

Terms and Conditions for Using Mobile Banking Service (MyMo)

Applicant request for a service which approved by Bank. ("User") agrees to use the MyMo Services of the Government Savings Bank ("Bank") and agrees to be bound by and complying with the MyMo terms and conditions in all respects as follows

1. Definitions

1.1 "**Message Alert**" means a notification issued via Application regarding transactions related to Deposit Accounts or any other information;

1.2 "**Relevant Terms**" means terms and conditions of MyMo Services, terms and conditions of each type of services provided by Bank via Application and/or procedure and details of MyMo Services, whether presented in this document or in Application and/or website, including further amendments (if any);

1.3 "**Device**" means an electronic device used for communications, either telephone, tablet, or any device which is connected to an internet network or any communication network, which is used to download and install Application;

1.4 "**MyMo Services**" means Bank's services through the Device in order to allow User to conduct various types of transactions as specified by Bank;

1.5 "**Deposit Account**" means any kind of deposit accounts, GSB Salak, GSB Life or lifesavings deposit, or any other accounts that User has with Bank and appears in Application;

1.6 "**Request Form**" means User's Mobile Banking (MyMo) Services Application /Data Changing Request Form with purpose of using MyMo services and requesting for any change to data or for cancellation of MyMo Services (if applicable);

1.7 "**Activation Code**" means a code sent by Bank in the form of a short message service (SMS) to Mobile Phone Number, for User to launch Application for the first time in Device or when Device is changed, or for any other actions which Bank would require such code. Application may refer to such code as OTP or any other wordings that signifies that it is such code;

1.8 "**Passcode**" means a personal passcode that User set in Application, regardless of how it may be named;

1.9 "**Website**" means name of website or web address of Bank under the name of www.gsb.or.th and/or any other names which Bank may determine and inform User in advance;

1.10 "**Mobile Phone Number**" means a mobile phone number registered in Thailand which User provides to Bank for the use of MyMo Services; and

1.11 "**Application**" means software or computer program which Bank deploys for providing services to User via Device under the name of MyMo or any other name(s) to which Bank may change at a later point of time.

2. User is authorized to use various types of MyMo Services through User's Device, when User agrees to fully be bound by and comply with all Relevant Terms, by performing any actions as may be required by Bank and having been approved by Bank to use MyMo Services.

User agrees that, if in the future, Bank provides any other types of service under MyMo Services to User, User already agrees to use that services, User agrees that User does not need to provide any further evidences to Bank and User agrees to be bound and responsible for the said transaction in all respects.

3. User can access MyMo Services only through a single Device at any given point of time. If Device is changed, User must re-register to launch Application in accordance with the procedures provided on Website or in Application.

While accessing Application, User must not abandon Device and let Device fall into possession of other person and must log out every time when completes the use of services.

4. User agrees and accepts that when accessing MyMo Services by completely entering Passcode and following the procedures prescribed in Application, it shall be deemed that such access and use of services is performed by User, which consequently binds User and makes User responsible for all transactions carried out during such access, without the need for signature on any physical document to bind User. User agrees to always verify that the transaction information is correct, prior to making confirmation of each transaction. User is not allowed to change or cancel the action that is already been done in MyMo Services. Bank is not required to verify accuracy or completeness of the details or any relevant information and shall not be held responsible in any way for any damage arising from the use of such services.

If access to MyMo Services are enabled by entering Passcode and following the procedures as prescribed in Application, regardless of whether or not such access is made by any person or whether or not User has given permission in doing so, User accepts that such action shall be deemed as having been done by User and agrees to be bound by any transaction made under it in the same manner as stipulated in the first paragraph in all respects. User shall not make any claim or raise any dispute to deny such responsibility to Bank or any other person.

5. User can apply for the MyMo Services through the channels specified by Bank. For the safety of activating of service, User must certify that User has right to possess the Mobile Phone Number that User apply for the service in a lawful manner and allows the mobile phone network service provider to disclose and send the said Mobile Phone Number to Bank for Bank to verify the identity of User in the service activation process.

6. User can access MyMo Services by Biometric Comparison e.g., fingerprint scanning or face detection instead of using a Passcode, provided that User sets up Application settings to allow access to Application by way of the aforementioned

methods, would be in accordance with the methods which User has set in Device. It shall be deemed that User agrees to be bound by any transaction made in MyMo Services by such method, as if made with the use of Passcode as stipulated in Clause 4.

7. User must keep and maintain Activation Code and Passcode in a safe place, must act in a careful manner not to allow other persons to know, and must keep and maintain them to be confidential information of User only. Any disclosure or consent or other involvement, either directly, indirectly, or negligently which result in the other person coming to know Activation Code or Passcode in any way, shall constitute a breach of Relevant Terms. In case any damage arises from such event, User shall be solely responsible for such damage.

User is authorized to change Passcode by himself or herself by following the procedure stipulated in Application.

8. In the case that User's Passcode or Device is defective, lost, or stolen, User must notify Bank immediately by calling Call Center numbers 1143 or 02-119-0000 or other numbers that Bank has informed User in accordance with Relevant Terms or contact a branch of Bank, to cancel MyMo Services.

User agrees that any transaction made by use of Passcode prior to the termination of MyMo Services by Bank shall bind User with full responsibility.

In case that User forgets Passcode or enters Passcode incorrectly more than the number of times stipulated by Bank, User must contact Bank to set up a new passcode at any branch of Bank.

9. When completing transactions of transferring money, making payment for products and services, or any other type of payments in accordance with the stipulated procedures, User agrees that such action is deemed to be User's instruction to Bank to deduct the money from Deposit Account immediately in the amount so specified and to transfer money to the account specified by User. In the case the applicable transaction has a transaction fee and/or service fee which must be paid to Bank, User further authorizes Bank to deduct the transaction fee and/or service fee from such Deposit Account. User may verify the transaction result through Device and may record the result of the transaction or retrieve data and records of the previous transactions in accordance with Relevant Terms. In case that the data of transaction results recorded by User is different from the data recorded in Bank's system, User agrees that the data recorded in Bank's system shall be treated as accurate and final.

However, in the event that an error of the payment / transfer is not caused by Bank, User will check and directly requesting money with User disputing party, or directly refund the money to User disputing party, and if User have any defence and/or claim, they will deal with each other by themselves.

10. User agrees and acknowledges that in case of transferring money, paying or making any transaction in advance by accessing MyMo Services which have to set up scheduled transaction, Bank will process the transaction as scheduled only when Bank can debit the said amount of money from the User's account at the effective date indicated by the User with added to the fee, service charge or any fee that have to pay to the Bank as specified by the Terms and Conditions of the said transaction. In case the said transaction has been scheduled on a monthly basis, and there was no such day in that month, Bank will process the transaction at the end of the month. The User can change or delete the transferring money, paying or making any transaction in advance that have been scheduled by following the instructions indicated by the Bank. In case that MyMo Services have been canceled or deactivated and the User does not cancel or delete the scheduled transaction, it is considered that the transferring money, paying or making any transaction that have been scheduled in advance shall continue to be effective. The scheduled transfer in advance by accessing MyMo Services will be processed when the Beneficiary Bank Account is Government Savings Bank Account only, unless the Bank specifies otherwise.

