

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Account of any GSB branch in his/ her name as a transfer account for money transfer when the Digital Lottery is due or withdrawn, including interest and Rewards (if any).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 Lottery 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 can perform transactions via MyMo Pay within the maximum limit specified by the 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 Card

- 1) User who holds GSB Credit Card and/or Revolving card facility may activate GSB Credit Card Service through MyMo Services to access User's personal information related to such GSB Credit Card and/or Revolving card. This includes information such as credit card/ revolving card credit limits, available credit, utilized credit, minimum payment amount, full payment amount, statement date, payment due date, transaction alert history, account statements, paid transactions, billed transactions, unbilled transactions, remaining reward points, Temporary Card Suspension, Online Purchase Suspension, Setting Credit Limit, including any other information which the Bank may make available in the future. User may also make payments for User's GSB Credit Card and/or Revolving card through the GSB Credit Card Service.
- 2) User acknowledges that in using GSB Credit Card Service, once User has authenticated User's identity by entering User's credit card number and/or revolving card number (in the case where User holds more than one GSB Credit Card and/or Revolving card, any such card number may be used), together with the mobile phone number used when applying for the GSB Credit Card and/or Revolving card, and has received an OTP and successfully confirmed the OTP received from Bank via Mobile Phone Number that User used for applying for use of MyMo, or has completed any other authentication method specified in the Application, the GSB Credit Card Service will display information of all GSB Credit Cards and/or Revolving card which are held by User. However, User will be able to view information relating to each individual GSB Credit Card and/or Revolving card account only after activating access rights for that account by entering the credit card number and/or Revolving card number for such account, or by using any other method specified in the Application.
- 3) User may make payments for GSB Credit Card and/or Revolving card through the GSB Credit Card Service using User's own Deposit Account, in accordance with the procedures specified in the Application. User agrees to verify that the transaction information is correct, prior to making confirmation of each transaction. Once User has completed the steps prescribed in the Application correctly, User shall not amend or cancel any completed transaction. The transfer of funds from User's Deposit Account shall be deemed accurate, complete, and fully binding on User. In the event that any loss or damage occurs beyond the Bank's control due to User's own negligence or lack of due care in using the service, the Bank shall not be liable for any such loss or damage arising from the use of the service.
- 4) User may configure the settings to temporarily suspend or lift the suspension of User's GSB Credit Card and/or Revolving card by enabling or disabling the "Temporary Card Suspension" function (as applicable). When User activates this function, no transactions can be performed using the suspended card until the function is disabled.
- 5) For online transactions using a credit card only, User may configure the settings to suspend or lift the suspension of such transactions by enabling or disabling the "Online Purchase Suspension" function (as applicable). When User activates this function, User will not be able to perform any online transactions until the function is disabled.
- 6) With respect to GSB Credit Card usage, User may manage the credit card spending limit in accordance with the procedures prescribed in the Application. User acknowledges and agrees that such spending limit control through the MyMo Service is a supplementary service provided solely for the convenience of User under the

terms and conditions specified by the Bank. User remains fully bound by all terms and conditions governing the use of the Government Savings Bank Credit Card and shall continue to be entitled to use GSB Credit Card up to the maximum credit limit granted by the Bank.

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 cancellation 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.