

Terms and conditions for use of debit card of KASIKORNBANK

These terms and conditions shall be applied with the person approved as a holder of debit card of KASIKORNBANK, hereinafter referred to as the “**Cardholder**”. The Cardholder hereby agrees to be bound by and comply with the terms and conditions for the use of debit cards of KASIKORNBANK Public Company Limited (the “**Terms and Conditions**”):

The following terms shall have the definitions set forth below:

“ATM”	refers to	refers to automatic deposit/withdrawal machine of KBank and/or member banks that are members of Visa International Service Association and/or Mastercard International Incorporated and/or China UnionPay Company Limited and/or JCB International Company Limited and/or Thai Payment Network Company Limited and/or other credit card companies of which KBank and/or member banks shall be in the future, in Thailand and other countries, which is marked as applicable with such debit cards.
“Funds Transfer Tools”	refers to	Debit Card and/or Password and/or PIN and/or Debit Card ID and/or Debit Card number and/or One Time Password (OTP) and/or other tools used by the Cardholder to access the services per these terms and conditions and/or to confirm the use of services.
“Card Accepting Machine”	refers to	Electronic Data Capture (EDC) or device to connect with mobile phones or tablets or electronic devices on mPos application and/or QR Code or Barcode generator/reader for automatic credit line approval of the automatic payment approval machine.

"KBank"	refers to	KASIKORNBANK Public Company Limited
"Member Banks"	refers to	Other banks that are members of Visa International Service Association and/or Mastercard International Incorporated and/or China UnionPay Company Limited and/or JCB International Company Limited and/or Thai Payment Network Company Limited and/or other credit card companies of which KBank and/or member banks shall be member in the future.
"Debit Card"	refers to	Card or debit card issued by KBank or KBank and partners (co-branded card) for payment of goods and/or services and/or utility fees, funds withdrawal, funds transfer, balance inquiry and application for existing and/or future electronic services of KBank or for use of other services to be announced by KBank from time to time, in accordance with the terms and conditions notified by KBank; and also refers to other cards to be issued by KBank in the future, regardless of their names, but with the identical features, by debiting the Cardholder's deposit account (chip-embedded cards can be used with compatible ATMs and/or card accepting machines in Thailand or abroad).
"Credit Card Company"	refers to	Visa International Service Association and/or Mastercard International Incorporated and/or China UnionPay Company Limited and/or JCB International Company Limited and/or Thai Payment Network Company and/or other credit card company of which KBank and/or member

banks are and/or shall be member in the future.

“Debit Card Transaction Notice”	refers to	Notice or record of debit card spending and/or payment of goods and/or services via debit card and/or other evidence of such transactions.
“Cardholder”	refers to	Person approved by KBank as a holder of debit card.
“Merchant”	refers to	Business office, service point or seller of goods/service provider accepting debit card payment.

General terms and conditions for all types of debit cards

1. KBank issues the Debit Card to the Cardholder for use of services of KBank by debiting the deposit account as specified by KBank. The Cardholder shall link one Debit Card to one account only. The Cardholder agrees and acknowledges that the Cardholder may use the Debit Card services when the Cardholder's outstanding balance is sufficient for transactions and fee payments.
2. The Cardholder accepts that the Debit Card is the property of KBank and the Cardholder shall not conduct any transfer, delivery or any act that may cause the Funds Transfer Tools to be in other person's possession. The Cardholder shall always keep the Funds Transfer Tools safe. If the Cardholder violates these Terms and Conditions and the Debit Card has been used, the Cardholder agrees to be responsible for such Debit Card use by deeming that the Cardholder has used the Debit Card by itself, except the Cardholder can apparently prove that it has not been the Cardholder's fault.
3. The Cardholder agrees to use the Debit Card and/or Funds Transfer Tools in accordance with the following terms and conditions:
 - 3.1 The Debit Card and/or Funds Transfer Tools shall be kept confidential by the Cardholder. Disclosure of Funds Transfer Tools is deemed as non-compliance with these Terms and Conditions
 - 3.2 In case where the Debit Card/and/or Funds Transfer Tools are lost/stolen/suspended, or in case where the Cardholder forgets the Funds Transfer Tools, the Cardholder shall contact the LINE BK Call

Center 02-0555555 throughout 24 hours.

3.3 The Cardholder agrees and accepts that any action including (but not limited to) application for and use of services, funds transfer, examination/proof of identity/ approval of transactions, agreement to/ revision of/ change in/ addition to the terms and conditions/ service/ fees of services, either of KBank and/or other person, whether performed by the Cardholder or by any other person using the Debit Card and/or the Funds Transfer Tool, shall be deemed complete and valid, and shall be binding upon the Cardholder as if it were conducted by the Cardholder itself; and it shall be deemed executed by the Cardholder by way of electronic signature given to KBank, as an evidence for such a transaction, which is complete and valid from the time the transaction is confirmed. The Cardholder agrees and assumes total responsibility and risk related to the use of the service via electronic channels given that the Cardholder can conduct transactions by itself, which does not require any additional documents or evidence for confirmation and/or to be delivered to KBank, unless otherwise established by KBank. The Cardholder shall check the amount every time a transaction has been conducted.

4. For the use of services via ATMs, KBank requires the Cardholder to enter the 6-digit PIN correctly. In case of incorrect PIN, the ATM shall notify the Cardholder to re-enter the PIN. If the PIN has been entered incorrectly three times, the Cardholder shall no longer be able to use the Debit Card and shall contact KBank to unblock the Debit Card.