11. User agrees that under MyMo Services and Relevant Terms, User's Deposit Account with Bank pursuant to the consumer information file ("CIF"), whether current or in the future, is the information User can have access through MyMo Services. User can set up settings to have access to or make any transaction through one or more accounts.

12. User can use the money transfer service to transfer money to transferee who is also a user of MyMo Services, by simply indicating the mobile phone number of the transferee given to Bank for use of MyMo Services, instead of the account number of the transferee. Amount transferred by this method shall be credited only to the Deposit Account of the transferee which the transferee notified Bank that it is the transferee's main account in the transferee's request form.

13. User acknowledges that in case of processing the transaction by accessing MyMo Services between 11:00 p.m. – 12:00 a.m., Bank will record and update the transaction in the system on the next day.

14. User can review the maximum amount limit per transaction per Services under MyMo Services via the channels indicated by the Bank, such as GSB's website and MyMo Services in accordance with Terms and Conditions specified by the Bank.

15. User agrees to pay fees, expenses and/or other service fees related to the use of MyMo Services and other types of MyMo Services at the rate specified by Bank, including fees, expenses and/or other service charges that the Bank is entitled to charge and authorizes Bank to deduct the amount money from the Deposit Account at the rate specified by in the Relevant Terms. If Bank is unable to deduct money from such account, User agrees that Bank has right to cancel or suspend the use of MyMo Services in whole or in part, without advance notice to User, provided that Bank still has right to collect the outstanding amount of fees, expenses and/or service charges from User.

16. User warrants that any data, pictures, symbols or marks displayed by User in Application, belongs to User or that User lawfully has the rights to use the same and such use does not contradict or violate any law, public order or good morals. User is solely responsible for all damages that may arise from the use of such data in Application, regardless of whether or not the damages incurred by Bank or any third party.

17. User warrants that User has full rights and the capacity in accordance with the law to use MyMo Services and enter into any relevant transactions. Bank has no duty or obligation hereby to ensure the accuracy or completeness of the transactions made by User through MyMo Services.

18. In the event that Bank knows that there is an error in depositing, withdrawing, or transferring money to account or any other error, User agrees to allow Bank to immediately rectify an error in accordance with Bank's method without notifying User. In case that User finds any transaction or record under MyMo Services is faulty, incorrect, or abnormal, User must notify Bank immediately with information of all transactions, including date and time of transaction, related account number, transaction type, amount, and transaction reference code and must contact Bank with relevant evidences and, if requested by Bank, attach a copy of a blotter that User has reported to the police as evidence. User consents Bank to verify the information received from User according to Bank's methods in all respect, and to complete the correction of information without prior notification and Bank will notify the user later.

If Bank has corrected or has acted in any way on any defect or anomaly as reported by User and Bank finds that such defect or anomaly is caused by User, User agrees to compensate Bank for any damages or costs incurred by Bank with interest or authorizes Bank to deduct such amount of money from User's Deposit Account to compensate Bank without prior notification and the user will be notified later.

19. User acknowledges and accepts that Bank is only the service provider of MyMo Services which is provided only for the convenience of its Users. Bank has no responsibility, participation, or action in any way with any person related to User under MyMo Services, either directly or indirectly. In case User or such other person has any dispute, legal arguments, and/or claim between themselves, User agrees to take actions, claim, and/or against such other person by himself or herself.

20. Bank agrees to liable to User, if Bank violates an order or omits an instruction of User in relation to money transfer or payment transactions, which has resulted in User or related persons not receiving money in full from the transfer or the payment within the period of time prescribed in Relevant Terms. Bank reserves the right to provide or refrain from providing any service or taking action in accordance with User's instruction via MyMo Services at its sole discretion, and Bank shall not liable to User or any other person for any damage caused to User or third persons, under the following circumstances:

20.1 The Deposit Account has insufficient balance, credit account has insufficient financial balance, or the credit limit has been suspended.

20.2 The competent authority informs Bank that User or assets of User has been under the legal proceedings.

20.3 Bank has informed User of difficulties in its operations before or during the transaction.

20.4 User does not comply or violate Relevant Terms or fails to comply with Bank's reasonable request for additional document to be submitted.

20.5 Bank has the reason to believe that a transaction is or is likely to be contrary to good morals, law, or public order.

20.6 Bank has a necessary cause or reasonable interruption that preventing Bank from carrying out any instructions of User which Bank has notified User without delay.

21. User agrees that the use of MyMo Service is subject to risks which arise from using services associated with network communication systems, regardless of whether it is an internet network or any other communication network. In any event, Bank shall not be held liable for any error or problem arising from the use of MyMo Services which is attributable to the operation of such network communication service providers or Device(s).

22. Users acknowledge that The Bank processes personal data under the Personal Data Protection Act as follows:

22.1 The Bank processes personal data. By collecting, using and disclosing personal information of customers or service users in order to contact, notify, investigate, analyze data or confirm information about the account or the use of services by customers or service users and for the processing of financial or transactional data. account details and/or personal information and/or information of the service users in connection with the use of the services and/or that are with or in the possession of the Bank.

22.2 The Bank processes personal data. By collecting, using and disclosing personal information of customers or service users for examining customer or service usage information Examination of suspicious transactions to follow. To be in line with the relevant laws, rules, regulations currently in force and that will be amended or added in the future applicable to the Bank.

22.3 The Bank will not use the collected personal data of customers or users or interested parties for purposes other than the legitimate purposes. And will not sell, transfer or distribute such personal information to third parties. without obtaining the consent of the data subject Except for exceptions that do not require consent from the data subject as required by law.

22.4 The Bank may disclose personal data of customers or service users. If it is information that is lawfully disclosed to the public or to comply with a court order or a government agency's order for the benefit of the investigation of the legal authorities or court proceedings or other cases as required by law.

22.5 In the event that the Bank has hired other agencies to take any action regarding the processing of personal data by collecting, using and disclose personal information on behalf of or on behalf of the bank or service provider, whether related to information technology communication work follow-up tasks or risk management and supervision work or for any other purposes necessary for significant bank action or to enable the Bank to provide fair and continuous services The Bank has a requirement for the department that the bank has employed to maintain confidentiality and provide appropriate personal data security measures in accordance with the standards required by law and prohibits the use of such personal data for purposes other than those specified by the Bank.

In this regard, service users can check the Government Savings Bank announcement on Personal Data Protection Policy according to the Personal Data Protection Act B.E. 2562 and more details about the Privacy Policy (Privacy Notice) at <https://www.gsb.or.th/other/privacy-notice/> Service users are responsible Also notify such person of the details of the processing of personal data in accordance with the said privacy notice.”

