

SCB Credit Card Handbook

GM 07/2022

Details may be subject to change. For updated information, please visit
<https://www.scb.co.th/en/personal-banking/cards/credit-cards.html>



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Accepting and Keeping Credit Card

- When you receive your credit card, please check immediately whether your first name and last name are correct before signing at the space provided on the back of the credit card with a ballpoint pen.
- For a new credit card sent to you by registered mail, SCB (or in other word the “Bank”) has locked the card with a temporary suspension code. Please activate your credit card by yourself via any channel provided by the Bank 24 hours a day (24/7) service. If you pick up your credit card at the Bank’s branch, your credit card can be used immediately.
- Keep your credit card safe as a valuable belonging. Do not leave your credit card with others.
- Keep your credit card away from magnetic field areas such as electric appliances, mobile phones, and other magnetic stripe cards, to prevent damage to the data stored on the magnetic stripe on the back of your credit card.
- Prevent your credit card from being bent and avoid keeping it in a high temperature area.

Activating Credit Card

- To activate your credit card, please contact the interactive voice response (IVR) system at 02-777-7678, or SCB Easy Application, or SCB CONNECT (LINE official account), or SCB Call Center at 02-777-7777.
- Please activate your credit card within the given period. Otherwise, the primary and supplementary credit cards will be automatically cancelled to prevent potential loss in the event of lost or stolen cards, or credit card activation through identity theft. In the event that the Bank discovers that a supplementary credit card has been activated without the primary credit card being active, the supplementary credit card will be automatically canceled.
- Supplementary credit card will become active only when the primary credit card has been activated.
- For SCB UP2ME Credit Card: In the event that you have had a Speedy Cash personal loan account with SCB before applying for an SCB UP2ME credit card and wish to tie your Speedy Cash personal loan account with your SCB UP2ME credit card, your Speedy Cash card will be automatically canceled once your SCB UP2ME credit card is activated. All the data on the canceled Speedy Cash card will be transferred to an UP2ME Speedy Cash personal loan account under your SCB UP2ME credit card. Cash advances from your UP2ME Speedy Cash personal loan account will be available only via cash withdrawals at SCB ATMs. Cash advances can be made from the day after your credit card activation.

Credit Card PIN

- The credit card PIN is for use with your credit card for cash advances at automatic teller machines (ATMs) or from your credit card account.
- A credit card PIN is a 4-digit number which the Bank sent to you via registered mail.
- Each credit card has only one credit card PIN to be used with the card.
- You can change the credit card PIN at any SCB ATM.
- If you forget or lose your credit card PIN, you need to contact SCB Call Center at 02-777-7777 to have a new credit card issued to get a new credit card PIN.
- For SCB JCB Platinum credit cards, if you forget or lose your credit card PIN, you can contact SCB Call Center at 02-777-7777 to request a new credit card PIN without new credit card issuance.
- For SCB UP2ME Credit Card: If you forget or lose your credit card PIN, you will need to request for a new credit card and a new credit card PIN. Remark: In the event that the old card is tied with your UP2ME Speedy Cash personal loan account, a new account number will be issued for your UP2ME Speedy Cash personal loan account.

Credit Limit

- Your credit limit is your credit available for the purchase of goods and services including cash advances.
- For SCB UP2ME Credit Card: Your credit limit is available for the purchase of goods and services and cash advances from your UP2ME Speedy Cash personal loan account via cash withdrawals at SCB ATMs. The credit limits for purchases of goods and services with your credit card and cash advances from your UP2ME Speedy Cash personal loan are separate; the credit limit for the latter cannot be used for the purchase of goods and services (In the event that your UP2ME Speedy Cash personal loan account is tied with the credit card.)
- It is recommended that you spend within the given credit limit, so as to avoid credit card transactions being rejected as a result of spending over the limit.

Credit Cards Sharing the Same Credit Limit

- Credit cards sharing the same credit limit refer to a primary credit card and all the supplementary credit cards belonging to it. The total available credit of the primary credit card and the supplementary credit cards is up to the credit limit of the primary credit card. Each supplementary credit card's available credit is up to their respective credit limit only.

Terms and Conditions for the Use of the Credit Limit of the Primary and Supplementary Cards

- The credit limit of the primary and supplementary cards affect each other.
 1. The total available credit of the primary and all supplementary credit cards is as per the primary credit card's credit limit.
 2. Each supplementary credit card can be used as per its credit limit.

Example

- Total credit limit for the primary credit card: 1,000,000 Baht.
- Credit limit for supplementary credit card # 1: 500,000 Baht.
- Credit limit for supplementary credit card # 2: 200,000 Baht.

All the 3 credit cards can be used in the credit limit of 1,000,000 Baht.

The supplementary credit cards # 1 and # 2 can be used in the credit limit of 500,000 Baht and 200,000 Baht, respectively.

- If the spending of any card exceeds its credit limit, it will affect the total available credit limit at that particular moment (as per the above example)
- If the spending amounts of the primary credit card reach 800,000 Baht, the available credit limit for the supplementary credit cards # 1 and # 2 will be 200,000 Baht combined.

or

- If the spending amounts of the primary credit card reach 500,000 Baht, the available credit limit for supplementary credit cards # 1 and # 2 will be 500,000 Baht combined.

- Your credit card statement(s) will be sent to you in the billing cycles during which spending transactions occurred. If you choose to receive credit card statement(s) via mail with the same mailing address for the primary credit card and the supplementary credit card(s), the credit card statements will be sent to the primary cardholder and the supplementary cardholder(s) at the same address in separate envelopes. In case of different addresses, the credit card statements will be sent separately to the addresses instructed by the cardholder(s).
- In the event that you request suspension of a lost credit card – either primary or supplementary, the suspension will take effect only for the specified credit card; other credit cards can use the credit limits as usual.
- In case of the suspension of the primary credit card – whether at the primary cardholder's request or through automatic suspension because of past due payments, the supplementary credit card(s) will also be suspended.



Shopping with Credit Card

- When you use your credit card at merchants, please check sales slips to ensure that the transaction date, amount, and list of items purchased (if any) are correct before signing them.
 - Your signature on the sales slip must be the same as your signature at the space provided on the back of the credit card.
 - Keep all sales slips for verification with your credit card statements.
 - When you receive the credit card back from a merchant, make sure that it is yours.
 - Do not sign a sales slip with unspecified date and amount.
 - If possible, it is recommended that you follow the salesperson who takes your credit card to process the transaction; you should not leave your credit card out of sight.
- In case of telephone orders, do not disclose your credit card number and/or your personal information to the salesperson unless you decide to purchase goods and/or services.
- For mail order or on-line shopping, please keep evidence of every purchase. Do not conduct on-line shopping at websites that do not show the seller's address.
- In the event that you make a purchase with your credit card and you later return the goods to the seller, please keep evidence of returning the goods to the seller and the seller's receipt for the returned goods.

