Terms and Conditions for Use of ttb all free account

1. No minimum requirement for initial deposit. In this respect, the account must be opened under the name of a private individual who is the account owner and meets all the qualifications determined by the Bank. The Depositor is not permitted to use an alias in opening the account or open the account on behalf of a third person and must not allow any other person to use his/her account.
2. Account can be opened at every ttb branch or online channels via ttb touch application.
3. Coverage and benefits from ttb all free savings account are available only for the Depositor who opens a single account under the name of a private individual and maintains a minimum balance of not less than 5,000 Baht in the account.
    - 3.1 The Depositor will receive personal accident coverage throughout 24 hours worldwide. The protection covers loss or damage from accident which results in loss of life, dismemberment, loss of sight or total permanent disability but excluding homicide, physical assault and accident while riding or traveling by motorcycle and excluding medical. The coverage conditions and exclusions shall be in accordance with the relevant policy plan.
    - 3.2 The Depositor entitled to personal accident insurance must age between 15 years to 70 years old on the date that accident has occurred.
    - 3.3 The coverage commences from ttb all free account opening date with the remaining balance not less than 5,000 Baht.
    - 3.4 Maximum coverage in No. 3.3 is 5 times the remaining balance in ttb all free account 1 day before the accident in case of death, dismemberment, loss of sight or total permanent disability up to 2,000,000 Baht per policy year.
    - 3.5 In case the Depositor owns more than 1 ttb all free account, the coverage in No. 3.1 shall be applicable only to the account with a remaining balance over 5,000 Baht 1 day prior to the accident in case of death, dismemberment, loss of sight or total permanent disability, totaling the aggregate benefits from all accounts at not exceeding 2,000,000 Baht per policy year.
    - 3.6 In case the Depositor suffers accidents covered by this insurance more than 1 time per year, maximum compensation under No. 3.1 shall not exceed 2,000,000 Baht per policy year.
    - 3.7 Coverage under No. 3.1 is provided in accordance with the personal accident insurance policy whereby the bank shall be responsible for insurance premium on behalf of the Depositor. Accordingly, the Bank reserves the right to revise, change or cancel the benefits under such insurance policy. The Depositor can check additional details of the policy plan including the coverage conditions and exclusions (for group insurance) at www.ttbbank.com.
    - 3.8 If the accident occurs more than 1 time per policy year, maximum coverage under No. 3.6 shall be based on the details in the latest version of the personal accident insurance policy determined by the Bank in No. 3.7.
    - 3.9 The Depositor will receive medical expense at 3,000 Baht per accident, without limitation of accident cases for treatment at any medical center nationwide (only for injury from general accident, excluding homicide or physical assault or accident while riding or traveling by motorcycle). Details on the coverage and conditions can be obtained from The Falcon Insurance Public Co., Ltd., Tel. 0 2037 9965 In this regard, the Bank reserves the right in accordance with the following conditions:
        - 3.9.1 Current ttb all free depositors will get medical coverage only by maintaining a daily account balance at least 5,000 Baht in the month preceding the month of such accident (the balance less than 5,000 Baht is allowed for a maximum of 5 days in that particular month, to be counted from any one account without combining the amount from multiple deposit accounts).
        - 3.9.2 New depositor will be immediately protected upon account opening to the end of the account opening month without account balance requirement (the Bank reserves the right to provide 1

right to 1 new ttb all free depositor only). The Depositor will receive medical coverage in the following month when meeting the following conditions:

- Account opening between day 1st - 25th of the month: End-of-day account balance must be maintained not less than 5,000 Baht starting from the account opening date up to the end of account opening month (the balance less than 5,000 Baht is allowed for a maximum of 5 days in the account opening month).
- Account opening on day 26: End-of-day account balance must be maintained not less than 5,000 Baht starting from the account opening date up to the end of account opening month.

3.10 In case the Depositor has made advance payment, medical expense will be reimbursed within 7 working days after the claims and required documents have been completely submitted to the insurance company. The insurance company will then reimburse the amount into ttb all free account (any one account in case of multiple accounts) as indicated by the Depositor. Reimbursement status can be checked by calling the insurance company.