23. User agrees that Bank may record any and all conversations between User and Bank and/or store and/or record and/or process the information relating to User and/or transactions relating to the use of MyMo Services and/or taking any action relating to the use of MyMo Services, for the purpose of Bank's service improvement. However, Bank will notify User before recording of such conversation.

24. User warrants that all User's documents, information, and any details provided to Bank, in any form, is accurate, complete, and up to date for Bank to use in the provision of its services and updating its information systems.

25. User agrees and accepts that when Bank sends messages, information, documents, or any statement relating to MyMo Services (the "Statement") to User via Application or Mobile Phone Number or e-mail address or postal address as indicated in Request Form or as User may change at a later date, it shall be deemed that such Statement has been duly sent by Bank and has been fully acknowledged by User.

26. User may amend or change the information that provided to Bank for the use of MyMo Services by informing Bank in writing, or other methods as specified by Bank.

27. User agrees that Bank has the right to amend, add, or change the Relevant Terms as follows:

27.1 Changes in fees, service charges and other expenses related to the MyMo Services, or changes that affecting the use of service of User, which Bank will notify User at least 30 (thirty) days in advance;

27.2 A change of service conditions that cause addition burdens or risks to User. Such changes will be effective upon User's consent.

27.3 In case of change in other Relevant Terms, Bank will notify User in advance; and

27.4 If there are any laws and/or regulations requiring Bank to undertake specific changes in conditions, User agrees and consents to Bank to comply with such laws and/or regulations

28. Right to suspend and/or cancel Bank's services

User agrees that Bank has the right to suspend and/or cancel any services at any time, in whole or in part, or only for any specific User, provided that Bank will notify User in advance. In the event that Bank is unable to provide advance notice, Bank will notify User as soon as possible, except in the following cases which User agrees that Bank has the right to suspend and/or cancel the service in whole or in part immediately as Bank deems appropriate, without advance notice to User and Bank will not be responsible for any damage resulting from such action;

28.1 User does not register for the first time within 14 (fourteen) days from the date completion of the MyMo subscription process;

28.2 Any information, details, certifications, or confirmations provided by User is in accurate, or may be materially misleading;

28.3 There is a fact that Bank believes that the information and/or details that User notified Bank to perform, the use of service User may cause negative consequences , or may affect the rights of Bank or others, or there is a risk that User has an unlawful purpose, or may contrary to public order or good morals, or may case Bank to violate the law, regulations, or any order, and or any request for cooperation , rules or order of Bank and/or Bank of Thailand, and/or inspector, or department that has authorities to control or supervise Bank;

28.4 There is a fact that Bank can believes that User's use of MyMo Services may not be unusual as Bank's purpose of providing service, including using MyMo Services as a payment agent;

28.5 Bank has examined the information and found that User is a designated person in UN/Thailand Sanction List;

28.6 If Bank detects that User has falsified the information and/or subrogate any person, whether such person has consented or not in applying for this MyMo Services, and regardless the fraudulent intention of User;

28.7 To prevent damage that may occur to User, if Bank detects that there is a risk of damage due to User's equipment being adapted, the mobile phone network, and/or any other reasons e.g., Jailbreak or Root;

28.8 If User breach any of the Relevant Terms, including non-payment of fees/ service charges/ expenses/ penalties/ taxes (if any) that incurred;

28.9 Bank is unable to deduct money for processing in accordance with this conditions of service;

28.10 When Account User died , vanished and adjudged incompetent or quasi-incapable.

28.11 Bank must comply with laws, policy, regulations, rules, ordinances, or order and/or the request for cooperation from any court, or legal authority, or the government agencies that has authority over Bank;

29. If User intends to cancel MyMo Services, User must notify such intention to Bank in writing at any branch of Bank or notify through other channels as specified by Bank on its Website.

30. If any Relevant Terms become void or unenforceable for any reason, User and Bank agree that such void or unenforceable term will not affect any other valid Relevant Terms, and such remaining Relevant Terms shall continue to be valid and enforceable.

31. User acknowledges that Bank's decision to waive or selectively apply any one of its rights or not exercise such rights in accordance with Relevant Terms or the law, does not imply that Bank has relinquished any of its rights or shall be.

32. User acknowledges that Relevant Terms have been made available in Thai and English. The English version of Relevant Terms is for the sole purpose of facilitating a better understanding of User.

33. User agrees and accepts that the terms in Request Form and Relevant Terms are enforceable under Thai law and Thai court shall have the exclusive jurisdiction over any dispute which may arise from such terms and Relevant Terms.

34. User agree that in the event the message appears in the Relevant Terms in each channel are inconsistent, the Relevant Terms appeared in the Website shall be the one that effect. Where the Relevant Terms of each service do not specify any specific matter, Terms and Conditions for using MyMo Services shall apply. Where the Relevant Terms of each service are specifically detailed in any particular matter which is contrary to or inconsistent with the Terms and Conditions for using MyMo Services, the Relevant Terms of each service shall be apply, and the Relevant Terms of each service are deemed to be part of Terms and Conditions for Using MyMo Services. In the event of any interpretation or dispute in relation with the MyMo Services, User will comply with Bank's decision, and User agree to not argue and/or claim for damages, or compensation for any loss from Bank.

35. User acknowledge that User's use of MyMo Services is subject to the laws, rules, regulation, ordinances, orders, manuals, cooperation request, any criteria of Bank of Thailand, court, regulators, and any other authority (depending on the case), both now and will be in the future, if there is an amendment in the relevant laws and regulations. User agree that by using of MyMo Services, User shall comply with such amended relevant laws and regulations immediately as Bank will notify User. If User violates or fails to comply with the relevant laws or regulations and it caused Bank to be fined, damages, and/or expenses, User agree to liable in such fines, damages, and/or expenses to Bank.

36. In case User has any queries or complaints about MyMo Services, please contact Call Center numbers 1143 or 02-119-0000 or other telephone numbers that the Bank informed in accordance with the relevant Conditions or contact GSB's Branch. The number of contact channels could be changed, increased or decreased in the future, the Bank will inform on GSB's website or other channels to be further specified by the Bank.

Terms and Conditions for Use of Services under MyMo Services or Other Names which Bank may Consider to Change as Bank deems appropriate.