Installment Plans




- SCB Dee Jung offers monthly installment plans for purchase of good and/or services at 0% interest or at a special interest rate with participating stores and merchants.
- SCB Dee Jung monthly installment plans: Convert your SCB credit card transaction amounts into monthly installments for up to 36 months via SCB Easy Application or SCB Call Center at 02-777-7777.
- SCB Dee Jung transfers: Convert available credit of your SCB credit card into a cash advance with monthly installments for up to 36 months via SCB Easy Application or SCB Call Center at 02-777-7777.

Using Credit Card at ATMs

- You can use your Visa credit card at any ATM with the  logo worldwide.
- You can use your MasterCard or JCB credit card at any ATM with the  logo worldwide.
- You can use your credit card with your credit card PIN at an ATM, as follows:
 - Up to 4 cash advance transactions per day, subject to the credit limit as prescribed by the Bank which depends on your spending and payment history not more than 100% of the credit card's available credit limit at that particular moment.
 - Inquiries of outstanding balance and available credit limit can be made at any SCB ATM; fees are subject to the Bank's announcement.
- For SCB UP2ME Credit Cards tied with UP2ME Speedy Cash personal loan accounts:
 - Cash advance limits: 10 transactions/day and 200,000 baht/day with no cash advance fee only at SCB ATMs
 - Balance inquiries (available only at SCB ATMs)
 - How to make a cash advance at an SCB ATM:
 1. Insert your SCB UP2ME Credit Card
 2. Enter your 4-digit PIN
 3. Select "Balance inquiry/Withdrawal"
 4. Select "Cash advance from SCB UP2ME Credit Card"
 5. Select "UP2ME Speedy Cash personal loan account"
 6. Enter a cash advance amount
 7. Check your transaction
 8. Receive a transaction slip and keep it for reference

Remark: Cash advances from your UP2ME Speedy Cash personal loan account cannot be made at non-SCB ATMs.


Using Credit Card for Cash Advances at Bank Counters

- You can obtain a cash advance at banks worldwide displaying the  logo for your Visa credit card, the  logo for your MasterCard credit card, or the  logo for your JCB credit card. You can obtain a cash advance up to your available credit limit at the particular moment.

SCB Rewards Point Redemption

- You can redeem gifts with your SCB Rewards points before your credit card is canceled. The primary credit cardholder may use SCB Rewards points under supplementary credit card(s) for rewards redemption.

Sample of Credit Card Statement




ธนาคารพาณิชย์ ไทยพาณิชย์ จำกัด (มหาชน) สาขา 1000
 No. 12-777-7777 โทรสาร 02-777-6767 โทรสาร 02-77366000
 Siam Commercial Bank PLC 1 Ratchadapisek Rd., Bang, Bangkok 10100
 Tel. 02-777-7777 Fax 02-777-6767 e-mail:cs@scb.com Tax Registration No. 010733000100

ใบแจ้งยอดบัตรเครดิต / ใบแจ้งยอดหนี้
 CREDIT CARD STATEMENT / TAX INVOICE (ABB)

PAGE 1/1

ใบแจ้งหนี้ฉบับนี้
 TAX INVOICE NO.
 ขาดใบสำเนาบัญชีเดินยอด
 ขาดรายการโดยผู้ถือบัตรเกินกว่าอายุ 10 วัน
 CHECK STATEMENT & NOTIFY DISCREPANCY WITHIN 10 DAYS

คุณไทย พานิชชัย
 ธนาคารไทยพาณิชย์ จำกัด มหาชน
 9 ถนนรัชดาภิเษก
 แขวงจตุจักร เขตจตุจักร
 โทร. 10900



ข้อมูลบัตร
 * ขาดใบแจ้งหนี้ที่มาแล้ว หรือมีที่มาใหม่แล้ว ให้ชำระค่าปรับเป็นระยะเวลาที่กำหนดโดยธนาคาร
 * ขาดใบแจ้งหนี้ที่ค้างชำระ หรือใบแจ้งหนี้ที่มีผิดเพี้ยน
 * ขาดใบแจ้งหนี้ที่มีวงเงินใช้ชำระหนี้เกินกว่าวงเงิน

หมายเลขบัตร CARD NUMBER	วงเงินบัตรเครดิต CREDIT CARD LIMIT	วันหมดอายุบัตร VALIDITY PERIOD
4773 76XX XXXX 2208	500,000	17/07/18
เลขบัตรประจำตัวประชาชน () ID NO. (TAXPAYER NUMBER)	เลขบัตรประจำตัว TAXPAYER NUMBER	วันออกใบแจ้งหนี้ (ตาม บัญชีฉบับนี้) ISSUANCE DATE (ABB)
6.300.000	630.00	08/08/18

ชำระโดยบัญชีเงินฝาก
DEBIT YOUR ACCOUNT NO.

อัตราดอกเบี้ย
INTEREST RATE 16.00 %

ลำดับรายการ POSTING ORDER NO.	ลำดับ เลขรายการ SEQUENCE NO.	รายการ DESCRIPTION	เงินชำระ/ระบุ FOREIGN CURRENCY	จำนวนเงิน (บาท) AMOUNT (BAHT)
5	6	PREVIOUS BALANCE	7	3,567.23
----- TRANSACTION USED THIS PERIOD -----				
06/06	06/06	SHELL-LEFT VANICH OIL (BRBANGKOK		400.00
12/06	13/06	SHELL-LEFT VANICH OIL (BRBANGKOK		800.00
22/06	21/06	SHELL-LEFT VANICH OIL (BRBANGKOK		1,500.00
07/07	07/07	SHELL-LEFT VANICH OIL (BRBANGKOK		1,600.00
13/07	13/07	SHELL-LEFT VANICH OIL (BRBANGKOK		2,000.00
THIS PERIOD BALANCE				
				6,300.00
----- PAYMENT, ADJUSTMENT AND OTHERS -----				
25/06	25/06	PAYMENT RECEIVED, THANK YOU		3,567.23
TOTAL INTEREST CHARGE				
				0.00

คืนเงิน 1 ช.น. 25/4 เป็นวงเงิน โอนเงิน โฉนด โฉนด โฉนด สามารถชำระหนี้ร่วมกับบัตรเครดิตได้ไม่เกิน 49,000 บาท ค่าธรรมเนียม โอนเงินจำกัดจำนวนครั้ง สองสาม โทร. 02-777-7777

