

Terms and Conditions Governing Mobile Banking and Internet Banking Services **(Effective as of November 5, 2024)**

For the purpose of my utilization of Bangkok Bank Mobile Banking and Bangkok Bank Internet Banking Services, I agree to be bound by the following terms and conditions:

1. Definitions

- 1.1 "Service" means Bangkok Bank Mobile Banking and Bangkok Bank Internet Banking Services.
- 1.2 "Bank" means Bangkok Bank Public Company Limited.
- 1.3 "MB" means Bangkok Bank Mobile Banking Service.
- 1.4 "IB" means Bangkok Bank Internet Banking Service.
- 1.5 "Applicant" means a person who has signed the Bualuang mBanking and Bualuang iBanking Services application form as Applicant or a person who has previously applied for the utilization of this Service through any channel provided by the Bank.
- 1.6 "User ID" means (1) a user id issued by the Bank and given to the Applicant who has applied for IB, or a user id later selected by the Applicant who has applied for IB as a replacement of a user id issued by the Bank or (2) a user id selected by the Applicant in accordance with the conditions of the relevant application channel for IB, as the case may be.
- 1.7 "PIN" means a code issued by the Bank or selected by the Applicant, whichever the case may be, in accordance with the conditions of the relevant application channel to access MB or IB for the first time.
- 1.8 "Password" means a code selected by the Applicant to access IB.
- 1.9 "Mobile PIN" means a pin selected by the Applicant as a code to utilize MB through the Bangkok Bank Mobile Banking application installed on the Applicant's mobile phone or any other communication device.
- 1.10 "Biometrics" means authentication using a person's biometrics such as fingerprints or facial recognition instead of Mobile PIN.
- 1.11 "PromptPay Service" means electronic transaction services with reference to identification number, mobile phone number, numerical number or any other identifier as may be later specified.

1.12 "One Time Password" or "OTP" means a secret code that the Bank sends via SMS to the Applicant's mobile phone number registered with the Bank to confirm certain activities or transaction, which will expire within the time period specified by the Bank.

2. Services

The Applicant may utilize the following services:

2.1 via MB and IB

2.1.1 Verification of account activities for, e.g., activities of deposit accounts, credit card accounts and mutual fund accounts

2.1.2 Money transfers, payments and top-up

(1) Money transfers to the Applicant's deposit account maintained at the Bank

(2) Money transfers to other person's deposit account maintained at the Bank or any other bank

(3) Money transfers via PromptPay

(4) Payments for goods and services

(5) Top-up for payment

2.1.3 Purchasing, sales or switching of mutual funds

2.1.4 Purchasing of bonds

2.1.5 International funds transfer

2.2 via IB

2.2.1 Applying for receiving of dividend payments

2.2.2 Opening of a securities trading account

2.2.3 Applying for direct debit service

2.2.4 Other services, such as stopping payments of cheques, cheque return item verification, requesting the Bank to verify irregular transaction

2.3 via MB

2.3.1 Money transfers using mobile phone number registered with MB

2.3.2 Money transfers or making of payments using QR code/barcode

2.3.3 Creating PromptPay QR code for receiving payment

2.3.4 Electronic donations (eDonation)

2.3.5 Cardless withdrawal via ATMs of the Bank

2.3.6 Withdrawal and deposit via banking agents

2.3.7 Viewing of account balance without having to log in

2.3.8 Viewing of information on insurance policy

2.4 Other services as specified on the Bank's website

The utilization of certain services; namely, those stated in clauses 2.1.3, 2.1.4, 2.1.5, 2.2.1, 2.2.2, 2.2.3 and other services specified by the Bank shall be subject to the conditions

prescribed for such service which will be shown on MB system when the Applicant requests for the utilization of the said service.