1. Digital Salak on MyMo

- 1) User acknowledge that Digital Salak on MyMo (“Digital Salak”) is a digital data storage of Special GSB lottery on MyMo Services, which User can conduct transaction, deposit, withdraw, verification of the details of User’s Digital Salak, and verify the money for lottery-winning pay back (“**Rewards**”) via MyMo Services or any other channels as specified by Bank.
- 2) User is entitled to create only 1 Digital Salak account per 1 person, whether it is created via MyMo Services, Government Savings Bank’s branch, or any other channel specified by Bank. Whereas, User must have a GSB Savings Deposit Account of any GSB branch in his/ her name as a transfer account for money transfer when the Digital Lottery is due or withdrawn, including interest and Rewards (if any). In the event that User creates a Digital Salak account via MyMo Services, Bank will designate the Savings Deposit Account which is the main account for the use of MyMo Services as the transfer account, and if User wishes to change the transfer account, he/ she can submit a request at any GSB’s branch.
- 3) User acknowledges that, to deposit the Digital Salak, User can choose to take deposit in an amount and credit limit as specified by Bank.
- 4) User acknowledge that, in the event that User win the payback Salak (“Reward Winning”), User can verify the result of total Reward Winning through Message Alert, and can verify the result of total Reward Winning of each Digital Salak via MyMo Services, Bank will transfer the Rewards to User’s transfer account on the following day. If User withdraws the Reward Winning Digital Salak prior to the Rewards transfer to the transfer account by Bank, it shall be deemed that User waives his/her right to receive the Rewards for such time.
- 5) User acknowledges that Bank cannot produce a Digital Salak ticket in a printing form, unless otherwise specified by Bank.
- 6) User acknowledges that, when any of Digital Salak is due, Bank will automatically transfer the principal and interest (if any) to User’s transfer account, unless such Digital Salak has obligations or any other reasons which has caused Bank to be unable to transfer the principal and interest in the transfer account. If User wishes to withdraw the Digital Salak prior to the expiration date, User is required to withdraw the entire Digital Salak in full via MyMo Services, User cannot divide, withdraw in part, or transfer ownership in Digital Salak, except otherwise specified by Bank. In the event that the Digital Salak is withdrawn prior to the due date, User may be deducted for withdrawal before the due date, or receive interest at the rate announced by Bank, and it shall be deemed that such withdrawn Digital Salak expires from the day User withdraw such Salak. In any event, User cannot perform any Digital Salak transaction via the GSB’s branch, unless otherwise specified by Bank.
- 7) User acknowledges that User can close their Digital Salak account by submitting their request at the GSB’s branch, or any other channels specified by Bank, which User is required to withdraw all Digital Salak via MyMo Services prior to closure of their Digital Salak account at the GSB’s branch or any other channels specified by Bank.
- 8) User acknowledges that the Digital Salak will not be available for deposit on the date that the Digital Salak Reward is drawn each month.
- 9) User acknowledges that withdrawal and deposit of Digital Salak are services provided only through MyMo Services, Cancellation of MyMo Services will not result in the closure of the Digital Salak account. In case User cancels MyMo Services without withdrawing the Digital Salak altogether, Bank will automatically transfer the principal and interest (if any) to User’s transfer account, when the Digital Salak is due, but if User wishes to withdraw the Digital Lottey before the due date, User is required to request for reactivation of MyMo Services again.
- 10) User agrees that Bank has the right to withdraw User’s Digital Salak in order to comply with an order of the competent authority to remit money to such competent authority or to deduct the debt that User owes to Bank.
- 11) User acknowledges that the Digital Salak can be used as security for loans with Bank in accordance with the conditions prescribed by Bank.
- 12) User acknowledges that the Digital Salak cannot be used as a bail for a person being accused in an investigation stage by polices, public prosecutors, and as a bail for a defendant in court proceedings.

2. MyMo MyCash

- 1) The User acknowledges that the MyMo MyCash service is a cash withdrawal service from the Bank's Automated Teller Machines (ATMs) and Automated Deposit-Withdrawal Machines (ADM Recycle) and other banks' service providers that have an Agreement with the Bank by making transactions through the MyMo service according to the steps specified in the application.
- 2) The User can use the MyMo MyCash service to withdraw cash from their deposit accounts as shown in the MyMo service according to the Bank's Terms and Conditions, only for accounts with configured account access permissions.
- 3) The User acknowledges that when the User confirms the withdrawal transaction at the Bank's Automated Teller Machine (ATM) or Automated Deposit-Withdrawal Machine (ADM Recycle) and other banks' service providers that have an Agreement with the Bank, the Bank will immediately deduct money from the User's deposit account according to the amount that the User withdraws from the MyMo MyCash service.
- 4) The User acknowledges that the User can use the MyMo MyCash service to withdraw cash in a maximum amount of 20,000 Baht per transaction and a total of 50,000 Baht per day, unless the Bank specifies otherwise.
- 5) The User acknowledges that when withdrawing cash from the MyMo MyCash service at an Automated Teller Machine (ATM) or an Automatic Deposit-Withdrawal Machine (ADM Recycle) of the Bank and other banks' service providers that have an Agreement with the Bank, the User will receive an electronic record (e-Slip) in the MyMo service.
- 6) The User agrees that if there is a cash withdrawal from the MyMo MyCash service, regardless of whether it is the User's own action or the action of any other person, it shall be considered that the withdrawal from the deposit account is correct, complete and binding on the user in all respects, the User agrees that the Bank is not responsible for any damages arising from such actions.
- 7) In the event that the Bank will charge a fee for cash withdrawal from the MyMo MyCash service, the Bank will inform the User during the transaction process via the MyMo service. The User agrees to allow the Bank to deduct such fee at the prescribed rate with the Bank debiting the amount from the User's selected deposit account, used for cash withdrawal transaction.

3. MyMo Pay

- 1) User acknowledges that MyMo Pay service is a service for money transfer from User's Deposit Account to the recipient's account by scanning the recipient's QR Code through MyMo Pay in accordance with the procedures and conditions as specified by Bank.
- 2) User acknowledges that User will be able to create their own QR Code for use as a transferee account only when User has registered for GSB PromptPay Service (PromptPay) with Bank to bind their main account in MyMo Services with the Mobile Phone Number used to register for MyMo Services. In the event that User wish to change the Mobile Phone Number used with MyMo Services and create a new QR Code to receive money, he/ she must unbind the GSB PromptPay with their original Mobile Phone Number, and bind their new Mobile Phone Number with GSB PromptPay.
- 3) User acknowledges that User can use MyMo Pay service for a maximum for THB 2,000,000 per day, unless otherwise specified by Bank.
- 4) User acknowledges that, to transfer money to the recipient's account, User is obliged to verify the accuracy and completeness of the transfer details i.e., amount of money, name and account number, bank's name, and other relevant details (if any). If the transferring of money from User's Deposit Account was done correctly, it shall be deemed that the transfer of money from such Deposit Account is correct, complete, and binding User in all respects. User agree that Bank is not liable for any damage arising from such action.

4. GSB PromptPay (PromptPay) for an individual

- 1) The User can request for service/change information of GSB PromptPay, which is a service that binds a deposit account with citizen ID number and/or the mobile phone number of the User, either or both and/or any other information that will be announced in the future (if any) with the Bank in accordance with the channels and methods specified by the Bank to use as a reference for transferring or receiving money or any other transactions that may be held in the future instead of using a deposit account number. The User agrees to accept the following conditions:
 - 1.1) The deposit account that will be linked to citizen ID number and/or mobile phone number must have normal service status and must be a deposit account with the name of the User being the sole owner of the account which is not an account for the benefit of minors unless the Bank specifies otherwise.
 - 1.2) The mobile phone number that can be used to register for GSB PromptPay Service must be the mobile phone number that the User has the right to possess or use and registered with the mobile phone network operator in accordance with the rules prescribed by the Office of

the Broadcasting Commission Television Business and the National Telecommunications Commission (NBTC) or authorized agencies.