3.11 Accident claims (Or. Bor. 1) must be submitted within 30 days after the accident, loss of life, dismemberment, loss of sight or total permanent disability. For further details, please access www.ttbbank.com.

3.12 Insurance company shall pay compensation to the Depositor or the Beneficiary who is the lawful heir of ttb all free savings account Depositor as the case may be. You can indicate your wish to receive compensation from the insurance company via direct credit into the savings account or current account of the Depositor or the Beneficiary, as is the case, which has been opened with TMBThanachart Bank Public Co., Ltd. or by cheque.

3.13 In case there is more than 1 beneficiary who is the statutory heir in the same class, compensation shall be paid on a pro-rata basis.

3.14 If ttb all free account is closed or if the Depositor reaches the full age of 70, personal accident coverage shall immediately terminate.

3.15 Once compensation has been paid to the person who is the Depositor's statutory heir, such person shall no longer be entitled to claim for compensation and/or other payment from this insurance.

3.16 In case the beneficiary claims for compensation after ttb all free account has been closed, the Bank reserves the right not to pay compensation for such account.

3.17 The Bank reserves the right to change the insurance company, benefits, and coverage. Any such changes will be notified to Applicants at least 30 days in advance through the Bank's official communication channels.

4. The benefits receivable by the Depositor are free transactions (no fees) without limited times for the following transactions:

4.1 Funds transfer from the Depositor's ttb account to the recipient's account at ttb or other banks within the country via ATM, CDM, ttb contact center 1428 and ttb touch application.

4.2 Cash withdrawal, cash deposit and balance inquiry at the ATM and CDM.

4.3 Cash withdrawal and balance inquiry at other banks' ATM displaying ATM Pool signage.

4.4 Immediate interbank transfer (Online Retail Funds Transfer - ORFT) at the ATM, CDM, other banks' ATM displaying ATM Pool signage, or via ttb touch application.

4.5 SMART - credit next day funds transfer via ttb touch application.

4.6 Bill payment for utilities / goods and services via ATM, CDM, ttb contact center 1428 and ttb touch application.

4.7 Direct debit for payment of goods and services.

4.8 Payment of goods and services via Epays (E-Payment).

4.9 E-Wallet

5. Other fees on ttb all free account apart from the transactions specified in No 4. are chargeable in accordance with the Bank's fee rates announcement.

