

Terms and Conditions for Digital Deposit Account

In applying for the opening of a deposit account with CIMB Thai Bank Public Company Limited, hereinafter referred to as the "Bank," I hereby agree to comply with the following terms and conditions:

General terms for Digital Deposit account

1. I acknowledge that I have the right to receive deposit interest at the Bank-announced rates and agree for the Bank to change the rates of interest, fees, service fees and expenses incurred with notice to me pursuant to criteria of the Bank of Thailand. In case that I have any credit facility debt payable to the Bank regardless of whether such debt has collateral or not, if it appears that I do not repay such debt to the Bank, I consent that the Bank is entitled to deduct money from all types of my account opened with the Bank to pay such debt with notice to me pursuant to the criteria of the Bank of Thailand. And in case I have any other debt such as any fees, service fees or expenses in connection with the use or maintenance of my deposit account, which I shall pay the Bank in accordance with the conditions and the criteria specified by the Bank, I agree and consent that the Bank is entitled to deduct money from all types of my account opened with the Bank to pay such debt immediately without any notice to me.

2. I agree and confirm that I have opened a deposit account for myself, and businesses related to me, and I will not allow any other individuals to conduct transactions through or access my deposit account in any manner. Furthermore, I will not use the deposit account for or engage it in any activities related to technology-related crimes or any other criminal offenses.

3. In case where I deposit, withdraw, transfer money of my deposit account, or ask for or request information or make any other transaction in connection with my deposit account through the Automatic Teller Machine (ATM), telephone, facsimile, communication equipment or other service channels provided by the Bank either automatically or semi-automatically from any other system of the Bank, I acknowledge and consent to comply with the rules and procedures for each service determined by the Bank, which may from time to time be amended by the Bank.

4. In case where the Bank has delivered any documents or letters by any means to my registered address, mailing address, or office address which were provided to the Bank upon the opening of my deposit account, I agree that it shall be deemed that the Bank has duly delivered or notified me. In case where I have changed my name, surname, occupation, registered address, mailing address, office address, email or telephone number. I shall promptly notify such change in writing to the Bank or through a channel as determined by the Bank. If I fail to do so, it shall be deemed the information earlier notified to the Bank is true and correct.

I acknowledge that if I wish to change the information earlier notified to the Bank, such as email address, registered address, telephone number or any other information as required by the Bank, I can request for such change through (1) mobile application or any electronic channel services provided by the Bank (including but not limited to services through tablet off-premise or at CIMB Thai branch offices, etc.) (hereinafter referred to as "digital channels"); or (2) CIMB Thai branches; or (3) any other channels to be notified by the Bank. All cases shall comply with the conditions and procedures specified by the Bank.

5. I agree and authorize the Bank to disclose any information that I have provided to the Bank and/or information related to me and my business to the Bank's parent company, subsidiaries, and related companies including branch offices (hereinafter referred to as "CIMB Group") and directors, employees, contractors, representatives, business enablers, data processors, and professional consultants of CIMB Group; or state agencies and regulators having scope of power over any unit of CIMB Group, including the Bank's business partners, or insurance companies as determined with the Bank. This disclosure is for the purpose of managing and/or monitoring risks related to the Bank and CIMB Group, compliance with relevant laws or regulations, use of products/services by the Bank or the CIMB Group, or any vendors of the Bank (including but not limited to the benefits offered under group personal accident insurance as specified in this agreement), and/or other purposes deemed appropriate by the Bank pursuant to relevant laws and regulations, whether the recipients of such information have business located in or outside Thailand. For the avoidance of doubt, the information processed in accordance with this clause does not include personal data as defined in the Thailand Personal Data Protection Act B.E.2562 (2019) and other rules and regulations issued thereunder (as amended).

