay Service is complete, the Applicant shall receive result notification via SMS and/or email or other channels that the Bank may specify (if any).
4. The Applicant hereby certifies that any of the information in the application form and/or details and/or documents related to PromptPay Service application are totally true, accurate, and updated for utilizing this service. With this regard, the Applicant accepts that all the information provided is the particular information in which the Applicant has authority and competence by law to use for applying the service and perform any transaction regarding this service. The Applicant agrees

- to be bound with these terms and conditions. In case of error or deficiency occurs due to the inaccuracy of the aforementioned information the Applicant provided to the Bank, the Bank shall not be liable for any damage occurred to the Applicant or any person.
5. The Applicant acknowledges and consents the Bank to disclose the information and/or details in part or in whole of the Applicant registered for PromptPay Service according to the specified law or the authorized government agencies or as the Bank considers necessary and appropriate or the Bank deems that it will benefit to the Applicant. This consent by the Applicant shall exist at all times even when the Applicant cancels the use of the service or closes bank account. In this regard, the Applicant acknowledges and agrees that the Bank shall be exempt from liability for any damages arising from disclosing aforementioned data or information and details with all respects.
  6. PromptPay account which has already been registered can be specified or used instead of the bank account linked with that particular PromptPay for the purpose of fund transfer and/or use for any transactions that the Bank may provide in the future. Fund transfer to the bank account linked with PromptPay applies only to domestic fund transfer and the maximum amount per day is as per determined by the Applicant or Transferor and must not exceed amount as in compliance with the conditions that the Bank stipulated.
  7. The Applicant agrees and accepts that, in any transaction relating to the bank account, should there be a specification of PromptPay linked with the bank account, it shall be deemed as the specification of the number of the bank account and transaction shall be made with the bank account and shall bind the Applicant in all respects.
  8. The Applicant enables to change, modify information and/or any details including cancel PromptPay Service by submitting the request to change via channels specified by the Bank and performing in according to the directive process and conditions. In this regard, the modification of information and/or aforementioned details will become effective only when the Applicant has completely followed the Bank's specified conditions and the Bank proceeds the modification in registration system then informs the result to the Applicant.
  9. The Applicant acknowledges and agrees that he/she has a duty to inform a modification or cancellation of PromptPay Service when the Applicant does not use the service or owner transfer or owner changing of mobile number or ID number which registered with PromptPay Service by means that the Bank specifies. The Bank has no duty to verify such information with all respects. In case the Applicant does not cancel the PromptPay Service as the procedure specified by the Bank and any damages occur, the Applicant will take responsibility in any damages unilaterally.
  10. The Bank is entitled to temporarily suspend the service or cancel the entire service or cancel any part of service hereunder the terms and conditions of the Applicant at any time by giving a prior notice to the Applicant. In the event that the Bank is unable to give prior notice, the Bank shall promptly notify the Applicant at the possible time. In addition, should there be any of the following events, the Bank is entitled to immediately suspend or cancel the PromptPay Service.
    - 10.1 The Bank is suspicious or is of the view that the Applicant is not the owner or has no right on the mobile phone number or other information which is further prescribed as PromptPay (if any) or there is the use of PromptPay Service or the deposit account linked with PromptPay for or in the affairs which are against the law or public order or good moral of the citizen, or use of PromptPay on the transactions which may be illegal or use of the service in peculiarity such as there are repeated transactions in proximal time to interrupt the banking system etc., or fraud or corruption or contrary to the law or the PromptPay system tends to be violated by hacker or there is any wrongful act.
    - 10.2 The deposit account linked with PromptPay is closed or suspended by authorized legal agencies and/or account closed by request of the Applicant or the Bank or any further reason.
    - 10.3 The Bank shall comply with regulations, rules, protocols or court orders and/or requirement of the law.
    - 10.4 The Bank receives information which reports the cancellation of the ID number and/or the mobile phone number and/or tax identification number and/or juristic person registration number of the Applicant that linked with PromptPay.
  11. The Applicant hereby agrees to be bound and comply with regulations, protocols, practices and terms and conditions regarding this service both existing previously, currently and those that the Bank will additionally provide in the future. For further change, the Bank will inform the Applicant in advance for at least 30 days. The notification may announce at the Bank's branch or website ([www.ktb.com](http://www.ktb.com)) and/or other means as the Bank specifies or deems appropriate. It shall be deemed that the rules/regulations or practices and terms and conditions are integral parts of these terms and conditions of PromptPay Service. In this regard, terms and conditions of any transactions under the PromptPay Service must follow conditions which define under aforementioned terms and conditions by consent of the Applicant and he/she will not oppose. Thus, it shall not be deemed that such action causes the Applicant to lack of benefits and/or causes any damages and disclaims for lacking of benefits and damages from the Bank in all respects.
  12. The Applicant consents and agrees to pay fees and/or service fees and/or any expenses regarding this service as the Bank stipulated. If there is a change of fees and/or service fees and/or any expenses, the Bank will inform the Applicant at least 30 days in advance at the Bank's branch/ website ([www.krungthai.com](http://www.krungthai.com)) and/or other means the Bank specifies or deems it is appropriate. In this regard, the Applicant consents to the Bank to immediately debit fees and/or service fees and/or any expenses from Applicant's bank account that is available with the Bank.
  13. In case the Applicant finds that the Bank collected inaccurate fees and/or service fees and/or any expenses, the Applicant shall inform the Bank accordingly in writing within 7 days from the date that the Bank collects fees and/or service fees and/or any expenses. If the Applicant does not inform the bank of such inaccuracy within such timeframe, 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.

