

SPECIFIC TERMS FOR TMRW ACCOUNT AND TMRW DEBIT CARD

General

- 1.1 By applying for or using the TMRW Account ("Account") and TMRW Debit Card ("Debit Card"), you are deemed to have read, understood and accepted these Terms and Conditions (these "Terms").
- 1.2 These Terms are to be read together with:
 - (a) General Terms and Conditions Governing Accounts, Cards and Services for TMRW ("General Terms"); and
 - (b) the terms and conditions of any other document or agreement governing your relationship with us.(a) and (b) above are collectively known as the "Other Terms".
- 1.3 Words and expressions defined in the General Terms shall, unless otherwise defined in these Terms, have the same meaning in these Terms.
- 1.4 These Terms and Other Terms apply to your use of the Account and Debit Card, as well as any services we provide you in relation to the Account and Debit Card.
- 1.5 These Terms will prevail over the Other Terms if there is any inconsistency to the extent necessary to give effect to these Terms.

Account and Services

- 2.1 To be eligible to open the Account, you must be a citizen of Thailand at least 20 years old.
- 2.2 The Account consists of (a) a TMRW Everyday Account and (b) a TMRW Savings Account together. The TMRW Everyday Account and TMRW Savings Account will be opened together when you apply for an Account.
- 2.3 The Account is denominated in Thai Baht.
- 2.4 The Account can only be opened and operated singly. You may not open more than one Account.
- 2.5 The Account must come with a Debit Card issued by us and which is linked to your TMRW Everyday Account.

TMRW Everyday Account

- 2.6 You may perform fund withdrawals, fund transfers (e.g. via Thailand's national interbank mobile payment system "PromptPay") and bill payments to and from your TMRW Everyday Account.

TMRW Savings Account

- 2.7 Funds in your TMRW Savings Account can only be transferred to your TMRW Everyday Account. Other than that, you cannot perform fund withdrawals, fund transfers or bill payments from your TMRW Savings Account.
- 2.8 We may allow you to transfer funds to your TMRW Savings Account through ad-hoc transfers from your TMRW Everyday Account to your TMRW Savings Account up to one time daily provided that the amount transferred from your TMRW Everyday Account to your TMRW Savings Account via ad-hoc transfer does not exceed THB 3,000 per day
- 2.9 We reserve the right to reject and/or not give any interest for the deposits or fund transfers to your TMRW Savings Account from any account other than your TMRW Everyday Account, and you will be responsible for any related fees and charges.
- 2.10 Your TMRW Savings Account will not be linked to the Debit Card.

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Fees

- 2.11 Your TMRW Savings Account cannot be linked to PromptPay.
- 3.1 If there are no transactions for your TMRW Everyday Account for 365 days and the monthly account balance is below the minimum requirement determined by us, a dormant account fee will be imposed. No dormant account fee will be charged for TMRW Savings Account. Please refer to the TMRW Fees and Charges for the dormant account fee.
- 3.2 Unless otherwise stated, an Annual Fee is payable for the Debit Card annually. The first Annual Fee will be automatically deducted from your TMRW Everyday Account as follows:
- (a) if the Debit Card is issued from the 1st to the 27th of a month, the Annual Fee will be reflected in the statement of the next month (Illustration: The Debit Card was issued on 27 January; the Annual Fee for that year will be reflected in the Debit Card statement for February); and
 - (b) if the Debit Card is issued after the 27th of a month, the Annual Fee will be reflected in the statement of the 2nd month after. (Illustration: The Debit Card was issued on 28 January; the Annual Fee for that year will be reflected in the Debit Card statement for March.)

The subsequent deductions of the Annual Fee will be on the anniversary of the date on which the first deduction was made. In the event your TMRW Everyday Account has insufficient funds, we will attempt to deduct the Annual Fee from your TMRW Everyday Account weekly until the deduction is successful. Please refer to the TMRW Fees and Charges for the Annual Fee.

- 3.3 The amount of fees and charges applicable to the Account and Debit Card can be found in the TMRW Fees and Charges. The amount of fees and charges payable shall be decided by the Bank and/or changed by the Bank in accordance with the Applicable Law and regulations.