For the use of services via the Card Accepting Machine, KBank requires the Cardholder to enter the 6-digit PIN correctly. In case of incorrect PIN, the Card Accepting Machine shall notify the Cardholder to re-enter the PIN. If the PIN has been entered incorrectly three times, the Cardholder shall no longer be able to use the Debit Card and shall enter the correct PIN at an ATM so that the system shall automatically unblock the Debit Card.

For the use of a contactless Debit Card for payment of goods and/or services that does not exceed the limit specified by acquiring banks at the Card Accepting Machine showing contactless sign, the Cardholder is not required to enter the 6-digit PIN. For payment of goods and/or services that exceeds the limit specified by the acquiring banks, the Cardholder shall enter the 6-digit PIN.

5. The Cardholder may block the Debit Card by contacting the LINE BK Call Center 02-0555555, 24/7. The Debit Card shall be blocked within 5 minutes after KBank receives the complete instruction or notification from the Cardholder.

6. The Cardholder agrees to pay application fee/new card issuance fee, annual fee, fees and/or expenses

related to funds transfer, withdrawal and inter-provincial withdrawal per KBank's specified rates. The Cardholder may view the entries of debited amounts for payment of annual fee, fees and/or incurred expenses in the Debit Card Transaction Notice and/or deposit account statements until the Cardholder gives notice for termination of the Debit Card use.

The Cardholder authorizes KBank to deduct fund per the procedure as specified in Clause 17 for payment of fee and/or related expenses until the fee and/or related expenses are paid in full. The Cardholder agrees and accepts that, if the outstanding balance of the Cardholder's account is not sufficient for such deduction, the Debit Card use shall not be possible until the Cardholder pays the fee and/or expenses in full via the channels per the formats and methods specified by KBank, and gives notice to KBank.

7. The Cardholder agrees that Debit Card spending in any foreign currency shall be collected in Thai Baht per the rates specified by the Credit Card Company of which KBank is a member as of the date of such collection from KBank. If the amount is not in the US Dollar, it may be converted into the US Dollar before being converted into Thai Baht for collection from KBank. The Cardholder may check the forex rate for reference at: VISA: <https://usa.visa.com/personal/card-benefits/travel/exchange-rate-calculator.jsp> In addition, the Cardholder agrees that KBank has the right to charge a fee for currency conversion risk at a percentage specified by KBank based on the incurred spending amount in order to prevent any risk rising from such currency conversion (the current rate is 2.5%). The risk fee may change and KBank shall notify in writing to the Cardholder of such a change. The Cardholder may check the fee for currency conversion risk at the "Notification on Service Charges, Penalty Fees related to Deposits, Loans and other Service Charges, Fees/Service Charges for ATM Cards, Debit Cards, Services of Funds Transfer and Foreign Instruments" that is currently applicable.

8. The Cardholder may use the debit card up to the maximum limit set by the Bank's assessment criteria. The maximum transaction limit can be checked via the LINE BK Application or Call Center, phone number 02-5555555, at any time. The Bank may periodically increase or decrease the limit at its discretion.

9. If KBank has found a suspicious and/or irregular purchase of goods and/or services and/or withdrawal and/or funds transfer of the Cardholder, the Cardholder agrees that KBank shall suspend the use of the limits for purchase of goods and/or services, and/or withdrawal, and/or funds transfer, either one or all of them, without the need to inform the Cardholder, in order to prevent any damage to the Cardholder. After the Cardholder has confirmed to KBank that such financial transactions are correct, the Cardholder shall be able to

again use the limits for purchase of goods and/or services, and/or withdrawal, and/or funds transfer, either one or all of them. The Cardholder agrees and accepts that KBank's action has been performed for the Cardholder's security and benefit.

10. In case where the Cardholder wishes to use the Debit Card for purchase of goods and/or services on the internet, the Cardholder shall apply for the Internet Shopping by K-Debit Card service per the formats and methods specified by KBank.

11. KBank shall send the Debit Card Transaction Notice to the Cardholder not less than 10 days before the payment due date via the channels and per the formats and methods specified by KBank. The Cardholder agrees and acknowledges that the Debit Card Transaction Notice that the Cardholder receives from KBank per different formats are to notify the payment due date and have been sent in accordance with these Terms and Conditions.

12. In case of debit card spending for which the Cardholder has requested the Debit Card Transaction Notice, KBank shall send the Debit Card Transaction Notice to the Cardholder via the channels and per the formats and schedules specified by KBank. Should any inaccurate transaction be found, the Cardholder shall inform KBank of such inaccuracy within 10 business days of receipt of the Debit Card Transaction Notice in accordance with the normal postal period. However, the Cardholder shall not be deprived of their rights should the Cardholder be able to later prove that some expenses shown in the Debit Card Transaction Notice are inaccurate, which is not caused by the Cardholder's fault or error. The Cardholder shall lodge an objection within 60 days of receipt of the Debit Card Transaction Notice from KBank.

The Cardholder may request from an ATM terminal the Debit Card Transaction Notice for payment of goods and/or services purchased at the Merchant or via online purchase. The request may be made for the last three months of the Debit Card Transaction Notice showing entries of goods and/or services for which the Merchant has collected payment from KBank.