6. I acknowledge that it is the Bank's responsibility to deduct the withholding tax and remit the tax amount to the Revenue Department. I also well understand that it is my duty to calculate and declare my annual income tax with accurate details. The Bank shall not be responsible for any mistake of my declaration of income tax in any case. In addition to the agreements specified herein, in the Form for Declaration of Status as U.S. Person or Non-U.S. Person, and terms of the Bank specified in the brochure, which is deemed an integral part of the application as received from the Bank, I hereby acknowledge the terms announced by the Bank either in public or other means, and I consent to be bound by such agreements or terms including all relevant traditional practice of the Bank, provided that I consent for the Bank to amend the agreements specified herein as well as the terms specified above by posting at the office of the Bank or notifying me by other means, and that I hereby agree to comply with such amended agreements or terms in all respects.

7. I acknowledge and understand that the Bank may cancel or change the kind or type of its deposit product any time without prior notice or consent from me, provided that the benefits from that new kind or type of deposit product are not inferior to the old one.

8. I agree that the Bank reserves its right to suspend deposit service and/or refuse any deposit transaction and/or close my account immediately until the Bank has received confirmation of the accuracy of such financial transactions from me beforehand and notified me accordingly and in accordance with applicable laws and/or regulations, in the event that the Bank considers that my deposit account or any transaction in my account has a reasonable suspicion to commit or be a violation, evasion or unlawful conduct, regulations or government orders; or as deemed inappropriate for any reason; or in case where the Bank has found my personal information and/or any other information that I provide is not true; or I notify the Bank of personal information and /or any other information that duplicates existing customer data in the Bank's database; or I provide information that does not comply with the deposit account terms and conditions for any reason.

Following the first paragraph, if I have remaining balance in my account no matter how much the amount is, I consent for the Bank to freeze such balance in the Bank's account, or by other means as the Bank deems appropriate, until I bring evidence to accepted by the Bank to collect the money. I hereby give up my rights to claim for damage, demand interest or any additional returns from the Bank's proceeding and also agree to comply with the Bank's requirements and/or regulations in all cases.

In case of any change in terms of products or service of the Bank in accordance with the Bank of Thailand's announcement regarding the Management of Fair Customer Service (Market Conduct), the Bank will notify customers of such changes in advance in a timely manner.

9. In case of deposit account opening, if no deposit is made within the date falling 30 days after the account opening date, such deposit account will be closed automatically without prior or further notice.

10. Fixed Deposit

10.1 In case I deposit and request to receive interest rate and/or principal through Fixed Deposit account opening via Mobile Application. I agree to deposit money according to the conditions specified in the application form for opening a Digital Deposit account for individual customers.

10.2 I acknowledge that I must have at least one savings account or current account with the Bank to link with the Digital Fixed Deposit account for fund transfers, or allow the Bank to deduct funds for transfer into the Digital Fixed Deposit account in the minimum amount and the specified duration, and receive principal transfers, and/or monthly interest or upon maturity of the deposit term.

10.3 Upon maturity, if I do not withdraw funds from the Digital Fixed Deposit account, I consent for the Bank to continue depositing the aforementioned amount and/or interest of that amount into the same fixed deposit account, under the same conditions and duration as the original deposit term or conditions closely related to it, as announced by the Bank at that time, or as deemed appropriate by the Bank. An exception is made for customers who choose to receive monthly interest on the deposit; the interest will then be transferred to the savings account or current account linked to the Digital Fixed Deposit account according to the specified conditions, with the interest rate of the Digital Fixed Deposit account with no passbook under the normal plan as announced by the Bank and applicable on the date of renewal. In cases where there is a change from a special campaign to the normal plan, the interest payment shall be made upon the deposit maturity date.

11. Fund transfer

11.1 The Bank shall transfer the money as per the instruction when the money has been deducted from my deposit account in an amount I want to transfer, or when the Bank has received cash or cheque to pay for the transfer, transfer fee, inter-region transfer fee and other expenses completely and correctly. The transfer shall be subject to the service conditions regarding date and time of service provision, maximum number of transactions and amount of money per day, and estimated turnaround time under the Bank's conditions as posted at the Bank's branch offices or on its website. The Bank may make any change with at least 30 days advance notice to me. If such change causes me additional expenses or liability, and I still continue using the service after the change, it shall be deemed that I accept the changed terms and conditions.