- 1.3) Each personal identification number and mobile phone number can only be linked to a single deposit account. If using an identification number and/or mobile phone number already linked to any deposit account will not be able to link that ID number or mobile number to other accounts until GSB PromptPay Service has been canceled with that deposit account. In this regard, 1 (One) deposit account can be linked to 1 (One) Citizen ID number together with a mobile phone number up to 3 (three) numbers, unless otherwise specified by the Bank.
- 2) The User agrees to accept that the registration for GSB PromptPay Service will be effective only after the User has performed the procedures specified by the Bank. And the Bank has already notified the successful registration to the User.
- 3) The User who has registered for the service has already linked citizen ID number and/or mobile phone number to the deposit account able to specify or use citizen ID number and/or mobile phone number instead of specifying a deposit account number that is linked to the said identification number and/or mobile phone number in order to receive money transfers into the said deposit account for domestic money transfers immediately. The User agrees that if there is a financial transaction by specifying citizen ID number and/or mobile phone number linked to a deposit account instead of specifying a deposit account number according to the Bank's methods and conditions, it shall be deemed that such action is correct, complete and binding on the User for the service in all respects. The User agrees that the Bank shall not be liable for any damage arising from such action.
- 4) The User acknowledges that the User can transfer funds to the GSB PromptPay account of each transferee within the maximum limit as specified by the Bank.
- 5) The User acknowledges that the use of this service does not result in the cancellation, revocation or change of any rights and obligations that the User and the Bank have to each other under the general conditions for using the service of a deposit account linked to citizen ID number and/or Mobile Phone number of the User for any service.
- 6) The User acknowledges that the User is obliged to notify the User to cancel the use of GSB PromptPay when the User does not use the service or transfer or change the possessor using the mobile number registered in GSB PromptPay Service. The Bank is not obligated to verify such information. If there is any damage arising from the failure to request the cancellation of the use of GSB PromptPay with the said mobile phone number, the User agrees that the Bank is not responsible for such damage.
- 7) The User has the right to cancel the binding of citizen ID number and/or mobile phone number linked to the deposit account of any or all numbers at any time by notifying the Bank in accordance with the methods and conditions prescribed by the Bank.
- 8) The Bank has the right to temporarily suspend or terminate partial of whole service, or only to a particular User at any time. The Bank will notify the User in advance. In case that the Bank is unable to provide advance notice, the Bank will notify the User as soon as possible except in the following cases. The User agrees that the Bank has the right to suspend and/or cancel the use of GSB PromptPay Service, whether partial or whole service as soon as the Bank finds out such incidents.
 - 8.1) The deposit account linked to citizen ID number and/or mobile phone number is closed, either by the User or by the Bank because the account has been adjusted to a lost contact account according to the Bank's rules or the deposit account is closed for any other reason.
 - 8.2) The Bank suspects or believes that the User is not the owner or possessor of the mobile phone number or the User using GSB PromptPay Service or a deposit account for or in any business that may be contrary to law or public order or good morals or is in the nature of a potentially illegal transaction or in an unusual manner or is fraudulent or corrupt or contrary to the law or the Internet Banking or Mobile Banking account of the User may have been hacked or acted in any other way.
 - 8.3) The Bank must comply with the law, rules, regulations or court orders regulators or legal authority.
- 9) The User agrees that in case the messages in the terms and conditions of service appearing in each channel conflict with each other, the terms and conditions of service for applying for services through the Bank's branch offices shall apply. In case that there is an issue of interpretation or any dispute related to the provision of GSB PromptPay Service, the User uses the service will follow the Bank's rules by agreeing not to dispute and/or claim any damages, compensation, loss from the Bank.

5. GSB Request to Pay

- 1) User can enable the GSB Request to Pay service by registering the GSB PromptPay service (PromptPay) with Bank and enabling the GSB Request to Pay function on MyMo Services to be used as a channel for sending

and receiving messages for billing between Users of the GSB Request to Pay, whereby User agree to follow the procedures and methods as specified by the MyMo Services.

- 2) User agree and accept that this service is only a messaging service to notify the billing, User who sent the message ("Message Sender") can send a message to User who is the message recipient ("Message Recipient") to know the amount of money and due date of payment to be paid to the Message Sender, and when the message of the Message Sender has been sent from the MyMo Services, it is considered that the Bank has successfully sent the message according to the conditions of service, and Bank is not liable in the event that the Message Recipient fails to pay or make payment to the sender through other channels. However, Bank does not provide service or act as a debt collection agent for the Message Sender in any way, and it is also not be involved in any transactions and or obligations between the Message Sender and the Message Recipient.
- 3) User acknowledge that User may receive a billing message via GSB Request to Pay service from any person who has a national ID number or Mobile Phone Number linked to User's GSB PromptPay service (PromptPay), and had been followed the procedures and methods of sending messages as specified by Bank.
- 4) When User is notified of the billing message and wish to pay to the said billing message accordingly, User will be required to pay through the MyMo Services. In the event that such payment is charge a fee, the Message Recipient agree to pay the payment fee, or the transfer fee at the rate specified by Bank.
- 5) User acknowledge that if there is any message that has been sent from the use of GSB Request to Pay service that causing damage to Bank, the Message Recipient and/or any other person, User agree to be solely responsible for all damages incurred, and Bank will not liable for any damages incurred in any case.
- 6) User acknowledge that, in the event that User cancels Bank's MyMo Services, Bank has right to suspend or cancel User's GSB Request to Pay service function immediately without prior notice.

6. Debit Card

- 1) The Applicant who has a debit card from Government Savings Bank can access information related to their own debit card, including linked deposit accounts, payment due dates for annual fees, card status, transaction history, cash withdrawal limits, spending limits for goods and services, online purchase suspension, online purchase suspension cancellation, temporary card suspension, temporary card suspension cancellation, PIN change, and debit card application, as well as any other information that the Bank may provide in the future, through the Debit Card service, according to the steps and methods specified by the Bank.
- 2) The Debit Card service will display information for each applicant's debit card, including transaction history made with the debit card such as cash withdrawals, fund transfers, or purchases of goods and services. The transaction history will be available for up to 6 months.
- 3) The Applicant can apply for a debit card according to the types of debit cards provided by the Bank through MyMo, with a maximum limit on the number of debit cards specified by the Bank. Each applicant can apply for the service for only one card at a time. The Bank will deliver the debit card to the Applicant's provided address (within Thailand).
- 4) The Applicant can increase the cash withdrawal limit and spending limit for goods and services of their debit card, up to the maximum daily limit for each type of debit card.
- 5) To increase the cash withdrawal limit or spending limit for goods and services for each debit card, the Applicant must verify their identity each time by entering the complete debit card number or by other methods specified by the Bank.
- 6) The Applicant acknowledges that he/she can modify and adjust the cash withdrawal limit or spending limit for goods and services of his/her debit card.
- 7) The Applicant can set up usage settings to suspend or cancel the suspension of using the debit card for online transactions by enabling or disabling the "Online Purchase Suspension" function. If the Applicant activates this function, they will not be able to make online transactions until the function is disabled.
- 8) The Applicant can change the PIN of the debit card by confirming the passcode through the Debit Card service. In cases where the Applicant has already deactivated the MyMo service and wishes to change the PIN, he/she must re-register for the MyMo service unless the Bank provides such service through other channels in the future.
- 9) The Applicant can configure settings to suspend or cancel the temporary suspension of the debit card by enabling or disabling the "Temporary Card Suspension" function. If the Applicant activates this function, he/she will not be able to perform any transactions with the card until the suspension is lifted. The system will still

