



Terms and conditions for opening and use of basic banking account

Terms and conditions for all types of deposits

1. The Depositor may deposit and/or withdraw money from the account by using the passbook at the Bank branch where the account was opened or at other branches according to the Bank's regulations.
2. The Bank provides this passbook to the Depositor as evidence, which must be kept in a safe place and must not be given to a third party. If the passbook is damaged, lost or stolen, the Depositor must immediately inform the Bank in writing or through other channels specified by the Bank. The passbook is not transferable. In any event, if the passbook is used by a third party, the Bank is not liable to the Depositor for any loss or funds that have been legitimately paid by the Bank before any loss or theft of the passbook is reported.
3. Any deposits, withdrawals, transfers of money and payments for goods/services, public utilities or other expenses can be accomplished without using the passbook, but shall be carried out in compliance with Bank regulations.

The Depositor can conduct the above-mentioned transactions via several channels without using the passbook, including K-ATM, electronic channels, recurring instruction (auto debit) or other methods as provided by the Bank. The transactions, which are conducted in accordance with terms and conditions of each service, shall be deemed as valid and binding by the Depositor, with no need to prepare any document or evidence for each deposit or withdrawal. Such deposits or withdrawals shall result in discrepancy between the balance in the account per the Bank's record and the passbook, until the Depositor has the Bank record the transactions in the passbook. The Depositor shall agree that the deposit amount per the Bank's record is correct.

4. The Depositor shall submit to the Bank the passbook received from the Bank for recording account-related entries, including deposit or withdrawal without passbook, so as to update the deposit amount in accordance with the Bank's record every year. The Depositor shall withdraw the whole deposit amount within 10 years from the date showing as the last entry in the passbook or the last due date of the fixed deposit account. If the Depositor fails to perform such action within the specified period, the Depositor shall agree to take responsibility for any damages that may arise.
5. If the Depositor who is an employee, a customer, a partner, a director of or a person in any position of a juristic person deposits a cheque payable to the juristic person in any account which does not belong to that juristic person, the Bank may refuse the deposit of such a cheque although such a cheque was duly endorsed by the juristic person.
6. In case of a joint account where each of the co-Depositors is allowed to withdraw the deposit individually, either in full or in part, if any of the co-Depositors dies, the other surviving co-Depositor(s) shall have the right to withdraw the money from the joint account, either in full or in part. If the Bank has been informed of the death of any co-Depositor, the Bank may not pay the other surviving co-Depositor(s). The surviving co-Depositor(s), together with the administrator of the estate or the deceased's heirs (as the case may be), shall withdraw the money or close the account unless the Bank orders otherwise.
7. In cases where the Depositor authorizes another person to withdraw money from the deposit account on the Depositor's behalf, if the Depositor dies without a written notice given by the Depositor's heirs to the

Bank, and the Bank has paid the money in accordance with the conditions given to the Bank, the Depositor shall agree that the payment made by the Bank is correct, and the Bank shall have no responsibility to the Depositor or the Depositor's heirs.

8. The signing of documents related to deposit or withdrawal or other service applications must be completely in accordance with the conditions given to the Bank and must correspond to the specimen signature, the rubber stamp and/or the seal (if any) of the Depositor and/or the co-Depositor(s). If the signature is of a slight variation from the specimen, but not enough to cause doubt of its authenticity, the signature shall be deemed valid. The Depositor shall accept that the Bank is not obliged to verify the authenticity of the rubber stamp, the seal or other signature substitutes aside from the signature specimen(s) given to the Bank. This means that the Bank is not obliged to verify whether or not the rubber stamp or the seal has been registered.
9. If the Depositor deposits a cheque in his/her account, the Bank shall process the cheque collection within a period and in accordance with the method and normal practice of commercial banks in Thailand. For the cheque collection process, whether or not the relevant cheque is marked as Payee's Account Credit, Endorsement Confirmed or Endorsement Guaranteed, or Discharged Guaranteed, if it appears later that the Depositor has no right, or has an insufficient right, to the cheque, which causes the Bank to be liable for reimbursement to the actual, lawful cheque owner or to any other persons, the Depositor shall reimburse the Bank for the same amount as paid by the Bank to such lawful cheque owner or to such other persons, together with interest at the highest rate announced by the Bank for non-compliant or defaulting customers, calculated from the date on which the Bank has made payment for such relevant cheque.
 In case the Bank is unable to collect funds on a cheque deposited, the Depositor shall be notified by the Bank within an appropriate time; and the Depositor shall immediately contact the Bank for the return of the cheque. However, the Depositor shall be responsible for following up on the cheque status. If the cheque is not honored, the Depositor shall contact the Bank for the return of the cheque. In case of the Depositor's failure to collect the returned cheque, the Depositor shall take full responsibility for any damages that may arise therefrom.
10. The Depositor agrees to pay an account maintenance fee and/or fees or other expenses such as (but not limited to) withdrawal fees for withdrawal across different clearing areas, transfer fees and fees for returned cheques, by authorizing the Bank to debit these fees from the Depositor's account in accordance with the Bank's terms and conditions.
11. If the Bank puts another person's or the Bank's money into the Depositor's account by mistake, either via deposit or money transfer or other methods, caused by the wrong account number or the wrong amount or for whatever reason, the Depositor shall authorize the Bank to debit such amount from the Depositor's account as soon as the Bank discovers the erroneous account crediting, without prior notice.
12. If the Depositor has any outstanding indebtedness with the Bank, whether secured or unsecured, the Depositor hereby authorizes the Bank to deduct the deposited money from the Depositor's deposit account, which is owned, or co-owned by the Depositor, and is owed to the Bank, to immediately pay for such outstanding indebtedness, without prior notice and/or regardless of the maturity of the deposit.
13. The Depositor agrees to allow the Bank to send documents, the deposit account's details, letters, other correspondence or notices to the address given by the Depositor to the Bank or the changed address per

