

Terms & Conditions for the Use of Fixed Deposit Account through Electronic Channels

These Terms & Conditions for the Use of Fixed Deposit Account through Electronic Channels (“**Terms & Conditions**”) apply between Thai Credit Bank Public Company Limited (the “**Bank**”) and the user who has Saving Account(s) and Fixed Deposit Account(s) (with a passbook) with the Bank (the “**User**”). The User agrees to be bound by and comply with the following Terms and Conditions:

Qualifications for the Users of Fixed Deposit Account through Electronic Channels

- An individual of Thai nationality, aged 20 or over.
- The User must apply for alpha by Thai Credit service or must be an existing user of alpha by Thai Credit for registered a Fixed Deposit Account prescribed by the Bank.

Adding Fixed Deposit Item Service via alpha by Thai Credit

- The User must already has both a Saving Account and a Fixed Deposit Account (with a passbook) with the Bank (excluding Tanjai Fixed Deposit Account) and must has applied for alpha by Thai Credit.
- The User may request for adding fixed deposit item via alpha by Thai Credit according to the categories of the accounts and/or the numbers of accounts prescribed by the Bank.
- In the case of receiving monthly interest, the User must has a registered Saving Account for receiving the interest (after withholding tax) according to the categories of the Saving Account prescribed by the Bank.
- The User can add fixed deposit item to Fixed Deposit Accounts registered via alpha by Thai Credit. The amount of deposit per time, the maximum of deposit amount per person, the deposit period and the deposit interest rates are subject to the conditions specified by the Bank and are displayed in the Adding Fixed Deposit Item menu.
- The User can add fixed deposit item every day between 07:00 and 21:00 hours.
- The Bank shall pay fixed deposit interest according to the categories of the account and/or the numbers of accounts prescribed by the Bank on the maturity date, applying compound interest and deducting withholding tax. The Bank shall deduct withholding tax on the deposit interest according to the regulations prescribed by the Revenue Department. The User can request a tax refund independently using the withholding tax certificate issued by the Bank as evidence for the refund request.

Changing the Maturity Plan Services via alpha by Thai Credit

- The User must have both a Saving Account and a Fixed Deposit Account (with a passbook) with the Bank (excluding Tanjai Fixed Deposit Account) and must have applied for alpha by Thai Credit.
- User must have a Fixed Deposit Account that has matured.
- In the case of receiving monthly interest, the User must have a registered Saving Account for receiving the interest (after withholding tax) according to the categories of the Saving Account prescribed by the Bank.
- The User can change the deposit period within 3 months from the deposit maturity date but the User cannot increase or decrease the deposit amount (including the interest received after withholding tax). The deposit period and the deposit interest rate are subject to the conditions specified by the Bank, as displayed in the Changing the Maturity Plan menu.
- The User can change their term every day between 07:00 and 21:00 hours.
- The Bank shall pay fixed deposit interest according to the categories of the account and/or the numbers of accounts prescribed by the Bank on the maturity date, applying compound interest and deducting withholding tax. The Bank shall deduct withholding tax on the deposit interest according to the regulations prescribed by the Revenue Department. The User can request a tax refund independently using the withholding tax certificate issued by the Bank as evidence for the refund request.

Procedures for Using the Fixed Deposit Account Service via alpha by Thai Credit

For the User who wishes to register its Fixed Deposit Accounts and use the alpha by Thai Credit service for this purpose and has already applied to use the alpha by Thai Credit, the following steps from clause (5) onward can be proceeded with as follows:

- (1) The User can download the alpha by Thai Credit application, fill in the information, and follow the steps that appear on the screen until authentication, available 24 hours a day, every day.
- (2) The User must complete authentication at any branch of the Bank or at another service point specified by the Bank.
- (3) After completing authentication, the User must access the alpha by Thai Credit application to complete the remaining steps. If the User proceeds with this clause (2) between 07:00 and 09:00 hours, the application for alpha by Thai Credit service will be effective immediately.
- (4) The User must complete the entire process within 15 days from the date on which they provided the information to the Bank under clause (1). If the process is not completed within the specified period,

the application for alpha by Thai Credit shall be deemed unsuccessful, and the Bank shall remove the information and details provided by the User from its system.