deduct the annual fee when it is due, and if the fee cannot be deducted within the specified time, the system will automatically close the card. To permanently cancel the card, please contact the nearest branch of Government Savings Bank.

- 10) The Applicant can modify or adjust the cash withdrawal limit and spending limit for goods and services, configure settings to suspend or cancel the suspension of using the debit card for online transactions, suspend or cancel the temporary suspension of the card, change the PIN, and apply for a debit card, following the procedures outlined in the Debit Card service. The Applicant agrees that these actions are his/her own responsibility and consent to any transactions that occur as a result.
- 11) In the case where the debit card is seized or has outstanding annual fees, the Applicant can only use the Debit Card service to check account transactions and card information as specified by the Bank. Other transactions such as modifying the cash withdrawal limit, spending limit for goods and services, configuring settings to suspend or cancel the suspension of using the debit card for online transactions, suspending or canceling the temporary suspension of the card, or changing the PIN cannot be performed.

7. GSB Credit Cards

- 1) User with GSB credit card can activate GSB Credit Cards service via MyMo Services in order to access information related to their own GSB credit card i.e., card credit limit, available credit limit, used credit limit, alert history, card transactions, last payment, previously payment date, previously payment amount, list of unbilled expenses, list of billed expense, account summary date, payment due date, minimum payment amount, full payment amount, balance of reward points, including any other information that Bank will provide in the future, and could pay for GSB credit card through the GSB Credit Cards service.
- 2) User acknowledge that, in using of GSB Credit Cards service, when User has verified his/ her identity by entering the credit card number (in case User has more than 1 (one) GSB credit card, User can enter any credit card number), and the Mobile Phone Number that User used for applying for a credit card or MyMo Services, and press to receive the OTP code, and confirm such OTP code received from Bank via Mobile Phone Number that User used for applying for use of MyMo Services, or proceed with any other methods as specified in the Application. Therefore, the GSB Credit Cards service will display all of User's GSB credit cards information, but User will be able to access the information related to each credit card only if the card account is activated by entering the credit card number of that card or other methods specified in the Application.
- 3) User can make a payment for their GSB credit card via the GSB Credit Cards service from their own Deposit Account according to the methods specified in the Application. When User has correctly completed all methods as specified in the Application, it shall be deemed that the transfer of money from User's Deposit Account is accurate, complete, and binding User in all respects, which User agree that Bank will not be responsible for any damage arising from such action.

8. Insurance Products Sales Service

- 1) Insurance Products means insurance products of any companies (the "Company") which Bank, as an insurance broker or a life insurance broker (as the case may be), has offered for sale through MyMo Services. In this regard, the conditions of coverage and benefits of the Insurance Products shall be as specified in the policies and are the responsible of the Company.
- 2) User and/or the insured person agrees to allow Bank to collect, use, and disclose facts, personal data of User or the insured person to the Company and other relevant persons/ agencies (which you can check the list at <https://www.gsb.or.th/other/pdpr-list/>) for conducting of insurance or the benefits of the insurance business supervision.
- 3) User acknowledges that the purchase of Insurance Products will complete when the insurance premium has been paid completely and correctly in accordance with the procedures and methods as set out by Bank, by deducting money from the Deposit Account that User has linked to the MyMo Services. The coverage will begin on the date specified by User only, which the policy will be sent via electronic mail (e-mail) that User has been specified.
- 4) Conditions of coverage are as specified in the policy. User and/or the insured person must try to understand the details of the coverage and policy conditions before making a decision to purchase the insurance. However, specifying incorrect information may prevent the insured person from being covered by the Company.
- 5) User acknowledges that, in case User has any queries on the policy, insurance conditions, or wish to contact to claim for compensation, please directly contact the Company which provides the Insurance Products as specified in the policies, e.g., Dhipaya Insurance Public Company Limited, telephone number 1736 or Dhipaya life Assurance Public Company Limited at telephone number 0 2118 5555.

9. MyFund

- 1) User acknowledges that MyFund Services are available for the purposes of subscription, redemption, and switching of investment units which are effected through the Application or MyMo Services of Bank. Such investment units are those of mutual funds shown in MyFund services and managed by the Asset Management Companies for which Bank agrees to provide support for subscription, redemption, and switching of investment units.
- 2) User agrees to comply with steps and procedures established for MyFund Services as shown in the Application or MyMo Services, terms and conditions for opening mutual fund accounts and the application for MyFund Services, terms and conditions for use of MyFund Services, terms and conditions for subscription, redemption, or switching of investment units, any other relevant terms and conditions as required by Bank and/or relevant Asset Management Companies, and any terms and conditions which may be amended in the future, in all respects (collectively referred as “MyFund Terms of Service”).
- 3) User agree to complete the Suitability Test through MyMo Services or the Application in compliance with procedures or steps established by Bank, which User also acknowledge that this Suitability Test has been conducted for the benefits of investment risks exposure received by User.
- 4) User acknowledges that investment in investment units is not money deposit, and involves some risks. Returns from the investment that User will obtain may be higher or lower than the initial investment. User may not receive the redeemed amount within the specified period, or may not be able to redeem the investment units as ordered, and transactions may not be conducted if technical errors occur.
- 5) User represents and warrants that User has good understanding and knowledge on investment in mutual funds, and User has carefully read, studied and understood any terms, conditions, and provisions detailed in a prospectus, a fund fact sheet, or an investor handbook (if any), as well as investment risk exposure of mutual funds to which User will make investment. User also agrees to be bound by and comply with such terms, conditions, and provisions in all respects, both as existing and as to be amended in the future. In addition, for subscription of Retirement Mutual Fund (“RMF”), Long Term Equity Fund (“LTF”) that purchased before 1 January 2020, Super Savings Fund (“SSF”), Super Savings Fund Extra (“SSFX”) or investment units for Super Savings Extra (“SSFX”), User is fully informed of investment conditions and obligations regarding tax benefits, by acknowledging that if User does not comply with the said investment conditions, User will not receive tax benefits, or may need to return tax benefits that have been received in accordance with the criteria specified by the Revenue Department. Further, User acknowledge that User cannot sell, transfer, pledge, or use as collateral of the investment unit of the said mutual fund, unless otherwise specified by the law or other relevant rules.
- 6) User represents and warrants that User has legal capacity to subscribe, redeem, or switch investment units of mutual funds, and to conduct any transaction through MyFund services. Such acts have binding effects to User in all respects.
- 7) User acknowledges and agrees that the subscription, redemption, or switching of investment units in MyFund service is subject to the following conditions:
 - 7.1) the date and time specified in a transaction are the date and time in accordance with the system of Bank;
 - 7.2) a transaction may take effect either on the date when it is conducted or on the following business day, subject to conditions on transactions of each mutual fund as provided in the prospectus or the Fund Fact Sheet;
 - 7.3) if the date of any transaction falls on any holiday of Bank, or the date when the transaction is required to be temporarily suspended, such as the book closing date, the transaction shall be conducted in accordance with the order given by User on the next business day of Bank when the transaction is allowed to be conducted;
 - 7.4) the remaining investment units after completing each transaction are only the outcome of the calculation made from the latest investment unit value, and shall be used for initial reference only. Such units may be different from the actual remaining units;
 - 7.5) the subscription, redemption, or switching of investment units is prohibited from cancelation after User confirms the transaction; and
 - 7.6) the transaction shall be conducted through the mutual fund accounts and deposit accounts of User which are opened with Bank only;