3. Conditions for Service Utilization

3.1. General Conditions

The Applicant hereby acknowledges, accepts and agrees as follows:

- 3.1.1 in the event the Applicant has applied for this Service by commencing the application process and completing it through a method provided by the Bank without signing any document, the Applicant agrees to be bound by the relevant terms and conditions prescribed by the Bank in all respects without having to sign any documents;
- 3.1.2 to comply with the service manual provided by the Bank in the form of pamphlet, text posted on the Bank's website or in any other form as the Bank deems appropriate, which shall be deemed part of these terms and conditions;
- 3.1.3 the Applicant acknowledges that each service provided by the Bank via this Service is governed by the provisions, terms and conditions relating to such service which can be viewed by the Applicant at any time at Bangkok Bank Internet Banking's website or the Bank's website and/or Bangkok Bank Mobile Banking application, and the Applicant agrees to be bound by the said provisions, terms and conditions in all respects;
- 3.1.4 that any activity performed with the use of (1) User ID and PIN or Password or (2) Mobile PIN or (3) Biometrics authentication or (4) OTP or (5) any other means provided by the Bank in accordance with the procedures and conditions for utilization of such type of service shall be considered an activity performed by the Applicant and shall be binding on the Applicant without the Applicant having to sign any documents;
- 3.1.5 to keep User ID, PIN, Password and Mobile PIN (if any) confidential and not to disclose them to any person;
- 3.1.6 that in the event any other person gains knowledge of the PIN, the Applicant shall immediately give notice of cancellation of the PIN to the Bank and request a new PIN in accordance with the procedures prescribed by the Bank;
- 3.1.7 that in the case where any other person gains knowledge of User ID, Password Mobile PIN and OTP (if any), the Applicant shall immediately change the said codes in accordance with the procedures specified by the Bank;
- 3.1.8 that IB may be utilized via the internet or any other system through the use of computer, mobile phone or other means prescribed by the Bank and that MB may be utilized via a mobile phone or any other communication device prescribed by the Bank, provided that the Applicant may not be able to utilize certain type of services when accessing such service through a particular channel;

- 3.1.9 that in the case where the Bank provides for the use of the Service by any other means as specified in Clause 3.1.4 (3), the Bank may limit the Applicant's use to certain types of services only, e.g. verification of the account balance and account activities, but the Applicant may use other services hereunder by proceeding in compliance with the provision of Clause 3.1.4 (1) or (2), whichever the case may be;
- 3.1.10 that the Applicant may view information and perform transactions via IB 24 hours every day, except for transfers of funds into deposit accounts of other individuals, suspending payments of cheques, suspending withdrawals from passbooks and for certain activities and transactions which can only be performed during time periods set by the Bank;
- 3.1.11 that the Applicant may view information and perform transactions via MB 24 hours every day, except for transfers of funds into deposit accounts of other individuals and for certain activities and transactions which can only be performed during time periods set by the Bank;
- 3.1.12 that the Bank has prescribed maximum amounts per transaction and per day for each type of transaction offered within this Service, which may be viewed from the Bank's website and the Bangkok Bank Mobile Banking application. The Applicant may adjust any such limits through the channel used for this Service or any other channel as may be specified by the Bank;
- 3.1.13 that in the event the Bank agrees that the Applicant may apply for any service provided by the Bank via this Service or any other channel prescribed by the Bank instead of signing an application form for said service, the Applicant agrees to be bound by the terms and conditions governing such service in all respects as if the Applicant has applied for such service by signing such application;
- 3.1.14 that transactions relating to foreign currency exchange shall be conducted in accordance with the conditions relating to such service and the exchange rate to be applied to such transaction shall be as then prescribed by the Bank appearing on the transaction screen and agreed by the Applicant to effect the transaction with such exchange rate;
- 3.1.15 that in the event the Applicant has conducted a transaction via this Service resulting in an overdrawn amount in the Applicant's current account, the Applicant agrees to be bound by the conditions relating to an overdraft as agreed with the Bank or as prescribed by the Bank, whichever the case may be;
- 3.1.16 that in utilizing Bangkok Bank Mobile Banking application installed on the Applicant's mobile phone or any other communication device, the Applicant allows the Bank to check information related to that device. If such device of the Applicant has been modified in any way such as Jailbreak (iOS modifications), Root (Android

modifications), or any other similar actions, the Applicant agrees that the Bank may suspend the use of this Service and that the Bank will not be responsible for any damage whatsoever that may occur. The Applicant acknowledges that the Applicant is at risk in using the Service if the operating system of the mobile phone or other communication device of the Applicant is incorrect, not up to standards or has been modified;