11.2 In every transfer transaction, I shall receive a transaction receipt in a paper or electronic form as transfer evidence. I agree that, if I have found any service mistake or would like to inquire about the account movement, I shall notify the Bank immediately with information about date and time of transaction, name and number of the main account, transferor and transferee account numbers, service type, transferred amount, my name and contact information and those of the person who reports such mistake, as well as any other relevant information as deemed appropriate. The Bank shall complete investigation and rectification within 30 days from the day the Bank is notified and shall inform me of the investigation result within seven days from the day the investigation result is known by the Bank.

11.3 I acknowledge that, in the money transfer service, the Bank shall be liable for any damage directly occurred from the Bank's non-compliance with the transfer instruction causing me being unable to transfer money, receive the transferred money, or the Bank's wrongfully processing money transfer which is not my mistake. The Bank is entitled to refuse providing service and shall not be liable for any damage incurred in the cases where the provision of service is against regulations or laws or the Bank's operational criteria, or I have insufficient outstanding balance in the account for the transaction, or my account has been under legal proceeding, or the Bank has notified me of the service disruption in advance or during providing the service, or I have breached the Bank's terms and conditions, and it is a force majeure or beyond the Bank's proper control, including but not limited to fire, earthquake, flood, riot, protest, business closure, the government's implementation of measures, war, electrical power disruption, or breakdown or repair or maintenance of computer, telecommunication and network system equipment and internet system program. The compensation for the damage aforementioned shall not exceed the fees the Bank has received from me, and the Bank shall return the money received from me by transferring it to my account with retroactive interest calculation to the day the money was deducted from my account.

11.4 Further to identity verification via facial recognition as stipulated by any other terms and conditions, I agree and acknowledge that the Bank may specify any other identity verification measures (including additional identity verification via facial recognition) as it deems fit and appropriate.

12. I acknowledge and agree that I shall not use services or make transactions in relation to the deposit account that I have opened via digital channels through CIMB Thai branches, except for the cases of (1) having an active normal deposit account opened at the Bank's branch, or other conditions are defined by the Bank; or (2) a request for closing the account opened through digital channels; or (3) other cases which is necessary to proceed through CIMB Thai branches as prescribed by the Bank. In case that I can use the service or make a transaction in relation to my deposit account opened through digital channels at CIMB Thai branches, I agree to abide by the Bank's regulations and requirements and agree for the Bank to use and refer to information, including my signature specimen, given by me to the Bank to support any of my deposit accounts opened at the branch for verification of my identity or other purposes as the Bank deems proper in my use of service or request for a transaction or relevant undertakings via branches.

13. Application for and/or Use of Debit Card In case where I agree to apply for a Debit Card and/or use a Debit Card, I am bound to comply with the terms and conditions of the use of the service as follows:

13.1 Debit Card is a card issued by the Bank to me for withdrawal of cash, deposit of cash, transfer of money, account balance enquiry, bill payment for public utilities, and payment for other expenses via ATMs or other electronic service machines, and also for payment for goods and/or bill payment for services or any other expenses in lieu of cash at shops domestically and abroad that carry VISA logo with payment made through EDC (Electronic Data Capture), including my use of internet Banking service. The amount due shall forthwith be debited directly from my deposit account opened with the Bank for use of the Card. There may be fee chargeable by the Bank as applicable depending on type of Debit Card as hereinafter specified by the Bank, to be hereinafter referred to collectively as the "Card," unless stated specifically otherwise.

13.2 CIMB THAI Mobile Application of the Bank may be used as a channel for application for the Card with the account opening process giving an option for acceptance of a Debit Card, or the website of the Bank (<https://digital.cimbthai.com>) may be used as another channel for application for the Card, request of a replacement Card and activation of the Card.