13. Should the Cardholder wish to change the method to receive the Debit Card Transaction Notice, the Cardholder shall notify in writing to KBank at least 30 days in advance. The Cardholder agrees and acknowledges that KBank shall send the Debit Card Transaction Notice via the channels and per the formats and schedules specified by KBank only.

14. The Cardholder agrees and acknowledges that the Debit Card cannot be temporarily suspended or canceled. If the Cardholder does not wish to use the Debit Card, the Cardholder may notify KBank of the

intention to terminate the Debit Card via the LINE BK Call Center 02-0555555 or LINE BK or via the channels and per the methods specified by KBank.

The Cardholder agrees and acknowledges that the Cardholder shall be responsible for payment of debts incurred from debit card spending to KBank in full before having the right to receive a refund of the annual fee for the period during which the service is not used from KBank (in case where the annual fee has been paid by account debiting). The refund of annual fee shall be calculated on a pro-rata basis, based on the calendar months during which the service has not been used; a fraction of a month shall not be counted. The Cardholder agrees that KBank has the right to use the annual fee which the Cardholder is entitled to receive as a refund for settlement of unpaid debit card debt immediately. It shall be deemed that the Cardholder has received the refund of annual fee once KBank has credited the annual fee into the Cardholder's account.

15. If the Cardholder is entitled to the refund of annual fee as mentioned in 14, KBank shall proceed to return the annual fee to the Cardholder immediately by crediting into the savings/current account linked to the cancelled Debit Card per the agreement made by the Cardholder. If the account is closed, KBank shall return the sum to the Cardholder via the channel and per the format as KBank deems appropriate.

16. The Bank reserves the right to cancel, revoke, suspend, deny usage of, or recall the debit card at any time with reasonable cause. The Bank will notify the Cardholder in advance, except in the following cases, where the Cardholder agrees to grant the Bank full discretion to immediately cancel, revoke, suspend, deny usage of, or recall the debit card without prior notice:

- 16.1 The Cardholder transfers the Debit Card to another person or allows another person to use the Debit Card on its behalf.
- 16.2 The deposit account linked to the debit card has been closed/suspended, or the funds in said account are insufficient to cover the Bank's fees and charges.
- 16.3 A civil or bankruptcy lawsuit has been filed against the Cardholder, or the Cardholder has been requested for business rehabilitation or subject to receivership or faced criminal charge, or public agencies or competent authorities have issued an order to confiscate or garnish the Cardholder's property or the Cardholder's property has been ordered to become state property.
- 16.4 The Cardholder has either passed away or been declared legally incompetent/quasi-incompetent.
- 16.5 The Cardholder has faced other problems, which KBank considers significantly affecting the Cardholder's debt repayment capability.

- 16.6 The Cardholder has made or used fake documents to apply for debit card or other services related to debit card or to avoid criteria of the Cardholder's qualifications per related laws or regulations announced by related supervisory agencies, or has had a behavior that can be convinced as being fraudulent against KBank or general public, or has had a behavior that can be convinced as contrary to laws/public order/good morals.
- 16.7 The Cardholder violates any stipulation of this Debit Card Agreement.
- 16.8 KBank has found that information in the application form or other documents of the Cardholder is inaccurate, incomplete or untrue.
- 16.9 The Cardholder lacks any qualification per related laws or regulations prescribed by related supervisory agencies that are in effect, or related laws or regulations that are in effect stipulate that the Debit Card service under these Terms and Conditions can no longer be available.
- 16.10 If KBank suspects that the Debit Card has been fraudulently used by another person, KBank has the right to immediately cancel the Debit Card for the Cardholder's security. KBank shall issue a new card and inform the Cardholder accordingly.

In case KBank has exercised its rights per 16.1-16.10, the Cardholder shall return the Debit Card once the Cardholder is notified by KBank.

17. The Cardholder allows KBank to immediately debit any type of the Cardholder's deposit accounts held at KBank or any sum that is under the possession, care and/or authority of KBank, regardless of how KBank has obtained the funds, possession, care and/or authority, for payment of debts and/or liabilities of the Cardholder, without prior notice. KBank will send evidence for account debit to the Cardholder.

If there are no or insufficient funds in all types of deposit accounts, and/or any amount in the possession of the Cardholder is insufficient for full settlement of debt and/or liabilities, the Cardholder agrees to pay to KBank the outstanding debt and/or liabilities. If the Cardholder has a current account with an overdraft (O/D) limit, the Cardholder fully agrees to allow KBank to tap the O/D limit to pay for the said debt and/or liabilities, and the Cardholder agrees to authorize KBank to deduct the amount in excess of the O/D limit, and the excess amount shall be regarded as an O/D loan wherein the Cardholder shall be, in all respects, obliged to make repayment per the terms and conditions of the O/D loan agreement executed with KBank.

If the Cardholder has a current account without an O/D limit, and there are insufficient funds in the account, the Cardholder fully agrees to allow KBank to debit the current account to pay for the said debt. The

Cardholder agrees to authorize KBank to deduct the amount in excess of the balance in the account, and the amount owed to KBank or the increased indebtedness in the current account shall be regarded as an O/D loan wherein the Cardholder shall be, in all respects, obliged to make repayment per the terms and conditions of the application for current account opening submitted to KBank.

18. If in the future KBank provides other services apart from those specified in these Terms and Conditions to the Cardholder, and the Cardholder agrees to use such services, the Cardholder agrees that no additional evidence shall be required.