6. The Bank reserves the right to change the interest rates under these terms and conditions subject to prior notice at the Bank's Office and via the Bank's website.
7. General criteria:
   - 7.1 In case the Depositor fails to make deposit transactions after the account opening date and the account balance remains zero for 360 consecutive days, the Bank will automatically close the account.
   - 7.2 For deposit account which has no deposit, withdrawal, transfer transactions via any channel or no passbook update for more than 365 days, the Bank will change the account status to dormant account which may be subject to maintenance fee as announced by the Bank.
   - 7.3 For dormant account, the Depositor must contact the Bank in order to update the information into normal status. However, the Depositor can still make deposit-transfer transactions into the dormant account as normal.
   - 7.4 Account that remains inactive for more than 1 year with less than 2,000 Baht outstanding balance is subject to maintenance fee at 20 Baht per month. The Bank may also charge account maintenance fee in accordance with the product conditions and in the event that the Depositor has not made any transaction via such account. In this regard, whenever the principal amount and accrued interest remains zero for 395 consecutive days, the deposit account shall be closed automatically.
   - 7.5 The Bank will accept the deposited cheques, drafts, or other financial notes for collection purpose only. The deposit shall be complete after such notes have been honored and the Depositor can make withdrawal only upon successful collection of money so deposited. In addition, the Depositor agrees and accepts that the Bank has the right to deny the deposit of any interbank cheque that is scratched, erased, or altered into the Depositor's account and the Depositor agrees to relinquish the right to claim for damage which may arise from suspension of payment or refusal of such interbank cheque.
   - 7.6 The passbook balance shall be deemed correct only after it has been validated with the Bank's account.
   - 7.7 If the Depositor's name, surname, address or contact phone number is changed, the Bank must be accordingly informed without delay.
   - 7.8 The Depositor cannot make any change or add any text or figure on the passbook, or transfer or tear any page off the passbook.
   - 7.9 In making any transaction with the Bank, the Depositor shall receive document as evidence of such transaction.
   - 7.10 For funds transfer via a deposit account, the Bank will inform the results of the transaction or deliver the transaction slip to the Depositor for keeping as evidence. In this connection, the Bank will transfer money according to the Depositor's order. In case of any error, the Bank's maximum liability shall not exceed the amount ordered for such transaction.
   - 7.11 This account can be linked with the debit card in accordance with the conditions specified by the Bank. If the passbook / debit card is lost, the Depositor must inform the Bank immediately and shall be liable for the amount transacted before informing the Bank for cancellation of such passbook or debit card.
   - 7.12 In the event that the Depositor allows a third person to use the account jointly with the Depositor or to use the Depositor's account for receiving money transfer or withdrawal in a fraudulent manner to the detriment of others, the Depositor must be liable for the damage incurred from such fraudulent act.
   - 7.13 In case of any dispute over the deposit account, the Depositor agrees that the investigation and correction thereof shall be carried out in accordance with the Bank's criteria and procedures.
   - 7.14 Should there be any question or error arising from funds transfer via a deposit account, the Depositor can reach the Bank via ttb contact center 1428 or at any ttb branch.
   - 7.15 Transactions completed via Bank's channels after 23.00 hrs. shall be deemed as transactions of the following day.
   - 7.16 The Depositor agrees to use or execute transactions via ttb all free account for his/her personal purpose which does not fall under the followings:

7.16.1 The purpose that contravenes any laws or public order or morality, the Bank's policy, as well as the requirements or orders of the regulatory agencies.

7.16.2 If the Depositor fails to use ttb all free account in pursuance with the objectives stipulated by the Bank, or if the Bank finds that the use of such account is not in conformity with the normal and customary practices of ttb all free account users, the Bank reserves the right to refuse or suspend such transaction or cancel the Depositor's ttb all free account at once.

7.17 If the cheque payable into the Depositor's account has apparent scratches, erasures, correction, or alteration or if there is a suspicious trait of fraud on it, the Depositor allows the Bank to suspend collection and relinquishes the right to claim for damage which may occur as a result of such suspension.

7.18 This account cannot be transferred or used as security or to create an obligation over the right to receive money from the account to another person or juristic person unless with written consent from the Bank.

7.19 If the Depositor wishes to receive the passbook from online account opening or to close the account which is the linked account (main account), please present your national ID card and the Bank's passbook as evidence for processing at every ttb branch.

7.20 In case the Depositor deposits money into the account via ATM or any electronic device either in cash, cheque or any financial note, the amount validated by the Bank shall be deemed correct and absolute. If the banknotes deposited by the Depositor are fake or damaged either in whole or in part, or the cheque or note deposited by the Depositor cannot be collected or the collection is delayed, the Depositor agrees for the Bank to process transaction only for the complete part of such notes or cheques within the period specified by the Bank and in accordance with the Bank's customary practices. In this regard, the Depositor accepts to be liable for all the damage or loss incurred as if it occurs from the Depositor's own act.

Terms and Conditions for ttb SMS alert Service

1. The Service User must own a savings account or a current account for private individual only (not a joint-account).
2. The Bank will send SMS alert promptly after the Service User has made transaction such as money deposit/withdrawal, money transfer, spending via debit card, direct credit/debit via any of the Bank's service channels throughout 24 hours, except for the transaction that awaits processing results (after 23.00 hrs.) such as interbank funds transfer within 1 business day, cheque return and direct credit/debit whereby the Bank shall send SMS to the Service User on the following day.
3. The Service User is advised to check the correctness of the transaction alerted via SMS. Should there be any question or error pertaining to such transaction such as the message is inconsistent with the actual transaction amount or the Service User did not conduct such transaction by himself/herself, the Service User must communicate to the Bank immediately via ttb contact center 1428.
4. In case the mobile number registered with the Bank is changed, the Service User must inform the Bank immediately.
5. The Bank reserves the right to cancel or change ttb SMS alert service as deemed appropriate subject to prior notice at the Bank's Office and via the Bank's website.
6. The Bank reserves the right to cancel ttb SMS alert service in case the service fee cannot be collected from the enrolled account.
7. ttb SMS alert fee shall be as announced by the Bank.