- 8) Bank reserves has the right to amend, revise, or change any provision of the terms and conditions of MyFund services, including any types, characteristics, procedures, or information in respect of the provision of MyFund services, and Bank will notify User in advance in accordance with Bank's procedures and conditions.
- 9) User acknowledges and agrees that the terms and conditions of MyFund services provided herein shall survive the subsequent cancellation of MyFund Services by Bank or the Asset Management Companies, or the disconnection of MyFund Services from the FundConnex system, and shall still apply to User.

10. MyAgent

- 1) User acknowledges that MyAgent services consist of depositing, or withdrawing cash from the current or demand Deposit Account that User uses as the main account for using the MyMo Services or other types of Deposit Account that Bank will be further prescribed by the Bank in the future, under the terms of Bank, whereby the transaction was made via MyMo Services at Banking agent's service point.
- 2) Banking Agent means any juristic person or individual appointed by Bank to act as an agent to provide services to User on behalf of Bank for depositing, withdrawing and/or any transaction as further specified by Bank in the future.
- 3) If User using My Agent service with a current Deposit Account, User will be able to use only deposit service.
- 4) User must conduct transaction via MyMo Services in the MyAgent menu in compliance with the procedures and step specified by Bank, which User will receive a barcode/ QR Code to be used for depositing or withdrawing of cash from the GSB account through Banking Agent at Banking Agent's service point.
- 5) User has duty to keeping the barcode/ QR Code that received from the MyMo Services in the MyAgent menu as confidential, and will be used for depositing or withdrawing money with Banking Agent according to the procedures and steps as specified by Banking Agent, whereby User must use such barcode/ QR Code within 2 minutes from the receipt of the barcode/ QR Code and/or within any other period as Bank will further make an amendment, if such period is expire, the barcode/ QR Code will not be usable. The barcode/ QR Code can be used only 1 (one) time per deposit or withdrawal transaction, and the barcode/ QR Code cannot be used repeatedly for existing deposits or withdrawals.
- 6) The amount deposited or withdrawn will be credited or deducted to the Deposit Account immediately when User confirms the transaction at Banking Agent's service point, whereby User can know the result of the deposit or withdrawal from the statement or the Message Alert on the MyMo Services.
- 7) The deposit service limit is not more than THB 30,000 per transaction, and maximum is THB 99,999 per day, the withdrawal service limit is not more than THB 5,000 per transaction, and maximum is THB 20,000 per day, unless otherwise specified by Bank, whereby Bank will notify User through the MyMo Services or other channels in the form specified by Bank.
- 8) The deposit or withdrawal after 11.00 p.m. will be considered as a transaction on the next day. In case of making deposit, the amount of such deposit will be calculated for the interest on the next day.
- 9) User agrees to pay the fee, and/or any service charge arising from the use of MyAgent service in accordance with the rates and conditions as specified by Banking Agent as follows:
 - 9.1) deposit fees: Banking Agent will collect deposit fees from User, which will be deducted from the deposit transaction amount, the money will be credited to the account according to the net deposit amount with fees deducted;
 - 9.2) withdrawal fees: Banking Agent will collect withdrawal fees from User, which will be included in the withdrawal transaction amount, in which User will receive the net withdrawal amount with the fee deducted, and the money will be deducted from the account as the withdrawal amount including the fee.
- 10) User agrees that depositing or withdrawing money from MyAgent service, if the specified procedures has been completely followed, it shall be deemed that the deposit or withdrawal through the MyAgent service is complete without require User to signing any documents, and User agrees to be responsible for such action as if User was doing by himself/ herself, regardless caused by User or any person, and for any reason.
- 11) User is obliged to check transaction in evidence of deposit or withdrawal that Banking Agent issues to User in accuracy with the deposit or withdrawal balance, and must check the amount of money in case of withdrawal, and if incorrect, User must oppose to Banking Agent immediately. User agrees and acknowledges that Bank will only adhere to the information that Bank has received from Banking Agent, which Bank will not liable in the event that the evidence of deposit or withdrawal is incorrect or the amount of money that User has received from Banking Agent is incorrect.
- 12) In case Bank knows that there is an error transaction or receive incorrect information from User, Bank will verify the transaction detail and will make adjustment in accordance with Bank's rules and procedures.