- 3.1.17 The Applicant agrees to keep their Bangkok Bank Mobile Banking application and the operating system of their mobile phone or other communication device up to date; otherwise, the Applicant may not be able to use MB;
- 3.1.18 the Bank reserves the right to decline any financial transaction, or temporarily suspend the use of a mobile phone or any other communication device or a computer, or suspend any access to this Service, in the case where the Bank has found or suspects a suspicious behavior that may involve a fraudulent or illegal act which might cause damage to the Applicant, provided that the Bank will only proceed as aforesaid where it is necessary and only for the benefit or safety of the Applicant in the utilization of this Service;
- 3.1.19 that the Bank may not be able to provide this Service temporarily in the case where the computer system, equipment, communication system or network relating to this Service is damaged, under repair or maintenance, or where the Service is unavailable due to a force majeure event;
- 3.1.20 that the Bank reserves the right to change any terms and conditions as well as service fees by posting such changes at the office/branch or the Bank's website, except where there are rules or regulations of the relevant authorities for the change in any specific matter, in which case the Bank will comply with such rules or regulations;
- 3.1.21 that if the Applicant finds an error in this Service or has any question about account activities, the Applicant shall provide the Bank with details thereof for the Bank's investigation. The Bank shall solve the issue(s), update, or inform the Applicant of the progress within the time period specified on the Bank's website or such other time as can be expected in the case where such investigation could not be completed within the period specified;
- 3.1.22 that any communication, letters and notices sent by the Bank to the Applicant by postal delivery or by E-mail at the address indicated by the Applicant shall be considered as having been duly delivered to the Applicant, and that it is the Applicant's responsibility to notify the Bank immediately of any change of address or E-mail address in writing or via IB or MB;

- 3.1.23 that in the case where the Applicant has previously agreed to be bound by the terms and conditions governing Bualuang iBanking and/or Bualuang mBanking, wherever such terms and conditions appeared, the Applicant agrees to be bound by and to comply with these terms and conditions in all respects in replacement of those previously agreed;
- 3.1.24 the Applicant acknowledges that:
- (1) the Applicant may use only one mobile phone number with this Service;
 - (2) the Applicant may not use the same mobile number with any other user of this Service in utilizing this Service;
 - (3) where the Applicant changes the mobile phone number used with this Service, the Applicant shall inform the Bank through the channel specified by the Bank, failing which, if any other user has used the previous mobile phone number, the Applicant acknowledges that the Applicant may not be able to use this Service;
 - (4) the total number of the mobile phones or other devices to be utilized with MB by the Applicant shall not exceed the maximum number as may be notified by the Bank and the Bank shall be entitled to remove from the Bank's system the information of any mobile phones or other devices that have not been used with MB longer than the period prescribed by the Bank.
- 3.1.25 The Applicant agrees that the Bank may request the Applicant's mobile phone number from the mobile phone service provider to be used for verification of the Applicant's identity for the application and utilization of MB and the Applicant consents to such service provider's disclosure thereof to the Bank.

3.2 Specific Conditions

3.2.1 Money transfers or making of payments by deducting from deposit account

For money transfers or making of payments, the Applicant may only transfer money from a savings account or current account only.

- (1) Money transfers by specifying the deposit account number of the recipient or making of payments by specifying code of the payee on a real time basis

The Applicant may execute the transaction by specifying the recipient's deposit account number or the code of the payee via MB and IB, in which case the Applicant will, by himself/herself, verify the accuracy of the recipient's deposit account number or the payee's code, and the Bank will proceed according to the Applicant's instruction.

- (2) Money transfers by specifying the deposit account number of the recipient or making of payments by specifying code of the payee and the date of payment in advance

The Applicant may transfer funds by specifying the recipient's deposit account number, or make payment by specifying the code of the payee, and the date required for the said transfer or payment in advance. The Bank will proceed with

such transfer or payment on the date and in the amount specified by the Applicant in accordance with the following conditions:

i. In case of funds transfer to the recipient

Where the transfer is to be made via IB, the amount which has been specified in advance to be transferred to the recipient shall not exceed the maximum amount per day as earlier specified by the Applicant.

Where the transfer is to be made via MB, the amount which has been specified in advance to be transferred by the Applicant may be higher than the maximum amount per day earlier specified by the Applicant.

Provided that, in no case shall the daily aggregate amount which has been specified in advance to be transferred via MB and IB together with any amount to be transferred on a real time basis on such date exceed the maximum amount per day specified by the Bank.

ii. In case of payment to the payee

Where the payment is to be made via IB, the amount which has been specified in advance to be made by the Applicant shall not exceed the maximum amount per transaction as earlier specified by the Applicant.

