



Terms and Conditions for Deposit Service

The Applicant, as the owner of the Fixed Deposit Account and/or the Savings Account and/or the Current Account (hereafter, if the deposit account is not particularly referred to, it will be collectively referred to as the "Deposit Account") of TISCO Bank Public Company Limited (which will be referred to as the "Bank"), agrees to comply with the following terms and conditions:

Deposit Account Opening

1. Opening of the Deposit Account shall be in accordance with the terms and conditions of the particular deposit product. The account name shall be the name of the ordinary person or juristic person who is the owner of the account.
2. The initial deposit amount as from the account opening date shall not be lower than the deposit amount as specified by the Bank.

Interest

3. The Applicant agrees that the Bank shall pay the interest at the rate as specified by the Bank for each type of the Deposit Account according to the regulations as specified by the Bank of Thailand. The interest calculation shall be based on the end-of-day balance. The Bank shall calculate the interest, on a daily basis, from the interest rate according to the declared financial amount at that time. Hence, the Bank may adjust the interest rate according to the market conditions, which shall be announced at all branches of the Bank and the Bank website.
4. The Bank shall pay the interest after the tax is withheld.

Deposit and Withdrawal

5. Deposit can be made through the representatives as appointed by the Bank and all branches of the Bank. The Bank shall exempt the inter-regional deposit fee for cash and TISCO Bank cheque deposit.
6. For the deposit of cheque, bill of exchange, promissory note, and/or any negotiable instruments, which will be collectively referred to as "Financial Instruments," into the Deposit Account, the Applicant agrees to comply with the following practices:
 - 6.1 The Applicant has the right to withdraw the deposit of Financial Instruments when the Bank has collected the money according to such Financial Instruments and has deposited the money into the Applicant's account.
 - 6.2 In the event that the Bank is unable to collect the money according to the Financial Instruments, the Bank shall terminate the deposit transaction and return such Financial Instruments to the Applicant or send a notification letter informing the Applicant to receive the returned Financial Instruments from the Bank. Such returned Financial Instruments or notification letter shall be sent to the address as notified by the Applicant.

If the return or the notification letter does not reach the Applicant due to a change of address or any other reason and the damage has occurred, the Bank shall not be responsible for any damages under any circumstances.

- 6.3 In the event that the Applicant is an ordinary person who brings a Financial Instrument that is payable to a juristic person to deposit into the private account of the Applicant, the Bank may deny the deposit even though the Financial Instrument is ordered to be paid to the holder or is endorsed by the juristic person.
- 6.4 The Financial Instruments collection, regardless a domestic and/or upcountry and/or local and/or international collection, will be made by the Bank according to the methods and within the normal period as traditionally practiced by the commercial banks in Thailand. Moreover, the Bank has the right to charge a collection fee at the rate specified by the Bank, including any expenses paid by the Bank for such charges.
- 6.5 Regarding the Financial Instruments collection, if it is revealed later that the Applicant has no right with respect to the Financial Instrument or has a partial right that causes the Bank to be liable to the actual owner of the Financial Instrument or any other individual, the Applicant shall repay the Bank the same amount that the Bank has paid, including interest at the highest default rate as declared by the Bank, starting from the date that the Bank had made a payment.

7. The withdrawal can be made at all branches of the Bank. The Bank shall exempt the inter-regional withdrawal fee.
8. The Applicant acknowledges and understands that the deposit or withdrawal, apart from the direct contact with the staff at the Bank counter, can be done through other services of the Bank, such as the standing order or any other method that the Bank provides. In these cases, the transaction, which complied with the condition of each service, is correct and binding the Applicant, so there is no need to prepare the documents or evidence for each deposit and withdrawal. The deposit and withdrawal from the Deposit Account shall result in a different amount between the actual deposit in the deposit slip and the passbook unless the Applicant brings the deposit slip or passbook to the Bank to record the correct transaction. Therefore, the Applicant agrees that the deposit balance in the account of the Bank is accurate.
9. The signature of the Applicant in the documents regarding the deposit or withdrawal or any other services shall be in accordance with the specimen signature of the Applicant and/or joint account holders and shall be completed according to the conditions as given to the Bank. Furthermore, the Bank is not committed to examine the stamp, seal, writing, or any symbols regarding the signing apart from the specimen signature that the Applicant has given to the Bank.

Account Statement

10. The Applicant has the right to summon and/or request to view the statement of the Deposit Account through the channels as determined by the Bank. The Applicant acknowledges that the duration of summoning and/or request to view the statement in each channel is different. Hence, the summoning and/or request to view the statement can be done from the account opening date until the maturity period for data storage as specified by the law. If it

is shown later that the account statement is inaccurate, the Bank shall remain the right to correct the statement without the Applicant's consent.

11. The Applicant acknowledges that the statement of the Deposit Account as shown in the passbook of the Applicants is not considered to be accurate and up-to-date. The Applicant shall examine the accuracy with the account statement of the Bank.

