

TERMS AND CONDITIONS OF "PROMPTPAY" SERVICE

In using PromptPay service provided by Land and Houses Bank Public Company Limited ("LH Bank"), the Subscriber acknowledges and agrees to comply with the terms and conditions of use as follows.

1. Definition

- 1.1 "PromptPay Service" or "this Service" means a service provided by LH Bank in relation to electronics fund transfer or other transactions made in connection with a bank account to be specified in the future. In this regard, the Subscriber consents to LH Bank's use of the Subscriber's information, national identification number and/or mobile number and/or other information as required by relevant authorities in the future, to link a bank account of the Subscriber for the purpose of electronics fund transfer or other transactions made in connection with such bank account to be specified in the future, provided that the Subscriber has already registered for this Service.
- 1.2 "Bank Account" means a saving account and/or a current account opened by the Subscriber with LH Bank which will be used for PromptPay Service in accordance with the terms and conditions set out in this agreement.
- 1.3 "Subscriber" means a natural person who owns a bank account registered with LH Bank by any means specified by LH Bank and has received a confirmation of registration for this Service.
- 1.4 "Register" means registration of this Service through channels and by means specified by LH Bank.
- 1.5 "De-Register" means cancellation of registration of this Service through channels and by means specified by LH Bank.
- 1.6 "ITMX" means National ITMX Co., Ltd.

2. Terms of Use

The Subscriber acknowledges, accepts and agrees with LH Bank as follows.

2.1 The Subscriber represents and warrants that:

- (1) he/she is the owner of the bank account to be linked with this Service, whose national identification number is as appeared in the evidence issued to the Subscriber by the government.
- (2) he/she is the owner of the bank account to be linked with this Service and
 - the person who registered and has the right to use the mobile number to be registered for this Service; or
 - the person who has the right to use or has been authorized by the person who registered and has the right to use the mobile number to be registered for this Service, as a family member of the owner of the mobile number.

2.2 LH Bank shall provide this Service only when the Subscriber has registered for PromptPay Service through channels and by means specified by LH Bank including LH Bank branches or electronics means, or other channels to be specified in the future by LH Bank.

2.3 Once the Subscriber has registered for this Service through electronic channels and by means specified by LH Bank, the Subscriber agrees to be bound by this agreement and related terms and conditions as specified by LH Bank.

2.4 In case the Subscriber changes/cancels his/her bank account, mobile number, or other information used in registering for this Service, the Subscriber shall notify LH Bank of such change/cancellation through channels and by means specified by LH Bank. However, please note that LH Bank has no obligations to verify such information.

2.5 Letters and notices to be sent by LH Bank or communications from LH Bank to the Subscriber, when delivered to the Subscriber by e-mail or SMS or other means of contact as provided by the Subscriber, shall be deemed validly delivered to the Subscriber. In case of change to such information, the Subscriber shall notify LH Bank at any branch or LH Call Center only.

3. Registration for this Service

3.1 The bank account to be registered shall be a savings account and/or current account. A joint account is not allowed.

3.2 Registration for this Service shall be effective when LH Bank has sent a confirmation of registration through channels and by means specified by LH Bank.

3.3 Each national identification number and mobile number to be registered for PromptPay Service shall not be the number that has already been registered for PromptPay Service which is linked to a bank account of other bank unless such national identification number and mobile number has been de-registered from PromptPay Service by means and under the terms specified by LH Bank.

3.4 Each national identification number and mobile number can be linked to only one bank account.

3.5 These terms and conditions are LH Bank's requirements and shall be deemed an integral part of LH Bank's general terms of use and terms of opening bank accounts to be linked to PromptPay.

3.6 When LH Bank has received a subscription form for this Service from the Subscriber, LH Bank will send the subscription information of each subscriber to ITMX or other service providers as specified by LH Bank for verification and registration of this Service in the computer system on the date of receipt of such subscription form. Then LH Bank shall notify the Subscriber of the result of registration.

4. Conditions of Fund Transfer

4.1 Transfer of fund through this Service uses a mobile number or a national identification number or other information as required by the relevant authorities which has been registered by the Subscriber instead of a bank account number of the Subscriber.

4.2 Transfer of fund through this Service is a domestic transfer only within the daily limit as specified by the Subscriber or the transferor. However, the limit shall not exceed the amount or the criteria specified by LH Bank.

5. LH Bank's Liability

LH Bank shall be liable for damages resulted from LH Bank's willful or gross negligence which may arise in the normal course of business only. LH Bank shall not be liable for incidental damages. The Subscriber agrees that in no events shall LH Bank be liable for damages resulted from delay, error or fault of computer system or equipment of the Subscriber or LH Bank or internet service provider or ITMX or other communication networks unless such delay, error or fault results from LH Bank's willful or gross negligence.

6. Fees

The Subscriber agrees to pay fees for using this Service and expenses incurred in connection with registering for this Service or other services through the registration or this Service at the rates of fees and expenses announced by LH Bank in the notification effective at time of using of the Service (as amended from time to time as announced in the notifications of LH Bank). Such fees and expenses shall be debited to the bank account registered for this Service.

7. Disclosure of Information

The Subscriber agrees that LH Bank may store, collect, use, disclose or provide partial or entire information relating to the Subscriber as appropriate and necessary.

8. Suspension or Cancellation of the Service

8.1 LH Bank shall suspend or cancel the Service in the following cases without advance notice to the Subscriber.

(1) ITMX notifies LH Bank that the mobile number registered for this Service has been cancelled.

(2) The Subscriber's bank account has been used or involved in or suspected to be involved in an offence under the law on anti- money laundering and combating financing terrorism or does not comply with other laws or related regulations.

(3) The Subscriber's bank account is closed regardless of reasons. In case the Subscriber's bank account is temporarily suspended, suspension or cancellation of registration for this Service shall be subject to LH Bank's risk management policy.

(4) LH Bank is required to cancel this Service in order to comply with the law or related regulations, judgments or court orders.

8.2 The Subscriber may cancel the registration for this Service at any time through channels, by means and under the conditions specified by LH Bank regardless of the channel of registration for this Service.

The Subscriber agrees to be bound by and comply with the terms and conditions of use of this Service and terms and conditions of use of electronic services of LH Bank. The Subscriber also agrees to pay fees for services and expenses incurred in connection with use of this Service at the rates specified by LH Bank and notified to the Subscriber through various channels existing now or in the future and as amended from time to time as deemed appropriate which shall be an integral part of these terms and conditions.