19. Collection, use or disclosure of information.

The Cardholder agrees and consents to the Bank to collect and use any of its personal data and/or information for the purpose of (i) providing services, (ii) fulfilling the request of the Cardholder before providing the services, (iii) assigning third parties to support the services, such as information technology, communications and collection, (iv) assignment of right and/or obligation and/or (v) solving complaint. The Cardholder further agrees and consents to the Bank to disclose its personal data and/or information, whether in or outside the country, to outsourcing service providers, the Bank's agents, the sub-contractors, co-branding alliances, prospective assignees, assignees and cloud computing service providers, and also agrees and consents to the aforementioned parties to collect, use and/or disclose its personal data and/or information for the same purposes.

For more information, please see Privacy Policy: www.kasikornbank.com/en/privacy-policy

In the event that the Cardholder discloses another person's personal data to the Bank for the aforementioned purposes, the Cardholder represents and warrants to the Bank that the Cardholder has obtained consent from such person or has a legal basis to disclose such person's personal data to the Bank and has informed such person of the details of the collection, use and/or disclosure of personal data pursuant to the aforementioned Privacy Policy.

20. Changes of the Terms and Conditions:

20.1 In case of changes that incur additional burdens or risks to the Cardholder, such changes shall become effective after the Cardholder's consent has been granted.

20.2 In case of changes other than those mentioned in 20.1 or changes of interest rates, penalties, fees, service charges and other expenses due to rising costs, the Cardholder agrees that KBank has the right to make any changes as KBank deems appropriate, and KBank shall inform the Cardholder of

the pertinent information of such changes in writing (with the font size of not less than 2 mm and not more than 11 letters in 1 inch):

(1) not less than 30 days in advance; or

(2) for urgent cases: not less than 7 days in advance via:

(a) letter; or

(b) announcement in a Thai daily newspaper widely-circulated domestically, along with a letter to the Cardholder.

In case of changes which are beneficial to the Cardholder or reduce the burden of the Cardholder, and which shall be in effect immediately, KBank shall inform the Cardholder of such changes within 30 days after the effective date.

20.3 If there is any law and/or regulation requiring KBank to conduct any other act related to changes of the Terms and Conditions, the Cardholder agrees that KBank shall comply with such law and/or regulation.

21. Any documents, letters, notices, or information sent by the Bank to the Cardholder via postal mail to the registered address, SMS to the registered mobile number, email to the registered email address, or through any electronic channels (e.g., K PLUS, Line Official Account (LINE OA), LINE BK) (collectively referred to as "Notification Channels") shall be deemed as having been properly delivered to the Cardholder, whether received or not. Should there be any relocation, modification, or discontinuation of these Notification Channels, the Cardholder must immediately notify the Bank in writing.

22. Should there be any change in home address, office address, telephone number, e-mail address or occupation of the Cardholder, the Cardholder shall immediately inform KBank of the change in writing.

23. The Cardholder cannot transfer the rights and/or benefits and/or duties, either wholly or in part, under these Terms and Conditions to any other person.

24. Any delays or exemptions in exercising rights under the law or these Terms and Conditions shall not be regarded as KBank's relinquishing such rights or as KBank's giving the Cardholder consent to perform any act.

25. If any clause of these Terms and Conditions is contradictory to or do not correspond with the Notification of the Contract Committee Re: Credit Card Business as a Contract-Controlled Business B.E. 2542 (1999) (and its amendments) that is currently in effect and shall be effective in the future, the stipulation of such the Contract Committee's notification shall prevail.

Terms and conditions of deposit, withdrawal, funds transfer and/or payment of goods and/or service charges via ATMs for all types of debit cards

1. The Cardholder shall withdraw cash from a savings deposit or current account linked with the Debit Card. For an inter-provincial withdrawal transaction, the Cardholder shall be responsible for payment of inter-provincial withdrawal fee determined by KBank. Fees may be subject to change, notice of which shall be posted at KBank's premises, on a case-by-case basis.
2. The amount withdrawn from an ATM shall be debited from the Cardholder's deposit account within the same day.
3. Transfer of funds from the Cardholder's deposit account shall be under the following criteria:
 - 3.1 The Cardholder shall conduct funds transfer transactions from the savings deposit and/or current account, notified by the Cardholder to KBank only.
 - 3.2 The Cardholder may conduct funds transfer transactions at any time throughout 24 hours.
 - 3.3 In case of own-account funds transfer conducted by the Cardholder, the transfer, regardless of the amount, shall be made under the condition that there is a sufficient balance in the account for debiting, and up to 10 transactions can be made per day.
 - 3.4 KBank shall debit the Cardholder's sending account and credit the Cardholder's receiving account within the same day.
 - 3.5 The Cardholder performing the funds transfer shall pay a funds transfer service fee per the rate as established by KBank. Fees may be subject to change, notice of which shall be posted at KBank's premises, on a case-by-case basis.
4. The Cardholder wishing to conduct funds transfer from the Cardholder's account to another person's account shall verify the number and name of the receiving account, the transfer amount, and the number, alias, or any other information that can be used in lieu of the account number/cash card/electronic wallet of the recipient. In case of any error or damage arising from the Cardholder's act, the Cardholder shall assume full responsibility.
5. Funds transfer for payment of utilities and other expenses shall be subject to the following criteria:
 - 5.1 The amount of payment of utilities or other expenses shall not exceed the balance in the Cardholder's account.