Cheque

12. If there is a strikethrough and/or a correction of an important statement on the cheque, such as the payment date, amount of money, or payee, the Applicant shall sign his signature identical to the payment signature for the alteration.
13. In the event that there are the several cheques of the Applicant to be cashed and/or deposited but the account balance is not adequate for all cheques, the Applicant agree that it is the discretion of the Bank to deposit and/or cash any cheques.
14. In the following cases, the Applicant agrees that the Bank have the right to refuse the payment for the cheque cashing, receiving and/or deposit, and the Bank shall not be held responsible for the Applicants;
 - 14.1 Cheques that are written or typed in other languages apart from Thai or English or the written statements are unreadable or incomprehensible;
 - 14.2 Cheques that are typed with a typewriter or written or signed or endorsed with a ballpoint pen, black pencil, pencil, copy, or pen or any other material that the Bank believes that it can be erased by erasers, chemical liquid or other things that caused the similar result, and such erasure cannot be easily noticed;
 - 14.3 Cheques with a strikethrough on the word "or holders" and such cheques payable to more than one payee or payable to a nonentity or pseudonym, or unidentified recipient;
 - 14.4 Cheques with a scratched or erased statement;
 - 14.5 If it is found that the request to deposit or cash the Applicant's cheque and/or the request to receive the money for the Applicant's cheque is suspicious or doubtful and may cause damage to the Applicant, the Applicant agrees that the Bank shall have the right to refuse the request without the consent of the Applicant and the Applicant agrees to waive any claims for damages that may occur from such refusal.
15. If the Applicant issues a cheque without maintaining sufficient balance in the Deposit Account and the Bank refuses the payment, the Applicant agrees that the Bank shall charge a fee for returning the cheque according to the regulation and at the rate as specified by the Bank at that time. In the event that the balance in the Deposit Account is inadequate for the cheque returning fee, the Bank shall charge the fee in an amount of the remaining balance and close the Deposit Account.
16. If the Applicant would like the Bank to withhold the cheque payment, the Applicant shall make a proposal letter with the complete details of the cheque number, the payment date, the amount of money, and the payee's name.

17. The Applicant agrees to be responsible for safely keeping their cheque book as an important document. If the cheque book is lost, stolen, or possessed by others, the Bank shall not be responsible for any damages that occur to the Applicant.
18. The Applicant shall inform the Bank in a letter in the event that any cheque or cheque book is lost or stolen. If the cheque is made payable, the Applicant shall instructed the Bank to withhold the payment. If it is found that the Bank has already made the payment according to the cheque, the Applicant shall accept that the Bank cannot be held responsible.

Fee and Service Fee

19. In the event that the average balance of the Deposit Account per month is lower than the amount as specified by the Bank, the Applicant agrees to pay a fee according to the rate and rules of the Bank. The Bank shall deduct such fee from the Deposit Account.
20. In the event that the Deposit Account does not witness any transaction, i.e. no deposit or withdraw transaction for 24 consecutive months, the Bank shall consider it as a dormant account. The Bank shall withhold all transactions until directly contact with the bank for making any transactions. In the event that the balance of the dormant account is less than the amount as specified by the Bank, the Applicant agrees to pay an account maintenance fee according to the rate and rules of the Bank and agrees that the Bank shall have the right to deduct such fee from the Deposit Account.
21. In the event that the Applicant closes the Deposit Account before the specified time period, the Applicant agrees to pay the closing fee according to the effective rules and rate on the closing date.
22. In the event that the average balance in the account per month is 0 (zero) baht and the account is inactive for 12 (twelve) consecutive months, the Bank shall close the account immediately.

Joint Account

23. In the event that the Applicant opens a joint account, the Applicant and the joint account holder mutually agree for additional agreement in opening the Deposit Account with the Bank according to the following details:
 - 23.1 In the event that one joint account holder has deceased, the Bank shall have the right to transfer the money from the Deposit Account to the living joint account holder according to the payable or withdrawal conditions as given to the Bank, unless the heir of the deceased joint account holder contacts the Bank to claim the right to withdraw from the Deposit Account.
 - 23.2 In the event that both joint account holders have deceased, the Bank has the right to withhold the transaction of the Deposit Account by any method and contact the legal heir, the heir by will, the administrator or the executor (as the case may be) of both joint account holders to close the Deposit Account.

Assignment

24. The Applicant shall not assign the rights of the Deposit Account and/or the rights to receive a deposit and/or use the Deposit Account whether in whole or in part as the Collateral to other individuals, unless receiving the consent in writing from the Bank.