ยอดหนี้คืนที่ค้างไว้กับเคดิตการ์ดจะถูกเครดิตคืนเข้าบัญชีบัตรเครดิตในเดือนหน้า
 TOTAL CASH BACK THIS MONTH WILL BE CREDITED BACK TO NEXT MONTH STATEMENT

ตรวจสอบใบแจ้งยอดและชำระออนไลน์		หมายเลขอ้างอิง REFERENCE NUMBER	ยอดเงินที่ชำระ AMOUNT PAID
Visit www.scb.com & pay online @ www.scb.com		4773 76XX XXXX 4838	

ACUMULATED POINTS	REGULAR POINTS EARNED	ADJUSTED POINTS EARNED	POINTS REMAINDER
420	252	0	0
6	9	10	11
			672


13 ใบฝากเงินบัตรเครดิต ธนาคารไทยพาณิชย์ จำกัด (มหาชน)
 CREDIT CARD DEPOSIT SUP FOR THE SSIAM COMMERCIAL BANK PUBLIC COMPANY LIMITED

<input type="checkbox"/> บัตรเงินฝาก Siam Commercial Bank (110) @ www.siam.com <input type="checkbox"/> บัตรเงินฝาก Government Savings Bank (006) CODE: SCIB (1025) โทร. <input type="checkbox"/> บัตรเงินฝาก Bangkok Bank (004P) CODE: 5771 (015155) โทร. <input type="checkbox"/> บัตรเงินฝาก Thai Credit Bank Service (15) โทร. <input type="checkbox"/> บัตรเงินฝาก Thai Post (19) โทร.	<input type="checkbox"/> บัตรเงินฝาก Thai Airway (10) โทร. <input type="checkbox"/> บัตรเงินฝาก Thai Post (19) โทร. <input type="checkbox"/> บัตรเงินฝาก Thai Airway (10) โทร. <input type="checkbox"/> บัตรเงินฝาก Thai Post (19) โทร.
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ชำระบัตรเครดิตด้วยเงินสด
 * บัตรเงินฝาก Siam Commercial Bank (110) @ www.siam.com
 * บัตรเงินฝาก Government Savings Bank (006) CODE: SCIB (1025) โทร.
 * บัตรเงินฝาก Bangkok Bank (004P) CODE: 5771 (015155) โทร.
 * บัตรเงินฝาก Thai Credit Bank Service (15) โทร.
 * บัตรเงินฝาก Thai Post (19) โทร.
 * บัตรเงินฝาก Thai Airway (10) โทร.
 * บัตรเงินฝาก Thai Post (19) โทร.

ชำระบัตรเครดิตด้วยบัตรเครดิต
 * บัตรเงินฝาก Siam Commercial Bank (110) @ www.siam.com
 * บัตรเงินฝาก Government Savings Bank (006) CODE: SCIB (1025) โทร.
 * บัตรเงินฝาก Bangkok Bank (004P) CODE: 5771 (015155) โทร.
 * บัตรเงินฝาก Thai Credit Bank Service (15) โทร.
 * บัตรเงินฝาก Thai Post (19) โทร.
 * บัตรเงินฝาก Thai Airway (10) โทร.
 * บัตรเงินฝาก Thai Post (19) โทร.

หมายเลข CHECK NO.	หมายเลข BANK SERVICE	จำนวนเงิน AMOUNT	ผู้ฝาก ชื่อ



▶ สาขาของคุณชำระเงิน



01075366818201 47737699904838 6

Remarks:
 Example of minimum payment calculation as per this handbook is based on the minimum payment at a rate of 10%. The rate is 5% for 2020 – 2023 (which will be 8% in 2024 and 10% but not lower than 500 Baht from 2025 onwards).

Credit Card Statement

- The Bank will send credit card statement(s) to your address(es) by post or e-mail as provided once a month after the bill closing date, except for billing cycle without due amount.
- In the event that you have not received your credit card statement(s), please notify the Bank to check whether your address(es) is/are correct.
- In the event that you close your credit card account, the Bank will immediately stop sending you credit card statement(s), unless there is a minimum overdue amount from 100 Baht onwards in your credit card account whereby you will receive card statement(s) for another 3 billing cycles from the billing cycle when you closed your credit card. For inquiries, please contact SCB Call Center at 02-777-7777.

Important Items on Credit Card Statement

1. Closing date is the bill closing date for all transactions in that month.
2. New balance/Over payment (-) is the total credit card spending amounts in that billing cycle as of the bill closing date. An amount followed by (-) refers to an over payment for the credit card spending.
3. Minimum payment in each statement is 5% for 2020 – 2023 (which will be 8% in 2024 and 10% but not lower than 500 Baht from 2025 onwards) x (outstanding balance as of that billing cycle + forwarded balance from the previous billing cycle + credit card interest + other fees) + outstanding balance of the previous billing cycle (if any).
4. Payment date is the date when payment for your credit card transactions in that billing cycle is due and related to the bill closing date as follows:

Closing date

The 5th of the month

The 9th of the month

The 11th of the month

The 16th of the month

The 18th of the month

The 23rd of the month

Payment date

The 25th of the same month*

The 29th of the same month*

The 1st of the following month*

The 6th of the following month*

The 8th of the following month*

The 13rd of the following month*

* Should a closing date and payment date fall on a bank holiday, the closing date and payment date shall be the Bank's following business day. You can check the closing date and payment date from your credit card statement for each billing cycle.

* For SCB JCB Platinum credit card, the payment date will be specified on your credit card statement for each billing cycle.

5. Posting date is the date on which your credit card spending transaction was posted by the Bank.
6. Transaction date is the date on which you made a transaction (of purchasing goods/services) with your credit card.
7. Foreign currency is the transaction (of purchasing goods/services) amount in foreign currency.
8. Accumulated points are details of outstanding points from the use of credit card of the previous billing cycle.
9. Regular points earned of this month are details of regular points earned from the use of credit card of that billing cycle.
10. Points adjusted of this month are details of points adjusted from the use of credit card in that billing cycle.
11. Points redeemed of this month are details of points redeemed of that billing cycle.
12. Outstanding points are details of outstanding points of the billing cycle.
13. SCB credit card payment slip is for customer to make payment of credit card amount.

Request to Review Credit Card Transactions

- In the event that you have found incorrect transaction details or discrepancies between credit card statement details and a sales slip kept by you, please contact SCB Call Center at 02-777-7777 within 10 days upon receiving the credit card statement for further investigation. In this regard, please submit a written notification and a copy of the sales slip or other evidence (if any), and please pay the actual amount spent within the payment due date.
- Please note that an investigation of credit card transactions takes at least 45 days from the date you notified SCB Call Center to proceed.