(1) Application for the Card: I shall fill in application information correctly and completely with acceptance of the terms and conditions specified by the Bank and receipt of application confirmation via the email address and/or the SMS on the mobile phone number informed to the Bank by me and/or a letter from the Bank. The Debit Card shall be sent to the address provided (or) delivered only after the Bank has successfully debited the Debit Card fee according to the specified conditions, thus completing the application process.

(2) Request of a replacement Card: I may request a replacement Card in case of Card loss or damage at any branch of the Bank or via the website of the Bank.

(3) Activation of the Card: I shall activate the Card at any branch of the Bank, via telephone through IVR, via the website of the Bank (<https://digital.cimbthai.com>), or any other channel as specified by the Bank prior to the use of the Debit Card.

13.3 I may withdraw money via ATMs or transfer money from my/our CIMB Thai deposit account(s) around the clock every day in any amount depending on the type of the ATM Card, provided that the account has a sufficient balance for that withdrawal or transfer and that withdrawal or transfer is in accordance with the Bank's announcement. For the money transfer, the Bank shall debit money from the transferor account and credit the same to the transferee account within the same day, subject to accurate keying of the transferee account number. In the event of any errors in such money transfer arising from the mistake on my part, regardless of whether there is any damage incurred, I shall be solely liable for such damage and shall not demand or sue for any compensation from the Bank.

13.4 I acknowledge and agree that I shall acknowledge the account balance after money withdrawal every time when using the Card to do transaction with ATM of other banks and I will receive a transaction record slip every time upon request. In case where the ATM of other banks runs out of transaction record slips, the ATM will notify me so, and I will be able to continue using the service. I/ may thereafter check the transaction record via my passbook and/or statement. In case of a money transfer to an account of a third party or an account with any other banks, if the ATM runs out of transaction record slips, the Bank will not proceed with such money transfer transaction.

13.5 I may use the Card for the aforesaid services within the transaction limits set forth. I may increase or decrease such limits, so far as they do not exceed the maximum limit of the Card, by contacting the Bank at Tel. 0-2626-7777. The Bank reserves the right to change or add the service terms and conditions as the Bank may deem proper, subject to a notice to me by the Bank's method and as prescribed by the law. In case where the Bank has found any suspicious and/or irregular money withdrawal and/or transfer transactions, I agree that the Bank may temporarily suspend either one or all of my cash withdrawal and/or transfer limits immediately and notify me accordingly as appropriate and in accordance with relevant laws and/or regulations to prevent any possible damage to me, until the Bank is able to contact me and have such financial transaction

verified by me, then I will be able to resume using either or both of my money withdrawal and/or transfer limits. I accept that such action of the Bank is on grounds of my financial security and protection of my benefits, and the Bank shall not be liable for any damage incurred to me (if any).

13.6 I may use the Card for withdrawal of money from ATMs abroad. The withdrawn amount in the currency of such country shall not exceed the maximum limit in such currency as set by the owner Bank of the ATM. The amount as aforesaid shall be converted into Thai Baht using the foreign exchange selling rate specified by the Bank and/or VISA on the date of the aforesaid foreign-currency money withdrawal.

13.7 I acknowledge and understand that I may not use Debit Card to pay for goods or settle bill payment by informing the shop or the transaction venue of the PIN of the Card verbally or in writing.

13.8 In case of using the Debit Card to pay for goods and/or settle bill payment through EDC, I agree to allow the Bank to debit the amount from my deposit account according to the EDC process, and the amount so debited and transferred shall be deemed as correct and fully binding on me. If the outstanding balance in the account is not sufficient for the transfer, the Bank may suspend such proceeding. In case of using the Card to pay for goods and/or settle bill payment via EDC located abroad, the amount of payment for goods and/or bill payment abroad in the currency of the respective country shall be converted into Thai Baht using the foreign exchange selling rate specified by the Bank and/or VISA on the date of the aforesaid payment for goods and/or bill payment.