Interest

- 4.1 Interest is payable at a rate we determine on the credit balance in your TMRW Everyday Account and TMRW Savings Account and we may change the rate from time to time in accordance with the Applicable Law and regulations.
- 4.2 Interest on the TMRW Everyday Account and TMRW Savings Account will be calculated at the end of each day based on each day-end balance and is accrued daily. Interest is credited to the Account on the last business day of each calendar month.
- 4.3 To receive interest on your Account, your Account must be valid, subsisting and in good standing at all times as determined by us.

Deposit Protection

- 5 This deposit is protected by the Deposit Protection Agency for the amount prescribed by law, except for the foreign-currency savings deposit, Non-resident Baht Account (NRBA), and Non-resident Baht Account in Securities (NRBS), in accordance with the law of currency exchange control, and deposits with embedded derivatives.

Closing of the Account

- 6.1 The Account can only be closed at a one of our branches in Thailand.
- 6.2 In order to close the Account, you will need to complete the following steps:
Step 1: Transfer all funds from your TMRW Savings Account to your TMRW Everyday Account;
and
Step 2: Withdraw all funds from your TMRW Everyday Account.
- 6.3 The TMRW Everyday Account and TMRW Savings Account must be closed together, and the Debit Card must be cancelled at the same time.
- 6.4 You may notify us to terminate the Debit Card at any time. You shall be entitled to claim the annual fee refund for the proportion of the unused period of service for such relevant year (if

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- any).
- 7 We may offer personalised Privilege Schemes in respect of the Debit Card or Account from time to time.
- 8 No paper statements, paper confirmation advices or passbook will be issued for the Account and Debit Card. The Electronic Statements for the Account and Debit Card will be available for viewing and download via our Digital Services only, unless you give us at least 30 days written notice in advance to receive paper statements for the Account and Debit Card.
- 9 We reserve the right to amend these Terms and/or the Other Terms on the Debit Card usage, interest rate, charges, fees and any service fees, expenses or any terms relating to the Debit Card, whether in whole or in part. We will notify you at least 30 days in advance before the effective date of such amendment. However, in case of emergency, we will notify you by postal mail or in Thai-language daily newspapers for at least 7 days in advance before the effective date of such amendment, and in case of notification via newspaper, we will subsequently notify you in writing. Nonetheless, in case of the amendment that is beneficial or that will place less burden to you which can take effect immediately, we will notify you within 30 days after the effective date of such amendment. Such amendment shall be deemed a part of these Terms and the Other Terms. If you use the Debit Card after the Terms and/or the Other Terms have been amended, you shall be deemed to have accepted the amendments without reservation.
- 10 In any case, you are allowed to notify us to suspend the use of the Debit Card via Customer Service Centre, or any other methods or channels as designated and permitted by us. We will suspend the use of the Debit Card within five minutes from receiving your notification. You agree to be liable for all transactions incurred on the Debit Card prior to the suspension. You are also liable for all transactions incurred on the Debit Card after the suspension of the Debit Card if we can prove that the transactions incurred are due to your action.
- 11 Where your Debit Card has been used to purchase goods or services, you agree that:
- (a) If you claim that you did not purchase the goods or request for services from the sellers or service providers, we will cancel the payment collection from you, or return the money to you immediately (as the case may be). You agree that if we can prove that any debt incurred on the Debit Card has been due to your action or omission, we will have the right to demand back such money from you.
 - (b) We will cancel the payment collection from you or return the money to you in accordance with clause 11(c) (as the case may be), if you notify us that:
 - (i) you cancelled the order of goods or services within 45 days from the date of the order, or
 - (ii) you cancelled the order of goods or services within 30 days after the due date of delivery of goods or services where the time of delivery is specified in writing, and you can prove that: (I) you have not received the goods or services; or (II) you received the goods or services later than the specified delivery date; or (III) you received incomplete or damaged goods or services, or they are unfit for your purposes.
 - (c) Any return of monies to you pursuant to clause 11(b) above, shall be made:
 - (i) if the purchase was made in Thailand, within 30 days from the date of your notification; and
 - (ii) if the purchase was made in foreign countries, within 60 days from the date of your notification.
- 12 Apart from the aforesaid statements, it shall be deemed that all required provisions under the Contract Committee's Notification on Credit Card Business as a Controlled Contract Business B.E. 2542 (1999), both in their present and legally enforceable form and taking into consideration any amendment that may be made in the future, form a part of these Terms.