Payment Options

There are 2 payment options which you can choose to pay credit card amount, as follows:

1. **Full Payment:** You can pay in the full amount as specified in the “**New Balance/Over Payment (-)**” section in your credit card statement.
2. **Minimum Payment:** You may make a minimum payment as specified in the “**Minimum Payment**” section in your credit card statement, that is, 5% of the total amount for 2020-2023 (which will be 8% in 2024 and 10% but not lower than 500 Baht from 2025 onwards). The overdue amount is subject to the maximum interest rate for credit card customer as announced by the Bank. In the event that you pay less than the “**Minimum Payment**” amount specified, the overdue amount will be subject to the maximum default rate for credit card customer in case of default which is notified in the SCB credit card fee and interest rate handbook (that is, you have to pay the exact amount specified as the minimum payment in baht and satang. If you fail to pay even a single satang,

the system will treat your payment as an incomplete minimum payment and it may be subject to additional interest). In the event that you fail to pay both Full Payment and Minimum Payment, it shall be deemed that you have an overdue payment in the next billing cycle.

***Interest will be calculated by the Bank, starting from the transaction posting date onwards.**

Remarks: The credit card payments shall be made in accordance with the methods and within the regular business hours of each payment method as prescribed by the Bank only.

Payment Methods

In case of having an SCB deposit account

you may choose to pay your credit card statement as follows:

1. via SCB Direct Debit Service from your savings or current account: You can apply for the service at Bank's branch.
2. Pay with your SCB ATM/debit card at any SCB ATM.
3. Pay through the SCB's website at www.scbeasy.com (you can apply for the service at the website.)
4. Pay via the SCB EASY App. The SCB Easy Mobile Application is available for download at App Store or Play Store through mobile phone.

In case of having no SCB deposit account

you may choose to pay your credit card statement via the following methods:

1. Pay in cash at any SCB cash deposit machine (CDM).
2. Pay in cash at any post office nationwide, together with showing the SCB credit card deposit slip in the last section of your credit card statement.
3. Pay in cash at any branch of the Government Savings Bank (GSB). Cheques are accepted at GSB branches in Bangkok, Nonthaburi, Pathum Thani, and Samut Prakan only.
4. Pay at any Krungthai Bank (KTB) ATM, Krungthai Telebanking, KTB netbank, or KTB branch.
5. Pay at any of the following payment service providers: Counter Service, Lotus's, Lotus go fresh, AIS Service Center, Telewiz Shop, True Money Wallet Application, True Money kiosks, True Money Express, The Mall Group's M Bill payment, Big C and Mini Big C.

Remarks: The credit card payments shall be made in accordance with the methods and within the regular business hours of each payment method as prescribed by the Bank only.

Credit Card Renewal

- Your credit card will be automatically renewed pursuant to the conditions prescribed by the Bank. An annual fee will be charged once a year and shown in your credit card statement, unless your total credit card spending amount meets SCB conditions whereby an annual fee waiver will be automatically granted (You will be further notified in case of any change in the terms and conditions).
- In the event that the primary credit card is not renewed for any reason, such as overdue payments record or failure to meet the Bank of Thailand's requirements for credit cardholders etc., any supplementary card(s) will be canceled and/or not be renewed accordingly.

Credit Card Cancellation

- To cancel your credit card, please contact the SCB Call Center at 02-777-7777.
- If the primary credit card is cancelled for any reason, any supplementary card(s) will likewise be cancelled. If a supplementary card is cancelled for any reason, it will have no effect on the primary credit card.

If Credit Card is Lost or Stolen

In the event that your credit card is lost or stolen, immediately contact the SCB Call Center at (+66) 2-777-7777 (available 24 hours a day (24/7)) to freeze your credit card account. Alternatively, you can contact the Visa, MasterCard, or JCB toll free numbers below for card suspension and replacement. If you have registered your credit card on SCB Easy Application, you can temporarily freeze it for your card security.

- Visa: +1 303 967 1090
- MasterCard: +1 800 627 8372
- JCB: +001 - 800 - 3865 – 5486

Contact Information for Freezing Credit Card in case of Lost/Stolen Card Overseas (Toll Free Numbers)

Visa: +1 303 967 1090, <https://www.visa.com/globalgateway/>

MasterCard: +1 800 627 8372, <https://www.mastercard.com/met/en/emergencyservices/>

JCB: +001 - 800 - 3865 – 5486, <https://www.global.jcb/en/consumers/travel/plaza-call-center/list/>

- Please lodge a police report at a local police station in the area where the incident took place, and submit the police report to SCB Call Center as proof of your report of lost/stolen credit card in case of financial damage.
- Please note that you are liable for any credit card transactions made before you have reported the incident to the Bank and those made within 5 minutes after reporting. You have no liability for charges incurred more than 5 minutes after you reported the lost or stolen card.
- Proving that signatures on sales slips are not the cardholder's signature is only possible if the lost or stolen card can be claimed back for signature verification.

Emergency Cash/Express Card Replacement

- In the event that your credit card is lost or stolen while abroad, you can request emergency cash/card replacement by contacting SCB Call Center at (+66) 2-777-7777 or the Visa, MasterCard, or JCB toll free numbers above. An officer will then inform you of where to pick up your emergency cash/ replacement card as soon as possible (**please note that card replacement is available in certain countries only**)

Remarks: For more information, please visit the Visa, MasterCard, or JCB websites.

Important Information Required to be Informed

Your important information required to inform is as follows:

- Name, last name, date of birth
- Current address/ contact number/fax while abroad
- Passport number, name of card issuing bank (and its customer service contact number), and credit card number

SCB Call Center

SCB Call Center, a sector of SCB, is established to serve and assist customer in case the customer has any inquiries or needs more information relating to services provided by SCB such as credit card service (including credit card freezing) and financial products etc. SCB Call Center is available 24 hours a day (24/7).

- Phone number: 02-777-7777
- Websites: www.scb.co.th/th/personal-banking.html

Services

To increase credit limit

- Should you need a temporary credit limit increase for such reasons as traveling abroad or medical expenses, you can make a request for a temporary credit limit increase on SCB Easy Application or via SCB Call Center at 02-777-7777. In this regard, please note that expenses incurred by the temporarily increased credit limit must be fully paid by the payment date shown on the credit card statement.
- In the event that you have held your credit card for at least one year, the Bank will review your credit limit and consider for offering a credit limit increase to you, based on your income information provided by you to us together with your credit card usage and payment history. In this regard, the Bank will inform you a new credit limit in order to ask for your approval in advance.
 - If you need a permanent credit limit increase, please contact the Bank in accordance with conditions as prescribed by the Bank.
 - If you wish for a permanent credit limit increase other than the Bank's offer, please contact any Bank's branch and submit a request letter together with a bank statement for the previous 6 months, and payroll slips or confirmation of salary letter issued by your current employer for the Bank's consideration.