13.9 In case of using the Debit Card to pay for goods via internet to the shop/transaction venue, I agree to allow the Bank to debit the amount from my deposit account as stated to the Bank, the amount to be debited shall be equal to that payable for the goods to the shop/transaction venue when the shop/transaction venue makes collection thereof from the Bank. The Bank will accordingly notify me of the aforesaid account debit according to the time and conditions specified by the Bank and/or upon receipt of evidence of invoice/receipt from the shop/transaction venue. I shall notify the Bank of any incorrect transaction found within 10 working days from the date of being informed of such transaction or from the date of receipt of internet transaction statement from the Bank, as the case may be. However, I shall not be deprived of the right to do so thereafter if I can prove that the amount in the internet transaction statement is incorrect and is not the fault or deficiency on my part, then I shall notify so to the Bank within 60 days from the date of receiving internet transaction statement or from the date of failing to receive such goods or service, or the date of late receipt of such goods or service, or the date of incomplete or incorrect receipt of such goods or service.

Moreover, orders for purchase of goods on internet using the Debit Card until the transaction is completed, either by myself or by any other person, and whether in bad faith or not, if it is done using my issued by the Bank, the transaction shall be deemed as correct and complete, for which I shall be liable in all respects. In case of any damage incurred from whatsoever cause, the Bank shall not be held liable for such damage.

13.10 I have a duty to keep the Card and PIN statement in a safe and confidential place in order to prevent loss, and shall not let any other person know or use my PIN. In the event that the Card is lost or held by any other person, I shall notify the Bank immediately at Tel. 0-2626-7777 or by any other means as specified by the Bank, so that the Bank will cancel the Card and PIN. In case where I have notified the Bank to cancel the Card as aforesaid, I shall not be liable for any damage incurred as a result of the use of the Card thereafter, unless it is incurred from the transaction made within five minutes after the notice to the Bank, or in case where the Bank has examined/proved that the damage incurred from such use of the Card is a result of my act or an act in which I have connived, or is caused by my negligence, I agree to be fully liable for the damage incurred. I shall provide information on the date, time, relevant person(s), amount and nature of the transaction or any other details as may be requested by the Bank. The Bank shall investigate the issue and rectify the errors (if any), and inform me of the result thereof, and in case where there is an error for which the Bank must make compensation to me, the Bank shall transfer the resolved amount to my account within 90 days from the date the Bank has received complete information and as detailed above. The Bank reserves the right to ignore any request that contradicts the regulatory requirements/regulations.

13.11 I agree and consent to pay an annual fee upon the end of each membership year until notified by me of card membership cancellation.

In case where I must pay an annual fee as per agreed terms/conditions of the deposit on type that the Bank requires, I consent for the Bank to deduct money from my deposit account to pay for membership fee for membership of the following year at any time until the Bank receives the fee in full. In case of insufficient balance for annual fee deduction in my deposit account in any membership year, I agree and consent for the Bank to hold the balance in my deposit account until the balance becomes sufficient for annual fee deduction, then deduct the balance for the annual fee. For money withdrawal and/or transfer cross region of clearing house, I shall pay a fee at the Bank-specified rate, which is subject to change as announced by the Bank at its offices and website. In the case where the Bank is unable to collect the annual fee for longer than 30 days after annual fee payment due date, I accept that I shall be unable to use the Card until I deposit the money to the account and the amount is debited from the account for the fee payment. In addition, I accept that when it is later than 60 days after the due date of annual membership fee payment, in case where the Bank is unable to deduct the money from the deposit account for payment of the annual membership fee, the Bank is entitled to cancel my Card membership immediately.

If my deposit account has no deposit or withdrawal transaction for over a year from the last transaction date, or if it has no remaining balance, or the Bank is unable to collect annual membership fee for any year, I accept that I shall not be able to carry out any transactions in relation to the Card until I have contacted the Bank. In such cases, upon the end of a period of 24 months from the date I am unable to carry out any transactions in relation to the Card, I accept that the Bank reserves the right to suspend the card usage or cancel my card membership immediately.