- 5.2 The Cardholder can make payment of utilities or other expenses from 00:00 to 22:00 hrs. or any other period specified by KBank.
- 5.3 The Cardholder acknowledges that the Cardholder may transfer funds from the Cardholder's account to other persons' accounts and for payment of KBank's credit cards within the daily limit specified by KBank.
6. The Cardholder shall receive the Debit Card Transaction Notice anytime the Cardholder uses the Debit Card with an ATM. The Cardholder shall be informed by an ATM when it has run out of the Debit Card Transaction Notice, and can then choose whether or not to continue to process the transaction. Except for the case where other account or interbank funds transfer is made, KBank shall not process such a transaction if the Debit Card Transaction Notice is out of stock. The Cardholder agrees and acknowledges that the Cardholder may check the transaction amount from the LINE BK and/or the Debit Card Transaction Notice.
7. Unless stated otherwise, if the Cardholder finds any error from operations, or if there is any cause for temporarily withholding operations related to the services under these Terms and Conditions, either entirely or partially, or if the operations are to be withheld, the Cardholder may call the LINE BK Call Center 02-0555555. After the Cardholder has completely undertaken operations per procedures determined by KBank, KBank shall withhold the operations within the period informed to the Cardholder, and the Cardholder shall remain responsible for the operations and transactions that have been conducted before the end of the period specified by KBank to completely withhold the operations as instructed. KBank reserves the right to disregard any request which is contrary to requirements/regulations of KBank, public agencies and/or the Bank of Thailand.
- The Cardholder shall provide the information related to dates, times, related persons, amounts and characteristics of transactions or other information as requested by KBank. KBank shall conduct an investigation as notified and correct any error (if any), in accordance with related regulations/criteria of KBank, government agencies and/or Bank of Thailand.
8. For funds transfer, the Cardholder accepts that the service and related operations, as well as service channels provided by KBank, are to facilitate the Cardholder. KBank shall be liable to the Cardholder for damage arising from the use of this service if (1) KBank fails to comply with the instruction to freeze or withhold payment/funds transfer or withhold the Funds Transfer Tools as notified by the Cardholder per the methods and conditions as specified in these terms and conditions, and illegitimate payment/funds transfer transactions have



later been conducted; or (2) KBank fails to deliver the Funds Transfer Tools to the Cardholder and illegitimate payment/funds transfer transactions have later been conducted; or (3) illegitimate payment/funds transfer transactions have been conducted, which are not the Cardholder's fault; or (4) KBank fails to comply with the Cardholder's payment/funds transfer instruction, preventing the recipient's bank from receiving payment/funds transfer completely per the methods and conditions specified by these terms and conditions, except where non-compliance with the instruction has been caused by insufficient funds in the Cardholder's account, and/or KBank has informed the Cardholder of a payment/funds transfer service malfunction prior to or while conducting payment/funds transfer, and/or the Cardholder has breached the conditions or agreement made with KBank.

9. KBank reserves the right to add or cancel ATM machines as KBank deems appropriate. In case of service addition, KBank shall inform the Cardholder of related details, terms and conditions, criteria and methods, which the Cardholder may verify prior to using the service. Once the Cardholder agrees to use such service (to be used with the Funds Transfer Tool), the Cardholder shall be deemed to be bound by the terms and conditions of such a service, without the need to provide any other document to KBank.

Terms and conditions for use of debit card of any type for payment of goods and/or services

1. In using the Debit Card for payment of goods and/or services in lieu of cash, the Cardholder shall show and hand over the Debit Card to the Merchant so that they can prepare the evidences of debit card use, and shall sign the documents per the formats and methods specified by KBank/the Merchant (if any), except for the orders of goods and/or services with the Merchant that accepts payment via the Cardholder's verbal or written notification of debit card number. In such a case, the Cardholder agrees that the documents and/or buying order information prepared by the Merchant and/or the Credit Card Company are the evidences of the Cardholder's debit card use for payment of goods and/or services in lieu of cash, and the Cardholder's instruction for KBank to make payment of goods and/or services to the Merchant upon their collection.
2. The Cardholder agrees to authorize KBank to debit the Cardholder's deposit account linked with the card number as notified by the Cardholder to the Merchant per the methods and criteria established by KBank. In case of recurring payment, KBank shall debit the account in accordance with the amount and timeline that

the Merchant notifies KBank for each payment period, such debiting shall be deemed as accurate and binding upon the Cardholder, without the need to provide any additional consent or any other document to KBank. If KBank cannot debit the deposit account, for whatever reason, including (but not limited to) the fact that the balance of the deposit account is insufficient for debiting or the debit card number notified to the Merchant has been cancelled or changed and the Cardholder has not notified such cancellation or change to the Merchant, KBank may withhold such payment of goods and/or services and shall not debit the account again, deeming that such debiting is unsuccessful.

