

### 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 in accordance with the specified conditions, and
  - In the event that the Service Applicant wishes to cancel the service, he/she must submit such request at the branch or Office where the account has been opened and return the card to the Bank.
  - The Service Applicant agrees that the Bank shall deduct the card's annual fee (if charged under the Bank's Announcement) which will become due in the account opening month of next year through direct debit at the rate specified by the Bank. The Service Applicant also accepts to maintain a sufficient balance in the deposit account for payment of such fee. In this regard, the Bank shall make deduction from the Service Applicant's account until the fee so collected is fully settled.
  - In the event that the Bank cannot deduct the full amount of fee from the Service Applicant's account, the Service Applicant agrees that the Bank shall cancel the card immediately. If the Service Applicant wishes to continue using card service, he/she has to pay new card issuance fee at the rate determined by the Bank.
2. The Service Applicant agrees to use the card delivered by the Bank according to the terms and conditions on the use of debit card as specified by the Bank only. In this respect, the Bank can change, modify or cancel the terms and conditions on the use of debit card or change the rates of interest, penalty charge, fees and other related expenses with written notice to the Service Applicant not less than 30 days in advance.
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 Bank agrees that the Service Applicant has the right to request for a temporary suspension of the card via landline or other designated channels to ttb contact center 1428. 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.

5. In case the card is stolen or lost for whatever reasons, the Service Applicant shall notify the Bank immediately at the branch where the account is maintained or ttb contact center 1428 or via ttb touch application in order to freeze the card and consider new card issuance.
6. The Service Applicant agrees that money deposit, withdrawal or payment of goods and services including the application for "direct debit" service with the card delivered by the Bank via an ATM or any electronic device shall be deemed as withdrawal or transfer from the Service Applicant's account. The Service Applicant agrees that he/she is not obliged to produce evidence on such withdrawal or transfer from the account to the Bank again, and also agrees to be bound with the terms and conditions on direct debit service relating to the application via e-channels as determined by the Bank in all respects.

For cash withdrawal, payment of goods and services or card spending in foreign currencies, the Bank shall collect payment in Baht currency based on VISA global exchange rates and shall have the right to charge a currency conversion fee at not exceeding 2.5% of the transaction amount.

Where the Bank allows for payment of goods/services by simply giving the card number verbally or in writing to the distributor/service provider, if the Service Applicant claims that he/she did not order such goods/services from the distributor/service provider, the Bank shall immediately suspend payment collection from the Service Applicant. If payment has already been made, the Bank shall return money to the Service Applicant immediately, unless it is proven later that the debt obligation was incurred from the Service Applicant's own act whereby the Service Applicant must be liable for such debt to the Bank.

In this regard, the Service Applicant shall not be deprived of the right to cancel the purchase of goods / services within 45 days from the date of goods order or service request, or within 30 days from the due date of goods / service delivery. In case where the delivery date is specified in writing and the Service Applicant can prove that he/she has not received such goods/services or the good/services are incomplete or damaged or do not meet the Service Applicant's purpose, the Bank shall return money to the Service Applicant within 30 days from the date of notification if the purchase is made locally, and within 60 days after notification if the purchase was made overseas (please study more details from the Bank's website). The Service Applicant agrees that in depositing money to the Service Applicant's account with the card delivered by the Bank via an ATM or any electronic device either in cash or by cheque or other financial note, the amount counted and concluded by the Bank shall be deemed correct and absolute.

In case the banknotes deposited by the Service Applicant are fake or damaged either in whole or in part, or the cheque or financial note deposited by the Service Applicant cannot be collected or the collection is delayed, the Service Applicant agrees that the Bank shall enter into the account only the complete part and according to the Bank's normal schedule as well as customary practices. In this respect, the Service Applicant agrees to be responsible for the damage or loss incurred as if it was due from the Service Applicant's own act.

7. The Service Applicant agrees that the Bank's accounting evidence is correct. In case any problem occurs to the ATM or electronic device causing the Service Applicant to withdraw or transfer money or pay for goods and services with the card delivered by the Bank via such ATM or electronic device

in excess of the balance in the account, the Service Applicant agrees that such excess amount is the debt that must be repaid and shall settle such amount to the Bank immediately upon notification.

8. If the Service Applicant wishes the Bank to deliver card statements, the Bank shall send such statements to the address provided by the Service Applicant to the Bank. In this regard, the Service Applicant must object or dispute the transaction within 60 days from the date of receiving the statements, or else it shall be deemed that the Service Applicant accepts the accuracy of the statements and agrees to pay statement issuance fee as determined by the Bank.

In the event that the Service Applicant has not received card statement in any month which is not the result of the Bank's deficiency, the Service Applicant agrees that it is the Service Applicant's duty to contact the Bank in order to be informed of the amount in the statement within the end of such particular month.

9. The Applicant agrees to pay fees and expenses as announced by the Bank and accepts that the Bank has the right to change such fee rates with prior notice at the Bank's Office as well as via the Bank's website and ttb touch application.
10. The Service Applicant can use the card to apply for the Bank's services or financial products via every available channel under the terms and conditions applicable to such particular services or products.