Where the payment is to be made via MB, the amount which has been specified in advance to be made by the Applicant shall not exceed the maximum amount per day specified by the Bank.

(3) Money transfers or making of payments effected by specifying the recipient's mobile phone number registered with MB

The Applicant may transfer money or make payment using the recipient's mobile phone number registered with MB instead of using the recipient's deposit account number maintained with the Bank, provided that the Applicant shall examine the accuracy of the recipient's information by himself/herself.

(4) Money transfer or making of payments via PromptPay.

The Applicant may transfer money or make payment to the recipient who has registered with PromptPay Service, in which case the Bank will proceed with the funds transfer according to the Applicant's request, provided that the Applicant must verify the accuracy of the relevant data by himself/herself.

(5) Money transfers or making of payments via QR code/barcode.

The Applicant may transfer money or make payment using a QR code or barcode (whether or not via PromptPay) via MB for both domestic and international money transfer or payment under the following conditions:

- i. The Applicant shall scan the QR Code/barcode of payee, merchant or payee company, or show the QR Code/barcode to the payee, merchant or payee company to scan. The transfer or payment will be completed when the transaction as instructed has been confirmed by the Applicant.
- ii. In making a money transfer or payment using a QR code/barcode without having to entering the Mobile PIN ("Quick Pay"), the Applicant may make such transfer or payment within a daily limit for Quick Pay specified by the Applicant (which shall not exceed the daily limit for Quick Pay prescribed by the Bank), provided that the Applicant may change such limit at any time via MB.
- iii. The Applicant shall verify the accuracy of the amount of money, payee's name, merchant's or payee company's name, exchange rate, currency (in case of an overseas payment), mobile phone number, citizen ID number, or account number (as the case may be) including the accuracy of the merchant's or payee's QR Code to whom the Applicant wishes to make a funds transfer or payment.
- iv. Where the Applicant scans a QR code of a merchant or a payee company who is in UnionPay's network or WeChat Pay's network for payment of goods or services overseas, the Applicant agrees to the Bank's conversion of the foreign currency into Baht using an exchange rate announced by UnionPay which the Applicant may view such conversion rate at <https://www.unionpayintl.com> for preliminary reference.

In addition, the Applicant agrees to pay a foreign exchange risk margin at the rate of not more than 2.5 percent on the amount after the conversion from a foreign currency into Baht.

3.2.2 Payment of Goods or Services using Credit Card

The Applicant may make payment for goods or services using credit card by scanning a QR code via MB for both domestic and international payment under the following conditions:

- i. The Applicant acknowledges that the credit card to be used with this service shall be the credit card which is linked with MB as announced by the Bank on its website only.
- ii. The Applicant shall scan the QR Code of payee, merchant or payee company. The payment will be completed when the transaction as instructed has been confirmed by the Applicant.
- iii. The Applicant shall verify the accuracy of the amount of money, payee's name, merchant's or payee company's name, exchange rate, currency (in case of an

overseas payment) as well as the accuracy of the payee's, merchant's or payee company's QR Code to whom the Applicant wishes to make a payment.

- iv. Where the Applicant scans a QR Code for payment of goods or services overseas using the credit card, the Applicant agrees to the Bank's conversion of the foreign currency into Baht using TT selling rate announced by the Bank at the time of payment.

In addition, the Applicant agrees to pay a foreign exchange risk margin at the rate prescribed by the Bank, which shall not be more than 2.5 percent of the amount after the conversion from a foreign currency into Baht.

3.2.3 Creating PromptPay QR Code for receiving payment

The Applicant may create a PromptPay QR Code via MB to receive payment into the Applicant's deposit account which has been registered with the Bank for PromptPay Service, in which case the Applicant shall verify the accuracy of the transaction by himself/herself.

3.2.4 Electronic donation (eDonation)

The Applicant can donate money to donation agencies, namely educational institutions, religious institutions, hospitals and other public charities registered with the Revenue Department. If the Applicant wishes to receive tax benefits, the Applicant may instruct the Bank to send information about the donation to the Revenue Department on behalf of the Applicant. In the event the Applicant wishes to obtain a receipt, the Applicant shall contact the donation agency directly.