If I request to cancel the card during the year and the Bank has already charged the annual fee, I acknowledge and understand that I will receive a refund of the annual fee proportionately into my CIMB Thai savings account or through any other method deemed appropriate by the bank within 7 business days from the date of card cancellation. However, the personal accident (PA) insurance coverage on the card will cease upon cancellation.

13.12 In case of Debit Card with personal accident insurance coverage, I shall be entitled to insurance protection for a period of one year from the issue date of the Card. If I fail to pay an annual fee in the renewal year, my personal accident coverage shall be terminated, and the Bank is entitled to suspend the use of or cancel my Debit Card immediately.

13.13 The Bank has the right to suspend or revoke or reject the use of the Card or recall the Card in case where I transfer the Card to or allow other person to use the Card, or the account has insufficient balance to pay relevant fees and expenses to the Bank. In case where the Bank can prove that I have committed a fraud or failed to comply with these terms and conditions, or the Bank has learned that I am under a civil or criminal lawsuit or under Bankruptcy court proceeding, or my assets are foreclosed or frozen by the order of the authorities or government agencies, or I am suspected of committing a fraud or an offence that may cause damage to the Bank, and/or I pass away, and/or the Bank has a suspicion that the Card is dishonestly used by other person, the Bank is entitled to cancel the Card immediately and notify me accordingly as appropriate and in accordance with relevant laws and/or regulations.

13.14 I agree for the Bank to have power to debit from my deposit account an amount to compensate for the amount of the use of the Card, including litigation expense, lawyer fee at the rate agreed by the Bank to be payable to the lawyer, and any other expenses as actually occurred to and paid by the Bank.

13.15 The Bank reserves the right to cancel, change or add the terms and conditions for the use of the Card or any agreements relating to the use of the Card, fee rates and service fee rates, at least 30 days in advance if such case could cause the customer to lose benefit.

13.16 In case where I make a deposit, withdrawal or transfer transaction in relation to my deposit account, or enquire or request information, or make any other transaction in relation to my deposit account via the EDC, telephone, facsimile, communication device, or any other service channel provided by the Bank in an automatic or semi-automatic manner from any system of the Bank, I acknowledge and agree to comply with the regulations and procedures put in place by the Bank for each service, which is subject to change from time to time. Details of the agreement and the conditions for the use of CIMB THAI Mobile Application shall be as specified and posted on the website of the Bank.

13.17 In case of loss or theft of the Card or any case otherwise, the cardholder shall inform the Bank immediately at a branch of the Bank or CIMB Thai Care Center, Tel. 02-626-7777 for freezing of the Card and request of a replacement card.

13.18 In case where the cardholder would like to cancel the Card, the cardholder shall inform the Bank and return the Card at a branch of the Bank.

13.19 I acknowledge that if I wish to change the information earlier notified to the Bank, such as email address, registered address, telephone number or any other information as required by the Bank, I can request for such change through (1) CIMB Thai branches; or (2) any other channels to be notified by the Bank. All cases shall comply with the conditions and procedures specified by the Bank.

14. Terms and conditions for Declaration Form of Status as U.S. Person or Non-U.S. Person for individuals in terms of confirmation or change of status

14.1 I affirm that my statement in Declaration Form of Status as U.S. Person or Non-U.S. Person as given by the Bank is true, correct and complete, and agree that it shall be an integral part of this request form.

14.2 I acknowledge and agree that if I have a status of U.S. person, but the information provided by me in Declaration Form of Status as U.S. Person or Non-U.S. Person or W-9 Form is false, incorrect or incomplete, the Bank shall be entitled to terminate, at its sole discretion, the entire banking/business relationship with me or part of such relationship such as closing any and all of my accounts maintained with the Bank or taking other actions as the Bank deems appropriate.

14.3 I agree to notify the Bank and submit supporting documents to the Bank within 30 days if any change incident incurs and causes my information provided in Declaration Form of Status of U.S. Person or Non-U.S. Person to be incorrect.