Money Deduction or Money Transfer

25. In the event that the use of service causes the bank to deduct or transfer the money or proceed with the Deposit Account and/or there are the expenses in legal proceedings, lawyer fee, and other expenses that the Bank has paid regarding the operation of the Deposit Account, the Applicant agree that the Bank shall have the right to proceed with the Deposit Account according to the terms and conditions of the Bank immediately.
26. In the event that the Applicant uses Auto Sweep service, the money transfer shall be made under the following conditions:
 - 26.1 The balance of the transfer-out Deposit Account, after transferring and deducting the fee, must not be less than the conditions as specified by the Bank.
 - 26.2 The balance of transfer-in Deposit Account must not be less than the conditions as specified by the Bank, unless the Bank deems it appropriate to transfer partial money into the specified account.
 - 26.3 The Applicant shall notify the termination of Auto Sweep service in writing only.
 - 26.4 The Bank shall terminate Auto Sweep service if the transferee's account or the transferor's account is inactive for more than 12 months.
 - 26.5 Auto Sweep Service, whether it is done by using the electronic information as notified to the Bank or by any service of the Bank, is considered to be effective in the same way as the Applicant provides a signature for a cheque issuing or withdrawal.

Set-Off

27. In the event that the Applicant is in debt to the Bank due to any reason, the Applicant agrees that the Bank is entitled to deduct the money from all types of Deposit Account held by the Applicant, including other money owned by the Applicant or owed by the Bank or entitled to be received from the Bank, to repay he whole or partial debt between the Applicant and the Bank immediately without the need to notify the Applicant in advance, and/or wait until a deposit transaction of such Deposit Account is due (if any).

Disclosure

28. The Applicant has the right to give or do not give consent to the disclosure of the Applicant's information for the marketing purposes, which are for sale promotion or public relations, without any effect on the use of products of the Applicant.

29. The Applicant consents to the disclosure by the Bank of Applicant's information for the non-marketing purpose such as the disclosure to the outside service provider for supporting the bank service and/or the disclosure to the government agency as stipulated by law. For the purpose of these Terms and Conditions, Applicant's information for the non-marketing purpose is that the non-disclosure of such information shall significantly affect the operation of the Bank or shall cause the Bank to be unable to comply with the Market Conduct.

Other Terms and Conditions

30. In the event that the money of the third party has been brought into the Deposit Account, whether by deposit, transfer or any other method, and it is wrong for any reason, the Applicant agrees and gives consent that the Bank shall deduct the such wrong deposit amount from the Deposit Account as soon as the Bank has acknowledged the wrong deposit without the need to notify the Applicant. If the balance in the Deposit Account is zero or insufficient to deduct such wrong deposit amount for any reason, the Applicant shall reimburse in the amount that has not been deducted to the Bank as soon as receiving the notification from the Bank. If the Applicant does not reimburse within the time period as notified by the Bank due to any reason, the Applicant agrees that the Bank is entitled to charge the interest on such amount according to the interest rate as specified in Item 6.5 as from the due date for the Applicant to reimburse such amount until the payment is complete.
31. The Applicant acknowledges that if the Applicant gives consent to the others to jointly use the Applicant's account or use the Applicant's account for illegal purpose and causes damage to the Applicant or third party, the Applicant shall be liable for the damage and legal consequences caused by such illegal action.
32. The Applicant acknowledges and agrees to comply with these Terms and Conditions, the conditions for opening each type of Deposit Account, including the conditions of the relevant service according to the types of service approved by the Bank. The available service and the service which the Bank will provide or change as deemed appropriate are considered to be a part of these Terms and Conditions. Hence, if there are any damages from the default of the Applicant or damages that do not come from the action or a refrain from action with intention or gross negligence of the Bank, the Applicant agrees that the Bank shall not be responsible for any damages under any circumstances. In the event that there are any losses or any damage to the Bank due to the use of Bank service by the Applicants or the other service provided by the Bank, the Applicant agrees to be completely responsible for all damages that occur to the Bank.
33. If there is the suspicion that a transaction of the Applicant is illegal and/or the Applicant involves in illegal actions, the Applicant acknowledges and agrees that the Bank shall have the right to withhold or deny such transaction and/or proceed with any action with the Deposit Account of the Applicant as the Bank deems appropriate.
34. All records, documents, and/or evidence, related to the service or the operations of the Deposit Account or the use of credit line (if any) of the Applicant, and/or other evidence in relation to the deposit service that the Bank has arranged according to the requirements of the Applicant shall be deemed accurate and binding the Applicant in all respects.
35. When the Applicant changes address and/or office and/or phone number and/or address of electronic mail (E-mail), it is the duty of the Applicant to inform such changes to the Bank in writing. Hence, all documents or letters

that the Bank has delivered to the Applicant, regardless of electronic mail (E-mail), address, and/or office as notified by the Applicant, is considered to be legally delivered to the Applicant. If it is not delivered due to a change of electronic mail (E-mail), address, and/or office or it is demolished and the Applicant does not inform of the change or the demolition in writing to the Bank or it cannot be delivered due to unknown electronic mail (E-mail), address, and/or office, it is considered that the Applicant has legally acknowledged the message in the document or the letter.

The Bank reserves the right to amend the conditions of service according to these Terms and Conditions. The Bank shall inform such amendment to the Applicant in advance by the announcement at the branches of the Bank and/or the website of the Bank and/or any other method as the Bank deems appropriate.