Terms and Conditions for Use of debit card

Whereas I, hereinafter referred to as "Service Applicant," receives the debit card, hereinafter referred to as "card," from TMBThanachart Bank Public Company Limited, hereinafter referred to as "Bank."

The Service Applicant hereby agrees to be bound by and comply with the terms and conditions which are specified as follows:

1. The card delivered by the Bank to the Service Applicant is the Bank's sole property. The Bank has the right to suspend the use of such card on a temporary basis, cancel the card or recall the card as provided in the Bank's conditions, whereby the Service Applicant allows the Bank to deduct fees from the account as follows:
   1.1 The Service Applicant allows the Bank to debit the card issuance fee for each card from the Service Applicant's ttb all free account at the rate prescribed by the Bank. The Service Applicant agrees to maintain sufficient funds in the account for payment of such fee, and the Bank is authorized to debit the fee in full directly from the account. The card issuance fee will be charged in full immediately upon submission of an application for card issuance, whether through the ttb touch application or at any ttb branch.
   1.2 The Service Applicant allows the Bank to collect annual fee after using ttb all free debit card for 12 months or based on the number of months starting from the month the card is issued up to the month the card is cancelled through direct debit at the rate specified by the Bank in the anniversary month of card issuance. The Service Applicant also agrees to maintain a sufficient balance in the account for payment of such fee, whereby the Bank shall make direct debit from the Service Applicant's account in full.
   If the Bank cannot debit the full amount of annual fee from the Service Applicant's account, the Service Applicant agrees that the Bank shall temporarily suspend the card until the outstanding annual fee is fully paid. If the Service Applicant fails to pay the outstanding annual fee within one year from the date of suspension, the Bank reserves the right to cancel the card without prior notice.
   1.3 In the event that the Service Applicant wishes to cancel the service, he/she must submit the request via ttb touch application, ttb contact center 1428 or at any ttb branch. In this regard, the Bank reserves the right to collect annual fee which remains outstanding for the previous debit card service.
2. The Service Applicant agrees to use the card delivered by the Bank in accordance with the terms and conditions on the use of debit card as specified by the Bank. The Bank can change, modify, or cancel the terms and conditions on the use of debit card or change the rate of interest, penalty charge, fees, and other related expenses in the future subject to 30-days prior notice at the Bank's Office or via the Bank's website.
3. It is the duty of the Service Applicant to sign in the space designated on the back of the card (in case the card provides the signature space), memorize the password (in case the Bank informs or sends such password) and keep the written password sent from the Bank in safe custody. The Service Applicant shall not allow any person to withdraw money or hold the card or get access to the password delivered by the Bank. In case the card is lost or stolen or falls into another person's possession and has been used to the effect that the Bank debits money from the Service Applicant's deposit account, the Service Applicant shall be liable for such act as if it is the Service Applicant's own act.
4. The Service Applicant can cancel the card via ttb touch application, ttb contact center 1428 or at any ttb branch. The Bank shall be liable for the damage incurred after completing the notification process and hanging up the phone for 5 minutes, unless it can be proved that such damage is the consequence of the service Applicant's own act, or the Service Applicant is involved in the act that causes such damage.
5. In case the card is stolen or lost for whatever reasons, the Service Applicant shall notify the Bank immediately via ttb touch application, ttb contact center 1428 or at any ttb branch in order to cancel such card.
6. The Service Applicant agrees that money deposit/withdrawal or payment of goods/services via EDC or online channel including "direct debit" enrollment by using the card delivered by the Bank via ATM or any electronic device shall be deemed as money withdrawal or transfer from the Service Applicant's account. The Service Applicant agrees that he/she is not obliged to produce to the Bank any evidence on such withdrawal or transfer

as well as agrees to be bound by all the terms and conditions governing direct debit service via electronic channels as determined by the Bank.