14.4 I acknowledge and agree that if I fail to act as stated in 14.3 or provide false, incorrect or incomplete information as regards my status, the Bank shall be entitled to terminate, at its sole discretion, the entire banking/business relationship with me or part of such relationship such as closing any and all of my accounts maintained with the Bank or taking other actions as the Bank deems appropriate.

14.5 If the Bank closes the account under the above terms and conditions, I agree that the Bank may suspend the proceed under such account or take other actions as the Bank may deem appropriate until I present evidence for the release of such proceed. I hereby give up my rights to claim for damage, demand interest or any additional returns.

14.6 Consent to information disclosure and account debit

I agree to give irrevocable consent for the Bank to take the following actions:

14.6.1 Disclose my information for purpose of FATCA compliance to the Bank, CIMB Principal Asset Management Co., Ltd., CIMB Securities (Thailand) Co., Ltd., and local and/or foreign tax authorities, including U.S. Internal Revenue Service (IRS). Such information shall include customer name, address, tax identification number, account number, FATCA status (compliant or non-compliant), account balance, credit-debit amount, account movement, type and value of banking products and/or other assets that I have with the Bank, including income and other information related to banking/business relationship that may be requested by local and/or foreign tax authorities (including IRS).

14.6.2 Debit the amount and/or the amount that I receive from or through the Bank, as specified by local and/or foreign tax authorities (including IRS), from my account under laws and/or regulations as well as agreements between the Bank and such tax authorities.

14.6.3 If I fail to provide the information required to determine whether I am a U.S. person, or to provide the information required to be reported to the Bank, or if I fail to provide a waiver of a law that would prevent reporting, the Bank shall be entitled to terminate, at its sole discretion, the entire banking/business relationship with me or part of such relationship such as closing any and all of my accounts maintained with the Bank or taking other actions as the Bank deems appropriate. In case that the Bank closes any or all of my accounts, I agree that the Bank may suspend the proceed under such account(s) with the Bank or take other actions as the Bank may deem appropriate until I present evidences for the release of such proceed. I agree not to claim for any interest and benefit on such proceed.

15. Benefit of accident insurance In case that I am entitled to receive a benefit of accident insurance offered by an insurer defined by the Bank, I agree to comply with the details and conditions of the accident insurance as indicated in product fact sheet, accident insurance policy and other conditions prescribed by the Bank and notified to me (including any amendments thereof) in all respects.

16. In case of any error occurring to my account transaction, I agree and acknowledge that the Bank will rectify such error. In case where such transaction rectification requires withdrawal or deduction of any amount from my account, I authorize the Bank to proceed with such withdrawal or deduction or take any proceeding as the Bank may deem appropriate in such rectification.

17. In addition to the details in this agreement, I acknowledge and consent to the other terms in the brochures, promotional materials, or as announced by the Bank in public (including but not limited to electronic media), or by other means, to be part of this agreement. I also consent for the Bank to amend the agreement by posting the terms at the Bank office or notifying me by other means, and I hereby agree to comply with such amended agreement or terms in all respects, which shall be deemed an integral part of my application for opening a deposit account for individuals.

18. I agree and acknowledge that any act, either performed by me or by other person by whatsoever means, with the use of Passcode and/or Touch ID and/or Face ID, shall be deemed correct and complete from the time of transaction confirmation, and shall bind me as if I perform such act myself. It shall also be deemed that I have affixed an electronic signature for the Bank to use as evidence that that particular transaction has been made correctly and completely. I agree that the Bank can use such transaction information as an original document evidencing that I have made that transaction, and that it can be used for legal proceedings in all respects. I accept and acknowledge risks in relation to the use of service through electronic channels due to my ability to make transactions by myself without required additional document or any other evidence to be confirmed and/or presented to the Bank. This is except for a transaction for which additional document or evidence is required to comply with the Bank's procedures and traditions on that specific matter, such as request for cheque issuance as per instruction, etc., for which I shall prepare a document or evidence (if any) as prescribed by the Bank. I must always check the balance of the account after the transaction and agree to be liable for the performing of that transaction in all respects.