3. In any event, KBank shall not take any responsibility should the Merchant refuse to accept the Debit Card for payment of goods and/or services.
4. If any goods purchased via the Debit Card are defective or damaged, or if the Cardholder is not satisfied with the services provided, the Cardholder has no right to claim responsibility from KBank and shall make its claim with the Merchant itself.
5. The Cardholder agrees and acknowledges that the exchange or return of goods and/or services shall be in accordance with the requirements of the Merchant. KBank is not involved with any exchange or return of goods and/or services; it is the Cardholder's responsibility to process the exchange or return of goods and/or services.
6. In case KBank has entered into an agreement with the Merchant wherein the Cardholder may order goods and/or services via the Cardholder's verbal or written notification of card number for the Merchant to collect the payment from KBank, the Cardholder agrees as follows:
 - 6.1 If the Cardholder objects that the Cardholder has not in fact ordered the goods or requested the services from the Merchant, KBank shall suspend the collection of payment from the Cardholder immediately. If the collection has already been made, KBank shall give the Cardholder a refund immediately. Except where KBank can prove that such liabilities have in fact been incurred by the Cardholder, in which case KBank shall exercise the right to claim from the Cardholder later on.
 - 6.2 The Cardholder shall not be deprived of the right to cancel the purchase of goods and/or services within 45 days of the date of goods order or service request or within 30 days of the due date of goods and/or service delivery, in case of written schedules of goods and/or service delivery, should the Cardholder prove that the Cardholder has not received the goods and/or services, or has not received the goods and/or services per the schedule, or has received the goods and/or services that

are incomplete or defective, or do not conform with the objective. In this case, KBank shall suspend the collection of payment from the Cardholder. If the collection has already been made, KBank shall give the Cardholder a refund within 30 days from the date of the Cardholder's notification for the orders of goods and services in Thailand and within 60 days from the date of the Cardholder's notification for the orders of goods and services from foreign countries.

Specific Terms and Conditions for Holder of LINE BK Debit Card with Credit Line

The Cardholder agrees and accepts that:

1. In applying for the LINE BK Debit Card with Credit Line, the applicant must apply for personal loan service with KASIKORN LINE Co., Ltd., with credit limit granted.
2. The LINE BK Debit Card with Credit Line can be linked to a LINE BK deposit account only.
3. If the Cardholder makes payment for goods or services with the LINE BK Debit Card with Credit Line, and there are insufficient funds in the linked deposit account for debiting to pay for goods or services, which would prevent the Cardholder from conducting the transaction, the system will send an alert message via LINE to inform the Cardholder that the Cardholder may choose to use the credit line approved by KASIKORN LINE Co., Ltd. for crediting into the LINE BK deposit account linked by the Cardholder to the LINE BK Debit Card with Credit Line. The Cardholder can complete the transaction via the LINE BK Debit Card with Credit Line after receiving a message showing approval for withdrawal from said credit line. The interest, fees and expenses incurred in the withdrawal from said credit line shall be subject to the Terms and Conditions for Use of Personal Loan Service of KASIKORN LINE Co, Ltd.
4. KASIKORNBANK PCL. is only the service provider of the LINE BK Debit Card with Credit Line in order to facilitate the Cardholder in their payment for goods or services. KASIKORNBANK PCL. has no involvement with the loan service provided to the Cardholder, or contract, terms or rights and responsibilities that the Cardholder has earlier agreed upon with KASIKORN LINE Co., Ltd.

The use of LINE BK loan service is subject to the Terms and Conditions for Use of Personal Loan Service of KASIKORN LINE Co, Ltd. The Cardholder can review the conditions for the use of personal loan service or ask for more information by calling the LINE BK Contact Center at tel. 02-0555555, 24 hours a day.

5. If the Cardholder cancels the use of personal loan service with KASIKORN LINE Co., Ltd., the Cardholder will still be able to use the Debit Card with Matched Credit Line. However, if there are insufficient funds in the account when making payment for goods or services, the Cardholder will no longer receive an alert message that allows them to use the credit line.
6. If the Cardholder has discontinued the use of services with KASIKORN LINE Co., Ltd. but has reapplied for loan and received approved credit line from KASIKORN LINE CO., Ltd., the Cardholder shall be entitled to receive the service per Item 3.
7. The Cardholder agrees to give consent to KBank to disclose the Cardholder's data held with or received by KBank to KASIKORN LINE Co., Ltd. in order to facilitate the Cardholder in using the credit line with KASIKORN LINE Co., Ltd. in case the Cardholder wishes to pay for goods and services with the LINE BK Debit Card with Credit Line but has insufficient funds in the linked deposit account to do so.

Terms and Conditions of 3D Secure Service

Welcome and thank you for choosing to use the 3D Secure (Verified by Visa, MasterCard SecureCode, J/Secure) authentication service. Before using, please thoroughly read the terms and conditions of 3D Secure carefully. In the event that you are disagreeable and unacceptable to the terms and conditions specified hereunder, please discontinue to access the 3D Secure and this web page. The 'Issuer' referred herein shall mean the financial institution where issued your Credit Card / Debit Card. The words 'we', 'us' and 'our' referred herein shall mean the Issuer and its suppliers who provide a card processing and web- hosting services; and 'you,' 'your,' or 'yours' referred herein shall mean the user of 3D Secure. The terms and conditions of 3D Secure shall be deemed as supplementary terms and conditions to and as an integral part of Issuer's cardholder agreement(s); executed between you and the relevant Issuer ('Cardholder Agreement'). Therefore, in addition to the terms and conditions hereof, any transaction transacted by you through 3D Secure is also subject to the relevant Cardholder Agreement only to the extent not being contrary to the terms and conditions hereof.