7. For cash withdrawal, bill payment or card spending in foreign currencies, the Bank shall collect payment in Baht currency based on VISA global exchange rates. In this regard, the Bank shall have the right to charge the currency conversion fee at not exceeding 2.5% marked-up from the transaction amount. If the Service Applicant chooses to pay for goods and services in local currency of such country, the Bank shall waive the currency conversion fee on such spending (All Free Hot Rates).
8. The Service Applicant who uses the card to pay for goods/services via EDC or online channel can track the debit transaction status via ttb touch application or passbook.
   8.1 In case the purchase of goods/services is refused or cancelled, the Service Applicant must inform the Bank within 45 days after such purchase.
   8.2 After being informed as per No. 8.1, the Bank shall examine and refund the Service Applicant immediately after finalizing such examination or within 120 days.
   8.3 If the Bank can prove later that the debt obligation occurs from the Service Applicant's own act or negligence or the Service Applicant is involved in such transaction, the Service Applicant must be liable for such obligation and agrees to repay the amount to the Bank immediately upon notification.
9. The Service Applicant accepts that the Bank's accounting evidence is the true and correct evidence. If there is any problem with the ATM or electronic device causing the Service Applicant to withdraw or transfer funds or pay bills with the card delivered by the Bank via such ATM or electronic device in the amount that exceeds the balance in the account, the Service Applicant accepts that such overdrawn amount is the debt that must be repaid to the Bank and shall repay such amount immediately upon being notified by the Bank.
10. The Service Applicant can use the card to apply for the Bank's services or financial products at every available channel subject to the terms and conditions applicable to such particular service or product.
11. The Service Applicant can apply for 1 ttb all free debit card, 1 ttb all free Disney debit card and 1 ttb all free Disney digital debit card per 1 account only. The Service Applicant who has more than 1 ttb all free cards can continue using such cards until they are cancelled or expire, or until they are lost/damaged.
12. The Bank reserves the right to issue new cards as follows:
   12.1 New ttb all free card at not exceeding 5 cards per account within 1 calendar year.
   12.2 ttb all free Disney debit card without limited number within 1 calendar year.
   12.3 ttb all free Disney digital debit card at not exceeding 3 cards per account within 1 calendar year.
13. Additional conditions for ttb all free Disney debit card are as follows:
   13.1 Application of ttb all free Disney debit card can be made via ttb touch application or at selected branches.
   13.2 The Service Applicant must activate the new card by the end of next month after the month of issuance. If activation is not completed within the specified time, the card will no longer be able to be activated.
   13.3 New card issuance fee and annual fee shall be at the rates specified by the Bank.
   13.4 The Service Applicant can choose special e-slip theme when making transactions via ttb touch application. The Bank, in this regard, reserves the right to change the chosen e-slip theme according to the Bank's conditions.
   13.5 Special e-slip theme will be available for use via ttb touch application after successful card issuance request and payment of card issuance fee. The Bank restricts the use of this special e-slip theme only for the Service Applicant who pays annual fee according to the Bank's conditions.
14. Additional conditions for ttb all free Disney digital debit card are as follows:
   14.1 The Service Applicant can apply for ttb all free Disney digital debit card via ttb touch application and can view card information via ttb touch application only. In this regard, the Bank will not issue a physical card to the Service Applicant.
   14.2 An annual fee shall be at the rates specified by the Bank.

14.3 The Service Applicant can choose to use special e-slip theme when making transactions via ttb touch application. The Bank, in this regard, reserves the right to change the chosen e-slip theme according to the Bank's conditions.

14.4 Special e-slip theme will be available for use via ttb touch application after successful card issuance request and payment of card issuance fee. The Bank restricts the use of this special e-slip theme only for the Service Applicant who pays an annual fee according to the Bank's conditions.