3.2.5 Cardless withdrawal via Bangkok Bank's ATMs or automatic deposit machines (Cardless withdrawal)

The Applicant may make cardless withdrawals from the Applicant's deposit accounts linked to MB via Bangkok Bank's ATMs or automatic deposit machines in accordance with the following conditions:

- (1) The Applicant shall scan the QR Code within the specified timeframe, failing which such withdrawal will not be effected.
- (2) The Applicant may cancel a cardless withdrawal transaction which has been initiated but has not yet been completed at the Bank's ATM or automatic deposit machine.
- (3) The Applicant agrees to accept a cardless withdrawal transaction conducted by scanning the QR Code, whether or not such transaction has been made by the Applicant himself/herself or any other person. It shall be deemed that the said transaction is correct, completed, and binding on the Applicant in all respects as

if it was done by the Applicant himself/herself without having to sign any documents.

- (4) In the event a fee for using the cardless withdrawal service will be charged by the Bank, the Bank will notify the Applicant during the transaction process via Bangkok Bank Mobile Banking application, and the Applicant agrees to pay said fee and to the Bank debiting it from the Applicant's deposit account.

3.2.6 Withdrawal and deposit via banking agent

- (1) The Applicant may make a withdrawal from, or a deposit into, a savings or current account linked to MB via a banking agent who is a juristic person or any other person with qualifications specified under the rules and regulations of the Bank of Thailand appointed by the Bank as an agent for accepting withdrawal, deposit and/or making any transaction on behalf of the Bank as may be authorized by the Bank.
- (2) The Applicant may enter into any aforementioned transactions under (1) by using Barcode / QR Code or any other code that the Applicant receives through MB for making any transaction via a banking agent at the banking agent's service point. Provided that the Applicant shall enter into such transaction within the specified timeframe; otherwise, the Applicant will not be able to make the transaction. The Applicant shall keep the Barcode / QR Code confidential while the Barcode / QR Code is in effect.
- (3) The Applicant agrees to pay any fees and/or service charges for the withdrawal and deposit of any amount via a banking agent in accordance with the rates and conditions set by such banking agent.
- (4) The Applicant agrees that where there is any withdrawal or deposit via a banking agent, whether or not made by the Applicant or any other person, it shall be deemed that the said transaction is valid and binding on the Applicant in all respects as if made by the Applicant himself/herself without the Applicant having to sign any documents.
- (5) The Applicant shall have obligations to check if the evidence of the withdrawal or deposit issued by the banking agent to the Applicant matches the withdrawal or deposit amount and, in case of withdrawal, shall examine whether the amount withdrawn is accurately received. The Applicant shall inform the banking agent immediately if the amount received is incorrect.

Where the Bank has learned of any incorrect transaction or has been notified of any inaccurate information by the Applicant, the Bank will proceed with the

examination of transaction information and make any adjustment required in accordance with regulations and operation processes of the Bank.

3.2.7 Stopping payment of cheque

The Applicant may instruct the Bank to stop payment of cheque via IB, in which case the Bank will proceed with such instruction promptly, and such stop payment instruction will take effect after the lapse of 5 minutes from the time the Bank receives such instruction. If the cheque is under the process where it cannot be stopped by the Bank, the Applicant will not demand that the Bank be responsible for any loss or damage that may occur therefrom.

3.2.8 Viewing of information on insurance policy

- (1) The Applicant may request to view information on insurance policy purchased via the Bank 24 hours every day.
- (2) The Applicant acknowledges and agrees that the Bank has received information on insurance policy from the insurer and, hence, the Bank cannot warrant as to the accuracy and completeness of such information.

4. Bank's Responsibilities

The Bank will be responsible for any loss or damage arising from the Bank's willful misconduct or gross negligence, to the extent that such loss or damage is ordinarily incurred and shall not be liable for any loss or damage that occurs under special circumstances. However, the Applicant agrees that the Bank shall not be responsible for any loss or damage resulting from:

- 4.1 the use by any person of the Applicant's User ID together with PIN or Password or the use of Mobile PIN or any other means in accordance with procedures prescribed by the Bank;
- 4.2 force majeure events or events that are not under the Bank's control including failure of equipment or communication systems, inoperative connection signals, computer virus, unlawful acts or in the case where the Bank suspends this Service for the purpose of system upgrade or maintenance, which prevents the Applicant from using this Service;
- 4.3 delay or error caused by, or deficiency of, computers or equipment of the Applicant, the Bank, Internet Service Provider or any other communication network, provided that the Bank shall be responsible if such delay, error, or deficiency is caused by the Bank's willful misconduct or gross negligence;
- 4.4 delay caused by the process of this Service;
- 4.5 non-compliance by the Applicant of these terms and conditions, or any provisions, terms or conditions of any service utilized by the Applicant via this Service.