11. Digital Savings (Savings Account)

- 1) The User acknowledges that Digital Savings and/or any other types of savings accounts offered by the Bank where the User has opened a deposit account by yourself via electronic channels ("Digital Savings Account"). Digital Savings Account is a bank account without a passbook and the bank cannot issue a passbook. The User must be an individual and at least 15 years of age. Terms and conditions of deposit transaction for Digital Saving prescribe under the Bank announcement.
- 2) The User can open a Digital Savings Account according to the conditions, methods and channels specified by the Bank. In order to use the Digital Savings Account Service, the User must apply for the MyMo service and agree to accept and comply with the Terms and Conditions for using the Digital Savings Account service. Including other Conditions specified by the Bank in the documents and/or other documents related to the use of the Digital Savings Account Service announced by the Bank and/or delivered to the User and will be determined by the Bank and/or deliver to the User additionally through various channels, which shall be deemed part of the Terms and Conditions for using this Digital Savings Account Service.
- 3) The User agrees to prove or verify your identity and agree to follow the procedures specified in the application including agreeing to acknowledge the Terms and Conditions for using the Digital Savings Account service before applying for the service.
- 4) The User acknowledges that the User can open a Digital Savings Account according to the type and number of accounts as specified by the Bank regardless of which channel the service is activated, the name of the Digital Savings Account must be the name of the User which matches with the ID card and do not open for the benefit of minors or joint account.
- 5) The User agrees that any action taken through transaction tools and/or electronic channels when opening a Digital Savings Account, including in the event that an access code or any other code is used, it is a reliable and acceptable method when the User has completed the procedures specified by the Bank. It is considered that the opening of such deposit account is complete, and shall be binding upon the User in using the Digital Savings Account Service via the Bank's MyMo service in all respects without having to sign any documents in order to bind the User again. The Bank will notify the User of the result of opening a Digital Savings Account via electronic mail (e-mail) or through other channels that the User has provided to the Bank as specified by the Bank.
- 6) The User certifies that any information and/or documents that the Bank receives from the User specified by the Bank is correct information and/or documentation. The User has the right to such information and/or documents and acknowledge that information and/or documents provided to the Bank can be used as evidence or as legal evidence as a written document in all respects
- 7) The User acknowledges that the User can make a list or transactions related to the Digital Savings Account, only those lists or transactions according to the types of transactions that the Bank provides for each channel, such as deposits, withdrawals, money transfers, payment for goods or services, pay bills, or check account statement, balance check account through various channels of the Bank, such as MyMo Service Automatic Teller Machine (ATM), Automatic Deposit-withdrawal Machine (ADM Recycle) Government Savings Bank branch or any other channels to be further specified by the Bank. In this regard, the User agrees not to claim the Bank to be held responsible for the limitation of operating transactions or such transactions.
- 8) Users acknowledge that in contacting or conducting transactions related to the Digital Savings account at the Government Savings Bank's branch Users must present ID card or identification documents as required by the bank every time to verify the identity of the user.
- 9) The User acknowledges that correction or change of the User's information related to the Digital Savings Account. The User can contact any branch of Government Savings Bank to request correction or change of information or contact Customer Relations Center: Call Center, Government Savings Bank, Tel. 1115 or other channels specified by the Bank. If the User does not notify the amendment or change of relevant information through the above channels, the User agrees to assume that the information previously provided to the Bank is correct.
- 10) The User agrees and acknowledges that after opening a Digital Savings Account, if the User has not deposited funds or made any movement within 1 (one) year from the date of the last transaction and have the remaining balance in the deposit account lower than the Bank's requirement, the Bank will collect an account maintenance fee by deducting from the Digital Savings Account balance at the rate announced by the Bank.
- 11) The User agrees that the Bank has the right to debit the Digital Savings Account or any amount of the User's money available to or have the right to claim from the Bank to pay for the fees, service charges and other expenses arising from or in connection with the use of Deposit Services ("Fees") immediately within the period notified by the Bank. The Bank will notify the user at least 30 (thirty) days in advance before the Bank debits the said deposit account. In the event that there is insufficient deposit balance or there is no balance in the

Digital Savings Account after the Bank has debited the amount of money to pay for the fee, the Bank has the right to close the User's Digital Savings Account.

- 12) The User acknowledges that in the event that the User has any outstanding debts with the Bank. The User agrees to allow the Bank to deduct money from the User's Digital Savings Account whether in whole or in part to pay off debts that the User has the outstanding balance with the Bank immediately and the Bank will notify the User later.
- 13) The User acknowledges that the Bank will pay interest at the rate announced by the Bank and the Bank has the right to change the deposit interest rate by posting the announcement at the office or branch of Government Savings Bank and/or announced on the Bank's website and/or with methods to be further specified by the Bank.
- 14) The Users acknowledges that the User can close the Digital Savings account via MyMo Service, Government Savings Bank's branch or any other channels according to the conditions and methods specified by the Bank. In order to close a Digital Savings Account via the MyMo service, the User must have opened a Digital Savings Account for more than 30 (thirty) days and have another Savings Account with the Bank to be used for transferring balance with accrued interest (if any) from such Digital Savings Account.
- 15) The User acknowledges that cancellation of the MyMo Service will not be the result in the closure of the Digital Savings Account. In the event that the User has subscribed to a debit card linked to the Digital Savings Account, the User will still be able to perform transactions related to the Digital Savings Account via Automatic Teller Machines (ATM) and Automatic Deposit-withdrawal Machines (ADM Recycle) or using other channels provided by the Bank.
- 16) The User agrees that the Bank has the right to refuse or suspend the service relating to the User's Digital Savings Account at any time without prior notice to the User. If the Bank has reasonable suspected that financial transactions or the User's Digital Savings Account or those related to the User, related to or have done or being used illegally, against the rules and orders in any way whatsoever or if there is any other necessary or justifiable reason to refuse or suspend the service or close that Deposit Account, the notice will be notified within 30 (thirty) days after the Bank takes such action. The User agrees not to claim any benefits or damages from the Bank.
- 17) The User acknowledges that the Bank processes personal data under the Personal Data Protection Law as follows:
 - 17.1 The Bank processes personal data by collecting, using and disclosing personal information of customers or the User in order to contact, notify, investigate, analyze data or confirm information about the account or use of the service by the customer or the User and for the processing of financial or transactional information, account details and/or personal information and/or information of the User related to the use of the service and/or existing with or in the possession of the Bank.
 - 17.2 The Bank will process personal data by collecting, using, and disclosing personal information of customers or the User for examining customers or the User's information, suspicious transactions, in order to comply with the law relevant to the rules and regulations that are currently in force and that will be amended or added in the future applicable to the Bank.
 - 17.3 The Bank will not use personal information of customers or the User or interested parties that have been collected for purposes other than the purposes of legitimate use, and will not sell, transfer or distribute such personal information to third parties without obtaining the consent of the data subject except for exceptions that do not require consent from the data subject as required by law.
 - 17.4 The Bank may disclose personal information of customers or the User, if it is lawfully publicly available, or in compliance with a court order or government agency order in the interest of an investigation, examination of the legal authorities or court proceedings or other cases as required by law.
 - 17.5 In the event that the Bank has hired other agencies to carry out any actions related to the processing of personal data by collecting, using and disclosing personal data on behalf of or on behalf of the Bank or its supporters, whether related to information technology, communication, work follow-up and demand or risk management and supervision work or for any other purposes that are materially necessary for the Bank's operations or to enable the Bank to provide fair and continuous services. The Bank has a requirement for the working unit that the Bank has employed to maintain confidentiality and provide appropriate personal data security measures in accordance with the standards required by law and prohibits the use of such personal data for purposes other than those specified by the Bank.

In this regard, the User can check Government Savings Bank announcement on Personal Data Protection Policy according to the Personal Data Protection Act B.E. 2562 and more details about the privacy policy (Privacy Notice) at <https://www.gsb.or.th/other/privacy-notice/>. In the event that the User has provided personal information of other persons, the User has the duty to inform such person about the details of the processing personal data according to the announcement of the said privacy policy as well.