1. ACCEPTANCE OF TERMS AND CONDITIONS

- a. 3D Secure provides its service to you, subject to the following terms and conditions of service



('TOS'); and the Cardholder Agreement governing any transaction transacted by you through 3D Secure only to the extent not being contrary to the TOS. The TOS is always subject to revision and/or change and/or alteration and/or amendment, and/or update by us from time to time without notice to you. Use of the 3D Secure constitutes your acceptance of TOS. In addition, when using 3D Secure, you shall be subject to any guidelines or rules determined by (Card Scheme). and also applicable to 3D Secure that may be posted from time to time on the website of (Card Scheme)

- b. You agree that a determination of 3D Secure account password, and/or use of 3D Secure will represent your acceptance of this TOS, and your continuing use of 3D Secure after revisions and/or change and/or alteration and/or amendment and/or update to this TOS and/or any relevant posted guidelines or rules shall constitute your agreement and acceptance to such revised and/or altered and/or amended and/or updated TOS and/or any relevant posted guidelines or rules.
- c. Unless otherwise explicitly stated herein, any new features of 3D Secure that may constitute any augment, enhancement or otherwise change to 3D Secure shall be subject to this TOS. Such augment, enhancement or change to 3D Secure shall not impair this TOS and this TOS shall be still effective.
- d. The Issuer reserves the right; at any time and from time to time; to modify, suspend or discontinue, whether temporarily or permanently, providing 3D Secure (or any part thereof) without notice.

2. DESCRIPTION OF 3D Secure

3 D Secure provides you by a way of increasing security, by reducing the chances of fraudulent online transactions and/or other transactions transacted by you through 3D Secure. In registration for 3D Secure, you are required to provide your personal information to us, which is then used to confirm your identity in connection with your online transactions and/or other transactions transacted by you through 3D Secure, as discussed in more detail in Section 5 below. 3 D Secure may be used for any relevant recording, keeping and reporting purposes, as well as resolving any transaction disputes. Your Registration Data, as defined in Section 3(b), and other personal information shall not be shared with any merchants, as described in more detail in Section 6 below.

3. YOUR REGISTRATION OBLIGATIONS

You agree to (i) provide us for true, accurate, current and complete information about yourself and fill in such information on 3 D Secure's registration form ('Registration Data'), and (ii) always maintain, from time to time update the Registration Data in order to enable us to keep your information as true, accurate, current and

complete Registration Data. If you provide any Registration Data that is untrue, inaccurate, not current or incomplete, or if we have reasonable grounds to suspect that your Registration Data is untrue, inaccurate, not current or incomplete, we have the right to suspend, terminate, or refuse your current or future use of 3D Secure and/or your card account. You hereby agree and accept that such suspension, termination, or refuse by us to your current or future use of 3 D Secure or your card account shall not cause any responsibilities and/or liabilities against us and you shall not raise such suspension, termination, or refuse to be a cause of your loss and/or damage.

4. REGISTRATION

- a. In order to Verified the authentication of your using 3D Secure, you hereby agree and accept that you are compulsorily required by us to provide your information for us which such information shall enable us to Verified that you are the owner of or the authorized user of the specified Credit Card / Debit Card(s). Such provided information shall be accurate to your latest Credit Card / Debit Card information maintaining in our record and/or in any our relevant system. For the purpose of the above-mentioned verification, you hereby authorize us to make such verification by the method as we deem appropriate.
- b. If you are unable to provide adequate information for us to Verified your identity, we shall not allow you to register for using 3D Secure. You hereby represent and warrant that the Registration Data and any information provided by you for the purpose hereof are true and accurate. Whereupon your Registration Data and any information have been verified and approved for the relevant transaction, you are entitled to use the Credit Card / Debit Card(s) which you have registered for using 3D Secure.
- c. If you are not able to accomplish your registration for 3D Secure, the merchant always reserves its right not to accept your (Card Scheme) Credit Card / Debit Card in payment for any relevant transactions and/or goods and/or services transacted and/or buy and/or apply by you under 3 D Secure.
- d. In order to use 3D Secure, you must have the legal capacity to access the relevant website and must pay us for any service fees and/or any other fees associated with such access. In addition, you must have the necessary equipment to make such access to the relevant website, such as a computer and/or modem and/or other access device.
- e. In the event that you have a question regarding the 3D Secure registration process or a transaction

using 3D Secure, you should direct that question to Issuer's customer service department.

5. AUTHENTICATION

- a. During registration in 3D Secure, you may be asked to select and/or may be provided a password and hint-and-response question and answer. When engaging in an online transaction or other form of transaction for which 3 D Secure is used, you may be asked for your 3 D Secure password or hint response before the merchant will accepts your (Card Scheme) Credit Card / Debit Card in payment for the aforesaid transaction. If you are unable to provide your 3D Secure password or hint response, or if the authentication through 3 D Secure otherwise fails, the merchant may not accept your (Card Scheme) Credit Card / Debit Card in payment for that transaction.
- b. By registering in 3D Secure, you assent to the use and the method of 3D Secure to evidence your authenticated identity; and hereby certify the accomplished transactions authorized and approved to transact by 3D Secure prior to return to the regular intervals.

6. CARDHOLDER PASSWORD AND SECURITY MEASURE

You are solely responsible for maintaining the confidentiality of your password, Registration Data and other verification information established by you with 3D Secure, and all activities which occurred as a result of using your password, Registration Data or other verification information supplied to or established by you with 3 D Secure. You agree not to disclose, transfer or sell your use of, or access to, 3D Secure to any third party. You agree to immediately notify us of any unauthorized use of your password, Registration Data or other verification information, or any other violation of security measure. You acknowledge and agree that, except as otherwise provided by applicable law or in the Cardholder Agreement, we shall not be liable for any loss and/or damage arising from your failure to comply with this TOS.