14. The Bank shall be exempted from liability due to the Bank's incompetence to comply with service's terms and conditions including the Bank cannot register PromptPay or provide PromptPay service in case of force majeure or act of God such as defect of communication system, defect of electricity, power/energy problem, acts of external individuals including fire, natural disaster, protest/demonstration, disrupted transportation, riot/rebel, war, computer virus or harmful data or various events beyond the Bank's control.
15. The Applicant agrees and consents that all documents and/or letters and/or any evidences that the Bank has prepared regarding to PromptPay Service are accurate in all respects with no need to request the Applicant to verify or sign his/her name in advance for any respect.
16. Terms and conditions of PromptPay Service 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 these terms and conditions.
17. The Applicant hereby agrees that the Bank shall be entitled to collect, gather, use the Applicant's personal information, financial information and/or other information maintained by the Bank or received by the Bank accessed from other sources or any information under control of any government authorities or legal committees, hereinafter referred to as "Information", inclusive of sending, transferring and/or disclosing Information to companies within and outside the Bank's financial conglomerate, business partner, service provider, data processor, assignee, any contracting party with the Bank, government agency and/or any juristic person entering into contracts with the Bank, whether in Thailand or foreign countries; and for the purpose of banking business management, data analysis, providing and/or improvement of services or products of the Bank, any service providers of the Bank on technology, communication, collection of outstanding debts or other service, whether in whole or in part, and for any purpose which are not prohibited by law, inclusive of complying with laws or regulations enforceable against the Bank. The Applicant acknowledges that the Applicant can contact the Bank via Krungthai Call Center Tel. 02-111-1111 or the Bank branch. The communication channel of the Bank shall be changed, added or decrease in the future, by prior announcement via the Bank's website.

**Terms and Conditions for PayAlert Service****1. Definitions**

Words or statement stated in this terms and conditions of services

- 1.1 "Applicant" means individual and/or juristic person/ government agency and state own enterprises (hereinafter referred as 'Juristic Person') that aim to use the Bank service in category of PayAlert Sender and/or being PayAlert Receiver of transferring and paying and/or other services that may occur in the future (If any)
- 1.2 "PayAlert Detail/List" means text message or details related to invoice and/or product/bill payment and/or service payment.
- 1.3 "PayAlert Service" or "PayAlert" means service for credit transfer and/or bill payment and/or others services that may specify in the future (if any) to the individual/ juristic person who has PromptPay account linked with Krungthai Bank deposit account (hereinafter referred to as "Bank") or other financial institutions as the Applicant agrees to bind and perform in line with terms and conditions as follows:

**2. Service Registration**

- 2.1 The Applicant acknowledges and agrees that he/she must have the deposit account opened with the Bank and register to PromptPay Service linked with the Bank account. In this regard, the registration and use of PromptPay service must follow terms and conditions for PromptPay stipulated by the Bank.
- 2.2 The Applicant acknowledges and agrees that he/she must submit request/application to use the PayAlert Service through registration channels specified by the Bank such as at branch or other channels that Bank may provide in the future. With this regard, the registration and the service use of PayAlert must follow conditions which defines under these terms and/or other terms that the Bank and/or related agency stipulated.
- 2.3 The Natural/ Individual Customer Application enables to select either ID number and/or mobile phone number as reference to bind PromptPay with the Application's Bank account in order to use with PayAlert service. The PayAlert service formats are dividing into 2 categories.
  - 2.3.1 Credit Transfer  
Natural/Individual Customer Applicant enables to register as PayAlert Receiver or/and PayAlert Sender.
  - 2.3.2 Bill Payment  
Natural/Individual Customer Applicant enables to register as PayAlert Receiver or/and PayAlert Sender. The Applicant shall give consent to receive PayAlert from Biller (Juristic Person) so that the Biller can send payment details related PayAlert transaction to the Applicant under Juristic Person terms and conditions.  
  
In case the Natural/Individual Customer Applicant registered with PromptPay and PayAlert as PayAlert Receiver with other financial institutions except KTB, and would like to receive invoice list (PayAlert Detail) from Juristic Person which is Bank Biller, the Individual Customer Application has to give consent to receive PayAlert request to pay to the Biller so that the Biller can send PayAlert transaction list to the Applicant under Juristic Person's terms and conditions. In this regard, the Applicant can submit the consent by informing to the Biller (Juristic Person) or through the Bank channels such as website ([www.krungthai.com](http://www.krungthai.com)) or other channels that may specify in the future.
- 2.4 The Juristic Person Applicant enables to select tax identification number or juristic person registration number as reference to bind PromptPay with the Application's Bank account in order to use with PayAlert service. The PayAlert service formats are dividing into 2 categories.
  - 2.4.1 Credit Transfer  
The Juristic Person Applicant enables to register as PayAlert Receiver or/and PayAlert Sender.
  - 2.4.2 Bill Payment  
The Juristic Person Applicant enables to register as PayAlert Receiver. After registration, the Applicant has to give consent to receive PayAlert transaction list with Biller or the particular juristic person so that they can send PayAlert request corresponding to their terms and conditions.  
  
In case the Juristic Person Applicant registered as PayAlert Sender for payment service, the Juristic Person has to register for PromptPay Bill Payment service with the Bank under the Bank's terms and conditions.
- 2.5 When the Bank has received request/application for PayAlert Service from the Applicant, the Bank will submit the Applicant's information to the service provider as National ITMX Co, Ltd. or other provider as prescribed by the Bank (if any) for PromptPay verification and registration to PromptPay system. In case the Bank found that the information pursuant to the application is evidently inaccurate, the Bank reserves the right to request for amendment or suspend the PayAlert registration as the Bank deems appropriate and notify to the Applicant. However, the PayAlert application will be effective when the Bank has complete registered the information into Registration System. The Bank shall notify the result of PayAlert registration to the Applicant via SMS and email providing to the Bank or other channels that the Bank may further specify (if any).
- 2.6 In case the Bank receives PayAlert Service application before registration system opens, the Applicant agrees and consent the Bank to collect Applicant's information in advance and send for verification. After the registration system opened and the registration process for PayAlert Service is complete, the Applicant shall receive result notification via SMS and/or email or other channels that the Bank may specify later (if any).

