Terms and Conditions governing the use of Bangkok Bank card(s) for payment of goods/service via Samsung Pay

The following terms and conditions apply when you as a cardholder register any Bangkok Bank credit card ("Card") with Samsung Pay service ("Samsung Pay") via Samsung Pay application developed by Thai Samsung Electronics Company Limited ("Samsung") for payment of goods or services by using Card information stored in your registered mobile device ("Virtual Card") without presenting the Card.

1. SAMSUNG PAY SERVICE PROVIDED BY SAMSUNG

1.1 You acknowledge that Samsung Pay is a service provided by Samsung and the Bank is not involved in the provision of Samsung Pay service in any way except for sending One Time Password (OTP) generated by a card association to your mobile phone number registered with the Bank where the Bank is requested by such card association.

1.2 You acknowledge and agree that the Bank shall not be held responsible in any way for your use of Samsung Pay as well as for any problem or error occurred in relation to the utilization of Samsung Pay service.

1.3 You may contact Samsung Customer Contact Centre at (66) 0-2689-3232 for any enquiry or assistance on Samsung Pay or Samsung mobile device.

2. CARD REGISTERATION AS VIRTUAL CARD

2.1 You must be the owner of the Card(s) which information is to be registered as Virtual Card(s) with Samsung Pay.

2.2 If any Card is not in good standing, information of such Card may not be eligible to be registered as a Virtual Card with Samsung Pay.

2.3 You shall comply with the registration process as guided by Samsung Pay. You acknowledge that Samsung has the right to decline registration of any Card or to delete or suspend any Virtual Card registered with Samsung Pay.

2.4 You will be responsible for safekeeping of Samsung Pay log-in information, username and password or PIN and security of the registered mobile device.

3. USE OF VIRTUAL CARD FOR PAYMENT OF GOODS/SERVICE VIA SAMSUNG PAY

3.1 You may use Virtual Card to make payment for goods/service at a merchant where Samsung Pay is accepted by:

(1) tapping or waving a registered mobile device at such merchant's contactless point of sale terminal or reader ("Contactless Payment Reader") with Near Field Communication (NFC) technology or any other technology; or

(2) tapping or waving a registered mobile device at such merchant's magnetic stripe point of sale terminal ("Magnetic Stripe Reader") with Magnetic Secure Transmission (MST) technology of mobile device; or

(3) transmitting data to a reading device utilising any technology other than those mentioned in (1) or (2).

3.2 Any payment transaction for goods/service made with a Virtual Card will be charged to the account of your Card which was used to register the Virtual Card. You agree to be bound by the terms and conditions governing the use of the credit card provided by the Bank to you at the time of card's issuance, although the Card is not used, except in relation to the process of tapping or waving a Virtual Card at Contactless Payment Reader or Magnetic Stripe Reader, or the process for any other payment technology.

3.3 When using a Virtual Card via Samsung Pay to make payment for any goods or service, you acknowledge that benefit or reward received may be different from those for transactions made with a Card.

4. CANCELLATION AND SUSPENSION

4.1 You will be responsible for deleting information stored as Virtual Card from mobile device if you no longer wish to use a Virtual Card or no longer use any registered mobile device.

4.2 The Bank reserves the right to delete or suspend any Virtual Card registered with Samsung Pay at any time and for any reason whatsoever without prior notice.

5. MOBILE DEVICE LOST/STOLEN

In case your mobile device containing Card information registered with Samsung Pay is lost or stolen, you must notify and request the Bank to delete or suspend the Virtual Card by calling at (66) 0-2638-4999.

6. CHANGES TO THESE TERMS AND CONDITIONS

The Bank may amend these Terms and Conditions at any time by posting the updated Terms and Conditions on <u>www.bangkokbank.com</u> or by notifying through any other means as the Bank may determine. By retaining any Card information registered with Samsung Pay after the Bank's posting and/or notice of the updated Terms and Conditions, you shall be deemed to have accepted the updated Terms and Conditions.