To change payment method

You may request changing the credit card payment method such as from cash or cheque to SCB direct debit from an SCB savings or current account by filling out a request form at any Bank's branch.

To apply for a supplementary credit card

- The minimum age for supplementary credit cardholders is 15 years old. Those younger than 20 years old can apply for a supplementary credit card under their parents' credit cards only.
- Supporting documents for applying for a supplementary credit card are copy of the applicant and the primary cardholder's identity documents.

To update mailing address or contact number

Please contact any Bank's branch or call SCB Call Center at 02-777-7777, 24 hours a day (24/7) to update your contact information.

To request card replacement

In the event that your credit card is damaged, you cannot remember your credit card PIN, or you have changed your first or last name, please call SCB Call Center at 02-777-7777.

Credit Information Business Operation Act

The Credit Information Business Operation Act 2002 (B.E.2545) stipulates that the financial institutions which are members of the National Credit Bureau shall have to submit credit information of all credit cardholders to the National Credit Bureau on a monthly basis. The credit information comprises the cardholder's personal data, general data, and credit card data such as name, last-name, address, date of birth, identification number/other identity numbers, and record of goods and services payment by credit card. Such information shall be deemed an information that exists at the time the cardholder applies for the use of service and that will be changed in the future.

Upon submitting the above information to the National Credit Bureau, the Bank is required to notify the cardholders of such submitted information. In this regard, the Bank may notify the cardholders by sending it in separate letter or together with the credit card statement, or by a person assigned by the Bank, or by mail together with the credit card statement, by fax or E-mail, and/or by other means as the Bank deems appropriate.

Terms and Conditions for the Use of Credit Card

Terms and Conditions for the Use of Credit Card

1. Unless otherwise stated or defined in these Terms and Conditions for the Use of Credit Card (hereinafter referred to as the “**Terms**”), the “**Bank**” means The Siam Commercial Bank Public Company Limited, the “**Credit Card**” means a credit card issued by the Bank and delivered to the Cardholder regardless of whether it is the primary credit card and/or the supplementary credit card including temporary credit card, and the “**Cardholder**” means the primary credit card holder(s) and the supplementary credit card holder(s).

2. The Cardholder accepts that the Credit Card issued by the Bank and delivered to the Cardholder shall be the property of the Bank. The Cardholder is not allowed to destroy, damage or alter any part of the Credit Card, or distribute or transfer the right to use the Credit Card to any other person, unless otherwise specified herein or the prior approval from the Bank is obtained. Upon receiving the Credit Card, the Cardholder shall immediately sign at the space provided on the back of the Credit Card. Upon signing, activating, and/or using such Credit Card, it shall be deemed that the Cardholder agrees to be bound by and comply with these Terms in all respects.

In the event that the Cardholder does not collect or activate the Credit Card issued by the Bank within one year or any other period as to be prescribed or changed by the Bank in the future for whatever reasons, the Bank shall have the right to cancel and/or destroy such Credit Card.

3. The Cardholder is able to use the Credit Card until the expiry date prescribed by the Bank, unless the Credit Card is suspended or cancelled before such expiry date. Upon expiration of the Credit Card and if there is no notification of cancellation of the use of the Credit Card, the Bank may issue a new Credit Card to the Cardholder to replace the expired Credit Card.

4. The Cardholder shall keep the Credit Card and personal security code, including but not limited to PIN - Personal Identification Number, OTP – One Time Password, and any other codes in relation to the use of the Credit Card regardless of the name of the codes and whether the code is generated by the Bank or the Cardholder (hereinafter collectively referred to as the “**Personal Security Code**”) with due care to prevent Credit Card loss and Personal Security Code disclosure to other persons. The Cardholder shall not give or transfer his/her Credit Card or Personal Security Code to any other person to use the Credit

Card or Personal Security Code or shall not take any action that may result in the Credit Card being under the possession of any other person or may cause other persons to know the Personal Security Code. The Cardholder agrees to be bound by and held responsible for the use of such Credit Card and Personal Security Code in all respects (except for liabilities occurred from the Bank's fault). If the Cardholder fails to comply with these Terms, which leads to a fraud, the use of the Credit Card and/or Personal Security Code by other persons, the forgery of the Credit Card or the Cardholder's signature, and/or by any means causing the misconception and/or the acceptance of fraudulent use of the Credit Card, the Cardholder agrees that such actions shall be deemed the actions done by the Cardholder and the Cardholder agrees to be liable for any losses and/or damages incurred by the Bank or any other person as a result thereof.

5. The Cardholder agrees and accepts that the Cardholder is able to use the Credit Card by presenting the physical Credit Card, and/or using the Credit Card with Personal Security Code, or providing the Credit Card number, or using in the virtual format by registering it with a device or transaction machine as prescribed by the Bank, and/or in any other format as to be prescribed by the Bank in the future (hereinafter referred to as the **"Use of Credit Card"**) to make the following transactions and/or other transactions as to be prescribed by the Bank in the future:

5.1 Cash advance

The Cardholder is able to use the Credit Card for cash advance transactions at the Bank counters, ATMs, or any electronic machines provided by the Bank or other domestic and overseas financial institutions, or service providers displaying a logo indicating that the Credit Card is accepted. In this regard, the cash advance is subject to amount limits and number of allowed transactions as prescribed by the Bank, such financial institutions, or service providers.