- 2.7 The Applicant hereby accepts and certifies that any of the information and/or details and/or documents related to PayAlert Service that the Applicant provide to the Bank via any branch or channel that may specify later (if any) are totally true and accurate in all respects. Thus, the Bank has no duty and responsibility to verify the accuracy of the Applicant's information.
- 3 **Conditions and instruction of PayAlert Service for fund transfer and payment services.**
- Conditions for Natural/Individual Customer**
- 3.1 Natural/ Individual customer Applicant can send PayAlert via SMS system and/or E-mail as the Applicant provided data to the Bank or via any other channels as to be further specified by the Bank (If any)
- 3.2 Natural/Individual customer Applicant can receive PayAlert via SMS system and/or E-mail as the Applicant provided data to the Bank or via any other channels as to be further specified by the Bank (If any)
- 3.3 For transferring money using PayAlert, the Applicant as the PayAlert Sender can send PayAlert transaction request to PayAlert Receiver in single format.
- Conditions for Juristic Person**
- 3.4 Juristic person Applicant can receive/send PayAlert transaction list without limitation in single format and/or bulk file via bank specified channels such as KTB Corporate Online or via any other channels as to be further specified by the Bank whereby the Applicant may use PayAlert without limitation amount of transaction.
- PayAlert Limitation of Liability**
- 3.5 The Applicant acknowledges and agrees with the Bank service terms and conditions of PayAlert service. In this regard, the terms and conditions are responding to the Applicant's purpose. Therefore, in case there is any damage or error occurred to the Applicant by any reason, the Applicant agrees not to request for compensation from the Bank unless such damage or error occurred from the corruption or intention or gross negligence by the Bank w.
- 4 The Applicant acknowledges and agrees that when the Applicant receives/sends PayAlert or wish to do any financial transaction according to the PayAlert service such as transferring fund and/or paying bill etc., the Applicant shall process and follow the procedures, method, regulation and conditions of such transactions as stipulated by the Bank.
- 5 Applicant hereby certifies that any of the information in the application form and/or details and/or documents related to PayAlert application, request to change and/or cancel service are totally true, accurate, and updated for utilizing this service. With this regard, the Applicant accepts that all the information provided is the particular information in which the Applicant has authority and competence by law to use for applying the service and perform any transaction regarding this service. The Applicant agrees to be bound with these terms and conditions. In case of error or deficiency occurs due to the inaccuracy of the aforementioned information the Applicant provided to the Bank, the Bank shall not be liable for any damage occurred to the Applicant or any person.
- 6 The Applicant acknowledges and consents the Bank to disclose the information and/or details in part or in whole of the Applicant registered, requested to change and/or canceled the PayAlert Service according to the specified law or the authorized government agencies or as the Bank considers necessary and appropriate or the Bank deems that it will benefit to the Applicant. This consent by the Applicant shall exist at all times even when the Applicant cancels the use of the service or closes bank account. In this regard, the Applicant acknowledges and agrees the Bank shall assume no liability for any damages occur from disclosing aforementioned data or information and details with all respects.
- 7 The Applicant enables to change, modify information and/or any details including cancel PayAlert Service by submitting the request to change via channels that the Bank provided and performing in according to the directive process and conditions. In this regard, the modification of information and/or aforementioned details will become effective only when the Applicant has completely followed the Bank's specified conditions and the Bank proceeds the modification in registration system then informs the result to the Applicant.
- 8 The Applicant acknowledges and agrees that he/she has a duty to inform a modification or an cancellation of PayAlert Service when the Applicant does not use the service or change personal information which registered for PayAlert Service by means that the Bank specifies. The Bank has no duty to verify such information with all respects. In case the Applicant does not proceed to cancel the PayAlert Service as the procedure specified by the Bank and any damages occur, the Applicant will take responsibility in any damages unilaterally.
- 9 The Bank is entitled to temporarily suspend the service or cancel the entire service or cancel any part of service hereunder terms and conditions of the Applicant at any time by giving a prior notice to the Applicant. In the event that the Bank is unable to give prior notice, the Bank shall promptly notify the Applicant at the possible time. In addition, should there be any of the following events, the Bank is entitled to immediately suspend or cancel the PromptPay Service.
- 9.1 The Bank is suspicious or is of the view that the Applicant is not the owner or has no right on the mobile phone number or other information which is further prescribed as PromptPay which registered for PayAlert or there is the use of the service or the deposit account linked with PromptPay for or in the affairs which are against the law or public order or good moral of the citizen, or use of the service on the transactions which may be illegal or use of the service in peculiarity such as there are repeated transactions in proximal time to interrupt the banking system etc., or fraud or corruption or contrary to the law or the PromptPay system tends to be violated by hacker or there is any wrongful act.