the latest notice or the address per the official document. No matter how the documents are sent, either by hand, or by registered or unregistered postal mail, it will be deemed that the Bank has already sent them to the Depositor, regardless of the recipient. If the Bank is unable to send the documents due to the change or demolition of such location without a written notice to the Bank, or due to the undetermined location, it will be deemed that the Depositor has already received and acknowledged the receipt of the correspondence and/or notice from the Bank.

14. The Bank reserves the right to change, add, or terminate rights, duties, or terms and conditions as the Bank deems appropriate, with prior notice of at least 30 days before the change becomes effective. If the Depositor benefits from the change, no prior notice shall be given by the Bank, which shall be construed as the full agreement and consent of the Depositor to the Bank.
15. Any delay or waiver by the Bank in exercising its rights under the law, and the terms and conditions contained in this application, including any rules and regulations of the Bank, shall not be construed as the Bank's relinquishing of such rights or as the Bank's giving the Depositor consent to perform in breach of the contract.
16. In the event that the Depositor is suspected of using the account in an illegal way, or money has been transferred by any other person to the account by mistake, the Depositor agrees that the Bank, at its sole discretion, shall have the right to freeze the aforementioned account as the Bank deems appropriate.
17. The Bank may close the Depositor's deposit account at any time with prior notice given to the Depositor in a period that the Bank deems appropriate. However, in the event that the balance of the deposit account shows indebtedness of the Depositor to the Bank, or the deposit account is frozen or confiscated by court order or competent authorities, or the Depositor is deceased, or the deposit account or the Depositor is involved in any illegal acts or any case as the Bank deems appropriate, the Bank reserves the right to close the account without prior notice.
18. In case the Bank finds that the documents/information related to the opening of account are inaccurate and/or incomplete in accordance within the terms and conditions given by the Bank/regulatory authorities/government agencies, the Depositor hereby authorizes and agrees that the Bank, at its sole discretion, shall have the right to suspend any deposits, withdrawals, transfers of money and/or any financial transactions related to the aforementioned account until the Depositor corrects or completes such required documents /information related to the opening of account in accordance with the aforementioned terms and conditions.
19. The Depositor accepts that the information provided in the Application is true and complete. The Depositor agrees to authorize the Bank to retain/compile/use the Depositor's information provided to/held by the Bank, or that the Bank has received or obtained from, or accessed via, other sources, including information related to deposit accounts, credit, transactions, race, ethnicity, political opinions/beliefs, cults, religions or philosophy, sexual behavior, criminal records, health data and any other information, including that to be provided by the Bank in the future (**the 'Information'**) for the purposes of business management of the Bank, the offering of products/services to the Depositor, the assigning of a third party to act on behalf of the Bank regarding IT, communications, collection/other tasks, and for other legal purposes; the Depositor also authorizes the Bank to send the Information to other countries. The Depositor shall agree to authorize the Bank to disclose the Information to KASIKORNBANK FINANCIAL CONGLOMERATE, business

partners, service providers, data processors, persons interested in being an assignee, an assignee, an organization having entered into a contract with the Bank or competent authorities for the abovementioned purposes. The recipient of the Information shall retain/compile/use/disclose the Information in accordance with the stated objectives. To contact the Bank, please call 02-8888888.