5.2 Payments for goods, services, and/or expenses instead of cash

The Cardholder is able to use the Credit Card to pay for goods, services, and/or expenses instead of cash at the merchants, places of services, points of services agreeing to accept the Bank's Credit Card, and other channels such as phone, website, application, program or any other electronic channels (hereinafter collectively referred to as the **"Merchant"**). In this regard, the Cardholder agrees to the following:

5.2.1 The Cardholder must use his/her Credit Card with the Merchant and sign any document in a format and in accordance with the methods prescribed by the Bank and/or the Merchant (if any), except for orders of goods/services from certain Merchant having a specific agreement with the Bank, whereby the Cardholder may request to pay for such goods and/or services by informing the Merchant of his/her Credit Card number whether verbally or in writing for the Merchant to collect such payment from the Bank. In this regard, the Cardholder agrees as follows:

- (1) The Cardholder agrees that his/her purchase order prepared by the Merchant as evidence of the Use of Credit Card is correct and complete and it shall be deemed as his/her instructions to the Bank to make a payment to the Merchant upon the Merchant's request for collection from the Bank. In this regard, the Cardholder shall be bound by such purchase order without his/her signature on the document.
- (2) In the event that the Bank is notified by the Cardholder that the Cardholder has not ordered goods and/or services from such Merchant, the Bank will immediately suspend the amount charged to the Cardholder. If the amount has been collected, the Bank will credit such amount back to the Cardholder immediately, unless the Bank has proven that the obligation was caused by the Cardholder, and the amount will be recalled from the Cardholder thereafter.
- (3) The Cardholder has the right to cancel the purchase of goods and/or services within 45 days from the date of purchase or within 30 days from the delivery date. In the event that there is a document specifying a delivery date and the Cardholder has proven that the Cardholder did not receive the goods and/or services, or the Cardholder received such goods and/or services but the delivery was not within the specified period, or such goods and/or services received are incomplete, damaged, or are incorrect as their purpose, the Bank will suspend the amount charged to the Cardholder or if the amount has been collected, in case of orders with domestic Merchant, the Bank will credit such amount back to the Cardholder within 30 days from the

date the Cardholder informs the Bank, and in case of orders with overseas Merchant, the Bank will credit such amount back to the Cardholder within 60 days from the date the Cardholder informs the Bank.

As for the dispute and/or proof by the Cardholder, if the Cardholder shows false statement or evidence or commits any fraudulent acts, the Cardholder shall be liable for any losses and/or damages incurred to the Bank and/or any other persons in all respects.

5.2.2 As for the Use of the Credit Card to debit payment for utilities bills and various expenses on a monthly basis such as mobile phone charges, public utilities bills etc. which the Cardholder has notified to the Bank or the service providers of the Credit Card number, if the Bank issues a new Credit Card to the Cardholder or the Credit Card number has changed for whatever reasons, the Cardholder agrees that the Cardholder shall be responsible for notifying the Bank or the service providers of such changed Credit Card number. In the event that the Cardholder wishes to cancel the use of monthly bill payment debit service, the Cardholder shall notify the Bank or the service providers of such cancellation of monthly bill payment debit service.

5.2.3 The Bank shall not be held liable for any defect, damage or loss of goods and/or services that the Cardholder has used the Credit Card to pay for goods, services and/or expenses instead of cash to the Merchant. In case of return of goods, cancellation of services, or adjustment of goods and/or services price, the Cardholder shall not receive refund in cash from the Merchant and the Bank. In such case, the Merchant will ask for the Cardholder's physical Credit Card to execute a refund evidence and to process a credit voucher and the Cardholder will receive his/her Credit Card immediately together with a copy of refund evidence and credit voucher documents issued by the Merchant.

In this regard the Use of the Credit Card by the Cardholder as mentioned above shall be within credit limit (the permanent and temporary credit limit) approved by the Bank, and for consumption purposes only. The Cardholder shall not use his/her Credit Card for any other purposes without the Bank's permission and/or in any other manner causing the Bank to believe that the Use of the Credit Card

is illegal, wrongful, or causing damage to the Bank in any respect.

In the event that the Cardholder uses the Credit Card over credit limit prescribed by the Bank for whatever reasons, the Cardholder agrees to comply with the Terms and Conditions for the Use of Credit Card over the Credit Limit prescribed by the Bank in all respects. The request by the Cardholder to increase temporary credit limit or the Cardholder needs to temporarily use the Credit Card over the credit limit and such request has been approved by the Bank on a case-by-case basis, shall not be deemed a permanent credit limit increase.

6. In the event there is an approval for issuing a temporary credit card, the Cardholder will receive an SMS informing the approval result of the credit card issuance and the OTP for activating the temporary credit card from the Bank. In such event, the Cardholder shall bring such SMS to contact the Bank's officer pursuant to the channel prescribed by the Bank within 48 hours from the period the Cardholder receives such SMS. However, if such period lapses, the Bank shall have the right to refuse to issue the temporary credit card to the Cardholder.

The temporary card is only valid for 30 days from the date of temporary card activation. In the event that the Cardholder receives the Credit Card from the Bank and has activated the Credit Card before such temporary credit card expires, the Cardholder must destroy such temporary credit card for the safety of the use of service. In the event that the Cardholder has already activated the Credit Card but the Cardholder has not destroyed the temporary credit card and if there are any transactions arising from the use of temporary credit card before the temporary credit card is expired, the Cardholder agrees to be bound by and liable for such transactions arising from the use of such temporary credit card in all respects regardless of the use of any person.

The Cardholder agrees to be liable for all debts incurred from the use of temporary credit card or in connection with the use of temporary credit card pursuant to the Credit Card Request/Application or other requests executed by the Cardholder with the Bank and/or these Terms in all respects. If the Credit Card is cancelled or terminated for whatever reasons, the Cardholder agrees and accepts that the temporary credit card shall be simultaneously cancelled or terminated.

7. In the event that supplementary credit card issuance is approved, the primary credit cardholder agrees to be liable for any expenses including interest, penalties, and/or fees incurred from or as a result of the use of the supplementary credit card by the supplementary credit cardholder, regardless of limitation in the supplementary credit cardholder's legal capacity, which such limitation shall not be raised as a restriction to deny liability or a dispute against the Bank's right to collect such expenses from the primary credit cardholder. The primary credit cardholder agrees that the supplementary credit cardholder's use of the supplementary credit card is under the primary credit cardholder's authorization in all respects.

The supplementary credit cardholder agrees to be liable for all debts incurred from the use of supplementary credit card or relating to the use of supplementary credit card pursuant to the Credit Card Request/Application or other requests executed by the Cardholder with the Bank and/or these Terms in all respects. In the event that the primary credit card is cancelled or terminated for any reason, the supplementary credit cardholder agrees and accepts that the supplementary credit card shall be cancelled or terminated at the same time.

8. The Cardholder has the right to cancel the Use of Credit Card Service at any time and has the right to receive a refund of annual fee on a pro rata basis for the period the Cardholder has not used the Credit Card. In case the Credit Card is lost or theft, or the Cardholder wishes to cancel or temporarily suspend the Use of Credit Card Service for whatever reasons, the Cardholder shall immediately notify SCB Call Center in accordance with the methods prescribed by the Bank. In case of Credit Card loss or theft, the Cardholder shall lodge a police report at a local police station in the area where the incident took place and submit the police report together with a letter confirming the Credit Card loss or theft to the Bank. The Bank will freeze the reported Credit Card within 5 minutes upon having been notified of credit card loss or theft. The Cardholder has no liability for charges incurred 5 minutes after notifying the lost or stolen card, unless the Bank has proven that the obligations were occurred by the Cardholder. In this regard, the Cardholder agrees to pay any expenses from the requests for Credit Card cancellation or suspension to the Bank.