7. PRIVACY OF REGISTRATION DATA

- a. We shall store your Registration Data provided for 3D Secure. Your Registration Data will not be shared with and shall not be disclosed to any online retail merchants or any other type of merchants which 3D Secure is used for verification of transactions.
- b. You acknowledge and agree that your Registration Data provided for 3D Secure may be disclosed by us (a) only to the extent required by applicable laws and/or by applicable regulations and/or orders of any regulatory authorities and/or The Bank of Thailand; or (b) as reasonably necessary for us to enforce this TOS. You hereby agree and accepts that such disclosure by us shall not cause any



responsibilities and/or liabilities on our part.

8. YOUR CONDUCT

You agree not to:

- a. impersonate any person or entity for using 3D Secure;
- b. upload, post, email or otherwise transmit any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer, hardware, software or other telecommunications equipment used by 3D Secure;
- c. spam or flood the 3D Secure Website or service;
- d. modify, adapt, sub-license, translate, sell, reverse engineer, decompile or disassemble any portion of the 3D Secure Website or service or the software used in connection with 3D Secure;
- e. remove any copyright, trademark, or other proprietary rights notices contained in 3D Secure;
- f. 'frame' or 'mirror' any part of the 3D Secure Website or service without (Card Scheme)'s prior written authorization;
- g. use any robot, spider, site search/retrieval application, or other manual or automatic device or process to retrieve, index, 'data mine,' or in any way reproduce or circumvent the navigational structure or presentation of the 3D Secure Website or service or its contents;
- h. otherwise interfere with, or disrupt, 3D Secure or servers or networks connected to 3D Secure, or violate this TOS or any requirements, procedures, policies or regulations of 3D Secure or of any networks connected to 3D Secure; or
- i. intentionally or unintentionally violate any applicable local, state, national or international statute, regulation, regulatory guideline or judicial or administrative interpretation, or any rule or requirement established by (Card Scheme) (all of which shall constitute "Applicable Regulation") in connection with your use of 3D Secure.

9. LIABILITY

- a. Under no circumstances we will be liable for consequential, incidental, special or indirect losses or other damage, such as any damage to your computer or telephone service resulting from your use of 3D Secure and etc. b. We assume no responsibility for, and will not be liable for, any damage to, or any viruses which may affect, your computer equipment or other property on account of your access to, use of, or downloading from this website.



10. TERMINATION

- a. If you want to terminate your using 3D Secure, you must call Issuer's customer service department so that your password and Registration Data maintained with 3 D Secure shall be deactivated. Any purchases of goods and/or services which you made by using 3D Secure prior to deactivation will not be affected.
- b. We always reserve our right to temporarily or permanently deactivate your access to use 3D Secure. We always reserve our right to terminate rendering 3D Secure to you at any time, with or without fault on your part. As security measure, we are entitled to automatically deactivate your access to use 3D Secure, if 3 D Secure is not used by you at least one time during any six (6) months period. If we deactivate your access to use 3D Secure, we may give you notice at the most current e- mail address which you have provided us as reflected in our records.

11. DEALINGS WITH MERCHANTS

Your correspondence or business dealings with, or participation in promotions of, online retail merchants or other type of merchants where business dealing transacted on or through 3D Secure, including payment and delivery of related goods or services, and any other terms, conditions, warranties or representations associated with such business dealings, are the matter solely bound between you and such relevant merchant. You agree that, except as otherwise provided by Applicable Regulation or in our Cardholder Agreement with you, we shall not be responsible or liable for any loss or damage of any sort of loss or damage incurred as the result of any such business dealings. You understand that use of 3 D Secure does not, in any way, indicate that we recommend or endorse any merchant, regardless of whether or not such merchant participates in 3D Secure. For example, 3D Secure does not Verified the identity of the merchant or the quality of the merchant's goods or services, etc.

12. DISCLAIMER OF WARRANTIES

- a. You expressly understand and agree that any software obtained through the use of 3D Secure is downloaded and used at your own discretion and risk; and that except as otherwise provided in this TOS Agreement, you shall be solely responsible for any damage incurred to your computer system or loss of data that results from the download or use of any such software or other materials through 3D Secure.
- b. EXCEPT AS OTHERWISE REQUIRED BY ANY APPLICABLE STATE LAW, WE MAKE NO

REPRESENTATIONS OR WARRANTIES ABOUT 3D Secure OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING ANY WARRANTIES AS TO MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

13. NOTICE

Notices to you regarding to (a) the terms and conditions of 3D Secure, (b) your accounts maintained with us or © your Credit Card / Debit Cards issued or otherwise provided by us; may be made either via email or regular mail to the address that you have provided us.

14. AGE AND RESPONSIBILITY

You represent that you have your legal capacity; and you are of sufficient legal age to use 3D Secure and to create legal binding against any obligations and/or liability you may incur as a result of the use of 3D Secure. Except as otherwise provided by Applicable Regulation or in the Cardholder Agreement, you understand that you are financially or otherwise responsible for all uses of 3D Secure by you and those authorized by you to use your Registration Data, your password or other verification inform.