- 9.2 The deposit account linked with PromptPay which registered for PayAlert is closed or suspended by authorized legal agencies and/or account closed by request of the Applicant or the Bank or any further reason.
- 9.3 The Bank shall comply with regulations, rules, protocols or court orders and/or requirement of the law.
- 9.4 The Bank receives information which reports the cancellation of the ID number and/or the mobile phone number of the Applicant and/or juristic person identification that linked with PromptPay which registered for PayAlert service.
- 10 The Applicant hereby agrees to be bound and comply with regulations, protocols, practices and terms and conditions regarding this service both existing previously, currently and those that the Bank will additionally provide in the future. For further change, the Bank will inform the Applicant in advance for at least 30 days. The notification may announce at the Bank's branch or website ([www.krungthai.com](http://www.krungthai.com)) and/or other means as the Bank specifies or deems appropriate. It shall be deemed that the rules/regulations or practices and terms and conditions are integral parts of these terms and conditions of PayAlert Service. In this regard, terms and conditions of any transactions under the PayAlert Service must follow conditions which define under aforementioned terms and conditions by consent of the Applicant and he/she will not oppose. Thus, it shall not be deemed that such action causes the Applicant to lack of benefits and/or causes any damages and disclaims for lacking of benefits and damages from the Bank in all respects.
- 11 The Applicant consents and agrees to pay fees and/or service fees and/or any expenses regarding this service as the Bank stipulated. If there is a change of fees and/or service fees and/or any expenses, the Bank will inform the Applicant at least 30 days in advance at the Bank's branch/ website ([www.krungthai.com](http://www.krungthai.com)) and/or other means the Bank specifies or deems it is appropriate. In this regard, the Applicant consents to the Bank to immediately debit fees and/or service fees and/or any expenses from Applicant's bank account that is available with the Bank.
- 12 In case the Applicant finds that the Bank collected inaccurate fees and/or service fees and/or any expenses, the Applicant shall inform the Bank accordingly in writing within 7 days from the date that the Bank collects fees and/or service fees and/or any expenses. If the Applicant does not inform the bank of such inaccuracy within such timeframe, 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.
- 13 The Bank shall be exempted from liability due to the Bank's incompetence to comply with service's terms and conditions including the Bank cannot register PayAlert Service in case of force majeure or act of God such as defect of communication system, defect of electricity, power/energy problem, acts of external individuals including fire, natural disaster, protest/demonstration, disrupted transportation, riot/rebel, war, computer virus or harmful data or various events beyond the Bank's control.
- 14 The Applicant agrees and consents that all documents and/or letters and/or any evidences that the Bank has prepared regarding to PayAlert Service are accurate in all respects with no need to request the Applicant to verify or sign his/her name in advance for any respect.
- 15 Terms and conditions of PayAlert Service 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 terms and conditions.
- 16 The Applicant hereby agrees that the Bank shall be entitled to collect, gather, use the Applicant's personal information, financial information and/or other information maintained by the Bank or received by the Bank accessed from other sources or any information under control of any government authorities or legal committees, hereinafter referred to as "Information", inclusive of sending, transferring and/or disclosing Information to companies within and outside the Bank's financial conglomerate, business partner, service provider, data processor, assignee, any contracting party with the Bank, government agency and/or any juristic person entering into contracts with the Bank, whether in Thailand or foreign countries; and for the purpose of banking business management, data analysis, providing and/or improvement of services or products of the Bank, any service providers of the Bank on technology, communication, collection of outstanding debts or other service, whether in whole or in part, and for any purpose which are not prohibited by law, inclusive of complying with laws or regulations enforceable against the Bank. The Applicant acknowledges that the Applicant can contact the Bank via Krungthai Call Center Tel. 02-111-1111 or the Bank branch. The communication channel of the Bank shall be changed, added or decrease in the future, by prior announcement via the Bank's website.