9. The Cardholder agrees that the request to use the Credit Card Service with the Bank, it shall be deemed that the Cardholder also applies for opening a Credit Card account with

the Bank. In this regard, the Bank does not need to issue a passbook and/or any document as evidence of Credit Card account opening for the Cardholder. In the event that the Cardholder has used the Credit Card for cash advance and/or if the Bank has already paid to the Merchant and/or the Cardholder has used the Credit Card for executing any transactions as prescribed by the Bank, the Cardholder agrees that the Bank will post his/her Credit Card transactions pursuant to the amounts owed to the Bank, including interest, fees, service charges, and any expenses incurred from or related to the Use of the Credit Card prescribed by the Bank as a debt amount in the Credit Card account which it shall be deemed as a debt amount that the Cardholder shall have to repay to the Bank. (hereinafter referred to as the **“Credit Card Debt”**).

10. Upon the Use of the Credit Card at each time (except for certain cases such as orders of goods and/or services from the Merchant by providing the Merchant with the Credit Card number whether verbally or in writing or as to be prescribed by the Bank thereafter), the Cardholder will receive a copy of transaction record or sales slip and/or cash advance slip as evidence for checking with the credit card statements (hereinafter referred to as the **“Credit Card Statement”**) which is prepared by the Bank in the document format or electronic format for notifying the Cardholder on monthly basis. The Bank will send the Credit Card Statement to the Cardholder physical address or through electronic channels as provided to the Bank for the Cardholder’s acknowledgment no less than 10 days before the payment due date without evidence of each transaction as supporting documents. The Cardholder has a duty to always check transactions shown on the Credit Card Statement. In the event that the Cardholder finds any mistaken or incorrect transaction, the Cardholder has the right to dispute by notifying of the mistaken or incorrect transaction to the Bank within 10 business days from the date the Cardholder received the Credit Card Statement. If the Cardholder does not dispute such mistaken or incorrect transaction within the specified period, the Bank will continue to collect the amount as per the transaction item shown on such Credit Card Statement, except in such case the Cardholder can prove that such mistaken or incorrect transaction was not due to the Cardholder’s fault or failure. Such case shall not deprive the Cardholder’s right to dispute thereafter, but it must be disputed within 60 days from the date the Cardholder received the Credit Card Statement.

Even though the Cardholder has not received such Credit Card Statement but if the

Cardholder has the Credit Card Debt due with the Bank, the Cardholder has a duty to pay the Credit Card Debt to the Bank within the period specified in Clause 11. The Cardholder cannot claim that the Cardholder has not received the Credit Card Statement as a reason for not paying the Credit Card Debt.

The Bank reserves the right not to send the Credit Card Statement to the Cardholder for any billing cycle which has no credit card transaction and/or no overdue amount and/or in any other case as further prescribed by the Bank.

Although the Cardholder has made a request in accordance with the methods and channels prescribed by the Bank for receiving the Credit Card Statement in document or electronic format, the Cardholder has the right to request changing the format for receiving the Credit Card Statement by notifying the Bank in writing not less than 30 days in advance in accordance with the methods and channels prescribed by the Bank.

11. The Cardholder agrees to pay the Credit Card Debt to the Bank in the amount and within the period specified in the Credit Card Statement, provided that the Cardholder may choose to pay one time in a full amount or installments under the following conditions:

11.1 In the event that the Cardholder chooses to pay the Credit Card Debt in full amount pursuant to the Credit Card Statement, the Cardholder agrees to make a payment at any place specified in the Credit Card Statement or through any service arranged by the Bank. In this regard, the Cardholder agrees to comply with the conditions of the relevant provision of services in all respects. In the event that the Cardholder cannot completely make a payment in full amount, the Cardholder agrees that the Bank may charge interest to the overdue amount at the maximum interest rate for credit card customers announced by the Bank in accordance with the relevant announcement of The Bank of Thailand (currently, at 16 percent per annum, which may be subject to change as announced by the Bank from time to time), hereinafter referred to as the “Maximum Interest Rate”) from the transaction posting date until the Bank has been paid in full.

11.2 In the event that the Cardholder chooses to pay the Credit Card Debt by installments pursuant to the Credit Card Statement, the Cardholder agrees to

make a payment at any place specified in the Credit Card Statement or through any service arranged by the Bank as referred to in Clause 11.1 for repayment of debts to the Bank by installments. The payment amount in each installment must not be lower than the minimum payment prescribed by the Bank. In such case, the Cardholder agrees that the Bank may charge interest to the overdue amount at the Maximum Interest Rate from the transaction posting date until the Bank has been paid in full.

- 11.3 Regardless of whether the Cardholder chooses to pay the Credit Card Debt to the Bank pursuant to the methods as specified in Clause 11.1 or 11.2, if the Cardholder fails to make a payment to the Bank in the amount and/or the conditions specified in the Credit Card Request/Application or other requests executed by the Cardholder with the Bank and/or these Terms, the Cardholder agrees that the Bank may charge interest to the overdue amount at the maximum default rate for credit card customer in case of default announced by the Bank in accordance with the relevant announcement of The Bank of Thailand (currently, at 16 percent per annum, which may be subject to change as announced by the Bank from time to time) (hereinafter referred to as the “Maximum Default Rate”) instead of the Maximum Interest Rate, and the Cardholder agrees to pay penalties in accordance with the conditions and at a rate prescribed by the Bank which is available to check from the Bank’s announcement regarding the interest rates, penalties, fees and other expenses relating to the Use of Credit Card, from the date the Cardholder is in default until the Bank has been paid in full.

The Cardholder can check a payment due date from the monthly Credit Card Statement which the Bank notifies to the Cardholder of such payment due date in each month. In case of default or failure to make a payment pursuant to the conditions agreed as specified in the above paragraph for any installment, it shall be deemed that the Cardholder is in default and the Bank shall have the right to immediately demand a full payment or partial payment before the monthly payment due date from the Cardholder as prescribed by the Bank and notified to the Cardholder. In this regard, the Cardholder shall pay all the Credit Card Debt to the Bank as prescribed by the Bank in all respects.