- (5) The User must register its account by going to the Account Management menu and selecting the Fixed Deposit Account (with a passbook) he/she wishes to register in order to view the information of that account.
- (6) The User can use the Adding Fixed Deposit Item Service and/or the Changing the Maturity Plan Service via alpha by Thai Credit after the deposit maturity date, according to the steps specified by the Bank as follows:
 - (6.1.) The User can use the Fixed Deposit Account service for **Adding Fixed Deposit Item** every day between 07:00 and 21:00 hours by logging into alpha by Thai Credit, navigating to the Adding Fixed Deposit Item menu, filling in the information, and following the on-screen steps. After completing all the steps and pressing the 'confirmation' button, the Adding Fixed Deposit Item process shall be considered complete.
 - (6.2.) The User can use the Fixed Deposit Account service for **Changing the Maturity Plan Service** every day between 07:00 and 21:00 hours by logging into alpha by Thai Credit, navigating to the Changing the Maturity Plan menu, filling in the information, and following the on-screen steps. After completing all the steps and pressing the 'confirmation' button, the Changing the Maturity Plan process shall be considered complete.
- (7) The Add Fixed Item and/or Change Plan processes after the deposit maturity date through alpha by Thai Credit shall be considered complete only when the Bank notifies the results via the notification function of alpha by Thai Credit, the provided email address (if any), or through other channels specified by the Bank in the future. This notification shall occur within 24 hours from the date on which the User completes the steps for Add Fixed Item and/or Change Plan through alpha by Thai Credit.

Other Conditions

1. The User can transfer money from other deposit accounts to Fixed Deposit Accounts via alpha by Thai Credit.
2. If the User wishes to withdraw money, they may do so at any branch of the Bank. In the case of closing a deposit account, the User must do so at the branch where the account was opened. Please present both your ID card and passbook as evidence for all transactions.
3. The User agrees to be bound by and comply with these Terms and Conditions for the Use of Fixed Deposit Accounts through Electronic Channels, as well as any other terms and conditions,

announcements of deposit interest rates, and other procedures specified by the Bank for each type of deposit. This includes any documents or letters regarding the deposit account delivered or sent by the Bank to users, as well as any future terms, conditions, or documents announced by the Bank. These shall be considered part of the terms and conditions for using this service. In the event of any damage arising from the User's failure to comply with these terms and conditions, users agree to accept full responsibility.

4. User agrees to grant the Bank the right to add and/or change the terms and conditions of the Bank's services, including fee rates and/or other expenses associated with using the Bank's services, as deemed appropriate by the Bank.
5. In the event that the Bank is required to submit withholding tax on the interest from the User's deposits but has not withheld the tax in advance, the User agrees to allow the Bank to deduct the amount from their deposit accounts of any type immediately, without having to inform or provide any evidence to the User again.
6. If any damage is caused by the User's tools, equipment, or the mobile phone network system, the Bank shall not be responsible to the user.
7. Users agree to grant the Bank the right to change the terms for the use of the deposit account as deemed appropriate by the Bank. If the change affects the User's use of the service (e.g., adjustment of service fees due to increased costs, changes in service channels), the Bank shall clearly communicate or notify User of the essential information regarding the change at least 30 days in advance, or within any other period prescribed by law.
8. Any documents, letters, notices, or information sent by the Bank to the User—whether delivered by hand, by registered or unregistered post to the address provided by the User, via email to the email address provided by the User, via SMS to the mobile phone number provided by the User, or through any service/channel agreed upon between the User and the Bank (hereinafter collectively referred to as the "Information Receiving Channel," if not specifically mentioned)—shall be deemed duly sent to the User, regardless of whether a recipient is present or not. Even if delivery is not successful due to the information receiving channel being moved, changed, or removed, and User has not notified the Bank of such move, change, or removal, or if the information receiving channel cannot be found, it shall be deemed that the User has duly received and are aware of such document, letter, notice, or information. If there is a move, change, or removal of the information receiving channel, the User must immediately notify the Bank in writing.

9. In the event of the User' death, the Bank shall immediately suspend the payment of deposits from their deposit account until the legal heir, legatee, executor under the Will, or executor appointed by the court, as deemed appropriate by the Bank, jointly closes the deposit account.
10. These Terms and Conditions shall be governed by and construed in accordance with the laws of Thailand, and the Thai courts shall have exclusive jurisdiction over any disputes arising under these Terms and Conditions.
11. The User agrees to be bound by these terms and conditions and the terms and conditions for the use of alpha by Thai Credit, to the extent that they do not conflict with these terms, in all respects.