

Terms and Conditions for the Use of ttb PromptPay Service

The Applicant agrees to use ttb PromptPay Service with TMBThanachart Bank Public Company Limited, hereinafter referred to as the "Bank", in pursuance with the details prescribed by the Bank. In this regard, the Applicant agrees to be bound by and to comply with the terms and conditions specified hereunder:

1. The Applicant shall submit the Application Form for the use of ttb PromptPay service to the Bank via the channels and methods determined by the Bank such as the Bank's branch, ATM, ttb internet banking / ttb touch application or any other channels which may be further provided. In so doing, the Applicant can use either the citizen ID number or mobile phone number or both in accordance with the information already existing in the Bank's customer database or to be announced later (if any) in order to link ttb PromptPay with the Applicant's savings account or another account maintained with the Bank as stipulated and subject to the conditions set forth as follows:

1.1 The citizen ID number or mobile phone number, either one or both, can be linked with 1 deposit account only.

1.2 The deposit account to be linked with ttb PromptPay service must be an individual account whereby the Applicant is the sole owner and not being the account used for business or commercial purpose, unless otherwise specified by the Bank.

1.3 The deposit account to be linked with ttb PromptPay service must not be a dormant, closed or blocked account.

1.4 The citizen ID number or mobile phone number, either one or both, shall not be the number that has already been registered for PromptPay service and linked with a deposit account with any other financial institution. If wishing to link such number with the Bank's deposit account, the Applicant must de-register the relevant PromptPay service at another financial institution first. In this regard, the account linked with the citizen ID number or mobile phone number which is to be used as reference number in lieu of the Applicant's account number and successfully registered shall hereinafter referred to as a "Deposit Account".

2. When the Application for ttb PromptPay Service has been received by the Bank, the Applicant agrees and acknowledges that the Bank will deliver the Applicant's information for verification and registration of ttb Promptpay in the computer system for PromptPay registration of the service provider under supervision and control prescribed by the Bank of Thailand, hereinafter referred to as the "Registration System" on the same day of receiving such application. In the event that the Bank receives the Application for ttb PromptPay prior to the date on which the Registration System opens for service as prescribed by the Bank of Thailand, the Applicant accepts that such application shall take effect only after the Bank has delivered the Applicant's information for verification and registration when the Registration System has opened for service.

In this respect, the Bank will notify the result of PromptPay registration to the Applicant via SMS, e-mail or another channel to be further specified by the Bank after the verification and registration process has been finalized.

3. The Applicant represents and warrants that the information contained in the Application for ttb PromptPay service is correct, complete and up-to-date and belongs to the Applicant. The Applicant has the right and legal capability to apply for the service as well as enter into any related transaction, and accepts to be bound by the Terms and Conditions hereby provided.

4. The Applicant who has successfully registered for ttb PromptPay service can use the citizen ID number or mobile phone number or any other information as may be announced by the Bank in the future (if any) in lieu of the account number linked with ttb PromptPay in order to execute the following transactions:

- 4.1 Receive money transfer into the Deposit Account; or
- 4.2 Transfer money to another person who has registered PromptPay service with the deposit account maintained at another commercial bank or financial institution (available only for domestic money transfer transactions); or
- 4.3 Transfer money from the Deposit Account for bill payment to the service provider or product seller subject to prior agreement with the Bank; or
- 4.4 Transfer money from the Deposit Account for payment of loan, credit card, insurance premium or any other debt obligations maintained with the Bank under the specified conditions.

In this respect, the amount so transacted shall not exceed the maximum transaction limit per time per day under the criteria set forth by the Bank subject to the following terms and conditions:

- (1) The Applicant agrees that the transferee's citizen ID number and mobile phone number or any other information as may be announced later (if any) is a material information of the transfer request, whereby the Bank can transfer money as instructed without verifying the name of the transferee or any other information. After the Bank has transferred money as instructed, the Applicant accepts that the Bank has validly executed such transfer in accordance with the Applicant's order.
- (2) The Bank shall transfer money as instructed only upon receiving complete confirmation or signature from the Applicant. This includes such transactions as direct debit, payment of fees and other expenses (if any).
- (3) After the Bank has completed the transfer as instructed by the Applicant, it shall be deemed that such transfer has full effect, whereby the receipts / ATM slips shall be deemed as the evidence of such transfer. The Bank holds no liability to the Applicant in case the destination bank informs that the transfer cannot be proceeded for whatever reasons, such as the account is dormant, closed or blocked.
- (4) The Bank shall collect the transfer fee in accordance with the Bank's announcement.
- (5) The Applicant agrees to comply with Anti-Money Laundering Law in all respects.
- (6) The Applicant agrees to be abide by the conditions, rules and regulations currently existing and to be announced further, including rules and regulations stipulated by the Bank of Thailand and other relevant laws governing money transfer with ttb PromptPay service in all respects.

5. In executing any transaction relating to the Deposit Account, the Applicant accepts that if the citizen ID number or mobile phone number or other information to be announced later (if any) which has been linked with such account is entered, it shall have the same validity as the account number whereby the transaction shall be deemed as executed with such account number and binding in all respects on the Applicant.

6. The Applicant has duty to cancel ttb PromptPay service once the service is no longer used or there is a transfer or change of the possessor of the mobile phone number registered for ttb PromptPay service. The Bank shall, in this regard, have no obligation to verify such information in any respect.

7. The Applicant is entitled to cancel ttb PromptPay service at any time by notifying the Bank in accordance with the methods and conditions specified by the Bank.

8. The Bank is entitled to temporarily suspend the ttb PromptPay service or cancel the service either in whole or in part immediately by notifying the Applicant in accordance with the conditions specified by the Bank should there be any of the following events:

8.1 The deposit account linked with ttb PromptPay is closed notwithstanding by the Applicant or the Bank for reason that the account is classified as dormant account until it is closed in accordance with the Bank's criteria; or by any other person or reason whatsoever.

8.2 There is a reasonable suspicion that ttb PromptPay service or the Deposit Account linked with ttb PromptPay service has been used for or in the affairs which are contrary to the law or public order or good morality of the people, or used in an unusual manner or to conduct fraudulent transactions or transactions which are expressly prohibited by law, including transactions executed via ttb PromptPay for commercial purpose outside the scope of the Applicant's own consumption.

8.3 The Bank's act is conducted in compliance with the law, rules, regulations or court orders or competent authorities.

8.4 Where the Applicant registers ttb PromptPay with duplicate mobile phone number and the Bank can prove according to the Bank's conditions that the Applicant is no longer the possessor of such mobile phone number.

8.5 Where the Applicant notifies the Bank that the mobile phone number has been changed and verification according to the Bank's conditions revealed that such new mobile phone number cannot be registered for ttb PromptPay service in order to link with the existing Deposit Account according to the Bank's conditions.

9. In case the Applicant changes the contact mobile phone number, the Applicant accepts that such new mobile phone number shall be automatically linked with the Deposit Account registered for ttb PromptPay service in place of the former number. In this respect, the said mobile phone number must be in accordance with the conditions governing the application of ttb PromptPay service.

10. The Applicant acknowledges that if an error occurs from money transfer via electronic system such as transferring money to a wrong account (excluding cases under fraud suspicion), the examination thereof and notification of the results to the Applicant shall be proceeded in accordance with the time frame specified in the Bank's Service Level Agreement.

11. The Applicant agrees and gives consent to the Bank to collect, use, disclose or give information concerning the Applicant's use of ttb PromptPay service to the relevant telecommunications service provider as deemed necessary and appropriate for the benefits of ttb PromptPay service.

12. The Applicant agrees to be bound by and comply in all respects with the Terms and Conditions for the use of this service including the terms and conditions for the use of electronic banking service ; and agrees to pay fees, service charges and any other expenses in relation to the use of this service as determined by the Bank which shall be notified to the Applicant by public announcement via the Bank's channels both existing and to be further provided or changed in the future as seen appropriate, which shall be deemed as an integral part of these Terms and Conditions.

13. These Terms and Conditions are subject to and form an integral part of the terms and conditions for use of ttb internet banking and ttb touch application service, including general terms and conditions for the products linked with ttb PromptPay.