5. Fees

The Applicant agrees to pay the annual fee, service fees, and other expenses relating to the use of this Service and other services utilized by the Applicant via this Service at the rates announced by the Bank. The Applicant agrees that the Bank may deduct any amount from the primary deposit account or any other deposit account specified for the use of this Service or any other deposit account of the Applicant to pay for the said fees and expenses.

6. Disclosure of Information

The Applicant acknowledges the purposes and details on collection, use and disclosure of personal data of the Bank as well as the rights of the data subject as stated in the Privacy Notice and the Letter Requesting Consent Relating to the Collection, Use, and Disclosure of Personal Data prior to agreeing to be bound by these terms and conditions and the Applicant hereby certifies to the Bank that (1) the Applicant has notified details of the Privacy Notice of the Bank to the person whose personal data has been provided by the Applicant to the Bank and such person has acknowledged details as stated in the Privacy Notice of the Bank, and (2) the Applicant has lawful rights to disclose any information of other person whose personal data has been provided by the Applicant to the Bank.

The Applicant accepts and agrees that the Bank has the rights to collect and use the information which the Applicant has provided to the Bank or which arises from the use of the service under these terms and conditions and other information related to the use of the service under these terms and conditions or other information which the Bank obtained or accessed from other sources, as well as the rights to send, transfer or disclose such information to companies within the Bank's financial group, business partners, outsource service providers, agents of the Bank, assignees of rights or obligations from the Bank, assignees of the Bank's legal claims, advisors, other financial institutions, credit rating agencies, external auditors, agencies or any persons related to the business conducts of the Bank, both domestically and internationally, for the purposes as stated in the Privacy Notice of the Bank, including:

- 6.1 For the performances in accordance with these terms and conditions or in connection with these terms and conditions including the performance under any agreement or contract entered into between the Bank and other persons related to or in connection with the service provision under these terms and conditions;
- 6.2 For notice, communication, review, verification, or response to any inquiries or complaints related to the use of the service under these terms and conditions at the request of the Applicant or other persons related to the service provision under these terms and conditions;
- 6.3 For analysis, process, management or use of information incurred from the use of products or services of the Bank in order to facilitate the Applicant and to advertise, give or offer privileges,

benefits, rewards and products or services suitable to or corresponding to the interest of the Applicant, as well as for assessment, development and improvement of the products and services of the Bank;

- 6.4 For performances relating to information technology;
- 6.5 For compliance, risk management and any audit related to the service provision of the Bank including business management of the Bank, companies within the Bank's financial group and its affiliates or business partners;
- 6.6 For performances in accordance with laws, regulations, orders or procedures prescribed by government agencies or regulatory agencies as well as for debt collection, exercise of legal claims or enforcement of legal rights.

7. Termination of Service

- 7.1 The Bank may terminate this Service at any time without having to notify the Applicant in the case where:
 - (1) the Applicant has not accessed this Service for a period of more than 1 year from the date of completion of the application process or from the date of the last access to this Service by the Applicant; or
 - (2) for any reason, the Bank is unable to deduct any amount from the Applicant's deposit account to pay for the annual fee or service fees.
- 7.2 The Bank may terminate MB or IB or any service provided via MB or IB without having to inform the Applicant in advance.
- 7.3 The Applicant may terminate the use of this Service at any time by giving a 15 banking days' prior written notice to the Bank in accordance with the procedures prescribed by the Bank. Such notice shall take effect at the end of the 15 banking days' period, and all remaining instructions made in advance through MB or IB that are to be effected after the end of the said period shall be automatically cancelled.

I have read and understood the terms and conditions set forth above, and agreed to be bound by such terms and conditions as from the date I indicated my acceptance by pressing the 'Accept' button.