20. Terms and conditions for savings account

20.1 The first deposit shall not be less than the amount determined by the Bank, and the balance of the account at all times shall be maintained at a minimum of 2,000 Baht or at the amount announced and determined by the Bank upon the account opening, which has been posted at the Bank's branch; it shall be deemed that the Depositor has been informed. Such minimum balance shall be subject to change as the Bank deems appropriate, with prior notice.

20.2 If the savings account has a balance less than the minimum balance required and determined by the Bank, or any deposit or withdrawal thereunder has not been made for more than one year, the Depositor agrees to pay an account maintenance fee at the rate determined by the Bank, by which the Bank is hereby authorized by the Depositor to deduct such fee from the Depositor's deposit account without prior notice.

20.3 The Bank agrees to pay interest to the Depositor at the time and at the rate announced and determined from time to time by the Bank. Any accrued interest, after deduction of withholding tax (if imposed), shall be deposited into the deposit account.

20.4 If the Depositor conducts several transactions without using the passbook (No Book) and when the Depositor submits the passbook to the Bank to record account-related entries, the Bank reserves the right to combine all of the No Book record entries which exceed the limit established by the Bank to be one entry each in deposit and withdrawal. If the Depositor wishes to check the entries that have been combined, the Depositor may request an account statement from the Bank branch where the account was opened, or at other branches according to the Bank's regulations or via electronic channels available.

20.5 If the Bank has to submit the withholding tax on the accrued interest of the Depositor's account, but the Bank did not deduct such withholding tax, the Depositor agrees to authorize the Bank to debit any account that the Depositor holds with the Bank immediately, without prior notice or presenting any evidence to the Depositor.

20.6 If the Bank finds that the Depositor has deposited the money into the wrong type of account or is not in compliance with regulations of the Bank of Thailand (BOT), or as specifically required by law, the Bank reserves the right to close the account and open a new account in order to transfer the money to the new account, and a new deposit agreement shall be applied as stipulated by the Bank, the BOT, or the applicable laws. The interest paid into the new deposit account shall be calculated from the date on which the Depositor deposited the money into the account, for the actual period of deposit and at the rate of such an account type to which the new deposit agreement shall be applied, as announced by the Bank.

20.7 The Depositor is able to withdraw the deposit amount via any other branches in the amount not exceeding the limit stipulated by the Bank. In this regard, the Bank may deny such withdrawal if the amount withdrawn is deemed to be unusually large, or there is reason to be suspicious.



21. Terms and conditions for basic banking account

21.1 Deposit must be made in the name of only one individual of Thai nationality, age 65 years or older as of the deposit date, or the Depositor participating in the government's welfare scheme, or the Depositor under the government's programs to be prescribed by the Bank in the future. One Depositor is allowed to hold only one account. No minimum deposit amount is required for account opening. No account maintenance fee is collected for a basic banking account, except when its status is changed to that of a savings account. Application fee for a K-Basic Debit Card linked to a basic banking account is waived (in case a K-Basic Debit Card is applied for).

21.2 Average monthly deposit must not be more than 50,000 Baht, or the combined amount of incoming funds or the combined amount of outgoing funds must not exceed 50,000 Baht/account within a month. If a basic banking account is inactive for 24 consecutive months, or the Depositor is no longer classified as a low-income earner under the government's welfare scheme, the Depositor agrees to give consent to the Bank to change the status of the basic banking account to that of a savings account immediately, without prior notice given to the Depositor. The change in account status shall be binding upon the Depositor with no submission of additional documents or evidence for the deposit required, and the Depositor shall be subject to the terms and conditions for savings account in all respects. Moreover, KBank shall charge a K-Debit Card annual fee in accordance with the announcement for K-Debit Card fees by debiting the deposit account linked to the K-Basic Debit Card upon the anniversary of K-Basic Debit Card membership.

21.3 The change in account status to that of a savings account is irreversible. If the Depositor wishes to apply for another basic banking account, the Depositor will be subject to the terms and conditions of the opening and use of the basic banking account as of the new account opening date, as determined by the Bank.

21.4 The Bank agrees to pay interest to the Depositor within the timeline and at the rate in accordance with the announcement made by KBank at a given period. The interest payable after deducting withholding tax as required by law (if any) will be accrued to the account.