11.4 In case that the Cardholder pays the Credit Card Debt in excess of the amount shown in the Credit Card Statement for whatever reasons, the Bank will refund such exceeding amount into the credit limit of such Credit Card (credit refunds). In this regard, the Bank shall not be responsible for refunding such exceeding amount into any deposit accounts for the Cardholder or pay in cash in all respects.

12. The Bank shall have the right to decrease a credit limit, discontinue Credit Card renewal, suspend the Use of Credit Card, or cancel or terminate the Use of Credit Card Service of the Cardholder if any of the following cases occur. In case of the cancellation or termination of the Use of the Credit Card Service, the Bank will notify the Cardholder accordingly.

12.1 The Cardholder is in default or fails to comply with any of these Terms.

12.2 The Cardholder has a financial or health problem affecting his/her repayment ability or the Cardholder defaults on any payment with the Bank or any other person.

12.3 There is any lawsuit or legal execution against the Cardholder by the Bank or any other person.

12.4 The Cardholder is deceased, lost, incompetent, quasi-incompetent, bankrupt, under temporary or absolute receivership, or insolvent.

12.5 The Bank finds or suspects that any photo, document and/or information received by the Bank from the Cardholder is/are not accurate, complete or true.

12.6 The Cardholder misuses the Credit Card or has inappropriate behavior in using the Credit Card or uses the Credit Card in bad faith or for unlawful purposes or against public order or good morals or commits any fraud to the Bank and any person.

12.7 The Cardholder fails to activate the Credit Card within the specified period.

12.8 The Bank has a reasonable ground to believe that there is credit card forgery.

12.9 The Bank cannot contact the Cardholder or send the Credit Card Statement and any other documents to the Cardholder at the contact address the Cardholder has provided to the Bank.

12.10 It is necessary for the Bank due to any commercial reason or under any requirement of laws, regulations or orders of any court, inquiry officer, government officer or governmental authority.

In the event that the Bank exercises rights under this Clause, the Cardholder shall deliver the Credit Card back to the Bank or destroy the Credit Card or perform in accordance with any other means prescribed by the Bank immediately upon being notified by the Bank.

13. In the event that the Cardholder authorizes the Bank to debit fund from the Cardholder's deposit account as specified in the Credit Card Request/Application or other requests executed by the Cardholder with the Bank (hereinafter referred to as the "**Account for Deduction**") for payment of the Credit Card Debt, if there is no balance or there is insufficient fund in the Account for Deduction to debit, the Cardholder agrees and accepts that the Bank shall have the right to debit fund from Cardholder's other deposit accounts maintained with the Bank to pay for the Credit Card Debt, whereby the Bank will notify the Cardholder of such debit from the Cardholder's other deposit accounts accordingly.

14. The Cardholder accepts that any information and/or documents and/or evidence prepared by the Bank for posting transactions in the Account for Deduction, the Credit Card account, the Credit Card Statement, reports on cash advance withdrawal with Credit Card and/or any other documents and/or evidence related to the Use of the Credit Card by whatever means is/are true and correct in all respects, and can be used as evidence instead of instructions for payment from the Account for Deduction and/or the Cardholder's other deposit accounts, as well as evidence of debt amounts shown on the Cardholder's Credit Card account without the Cardholder's signature on such documents and/or evidence.

15. The Cardholder represents and warrants that any documents and information that the Cardholder delivered and/or will deliver to the Bank in the future are the Cardholder's accurate, complete and true information in all respects whereby the Bank may keep records of and store such documents and information in the Bank's customer database for the purpose of providing the Bank's products/services and/or making any transactions in relation to Credit Card with the Bank pursuant to the request of the Cardholder.

If the Bank finds or suspects that any information provided by the Cardholder to the Bank is not accurate, complete, or true, the Cardholder agrees that the Bank shall have the right not to provide services or suspend and/or terminate the Use of Credit Card Service of the Cardholder at any time without having to notify in advance and the Bank shall not be liable for any losses and damages incurred in all respects. In case of exercising the right to cancel the Use of Credit Card Service, the Bank will notify the Cardholder. In

addition, should there be any losses and damages as a result of the service providing by the use or reference of such information, the Cardholder agrees to be liable to the Bank for such losses and damages incurred in all respects.

16. The Cardholder agrees to be bound by and comply with the Credit Card Request/Application or other requests executed with the Bank, and these Terms including the Bank's announcements regarding credit card interest rates, penalties, fees, and other expenses as prescribed by the Bank relating to the Credit Card. The Cardholder represents and warrants that the Bank has delivered a Credit Card handbook and related documents to the Cardholder completely and the Cardholder has thoroughly read and understood such Credit Card handbook and related documents.

17. In the event that the Cardholder or any other person uses an expired, cancelled, or reported as lost/stolen Credit Card to make a transaction with the Merchant, financial institution, and/or service provider for whatever reasons, such Merchant, financial institution, or service provider has the right to seize the Credit Card and return it to the Bank. In case of the cancellation of Credit Card for any reason, the Cardholder agrees to immediately pay all Credit Card Debt to the Bank pursuant to the conditions under Clause 11.1, regardless of whether the Cardholder has chosen to pay such Credit Card Debt in full amount and/or in installments. If there is the Account for Deduction, the Cardholder shall maintain such account for at least 3 months from the cancellation date of the Credit Card until all Credit Card transactions are fully paid.

18. In the event that the Cardholder changes the contact address and/or office address and/or E-mail address, the Cardholder shall notify the Bank of such change in writing and/or through any channels or means prescribed by the Bank. Any documents or letters sent by the Bank to the Cardholder via regular or registered mail, by hand, or via E-mail to the provided contact address and/or office address and/or E-mail address are deemed duly delivered. In case of unsuccessful delivery due to the fact that the contact address and/or office address and/or E-mail address have been changed or abolished/removed without notifying by the Cardholder to the Bank in writing and/or through any channels or means prescribed by the Bank, or such contact address and/or office address and/or E-mail address are not found, or due to any reason related to the E-mail address, it shall be deemed that the Cardholder has duly acknowledged the messages of the sent/delivered documents and letters.

19. The Cardholder agrees and consents that the Bank may transfer the rights, duties, and benefits pursuant to the Credit Card Request/Application or other requests executed with the Bank and/or these Terms, in whole or in part, to other persons only by giving a written notification of such transfer to the Cardholder for the Cardholder's acknowledgment.

20. For debiting from the Account for Deduction and/or the Cardholder's other deposit accounts, the Cardholder agrees that such accounts will be debited by the Bank for payments of fees, service charges, expenses, penalties, interest, and VAT to the Bank prior to other types of the Credit Card Debt.

21. Upon cancellation of the Use of Credit Card for whatever reasons, the Cardholder agrees that only the Use of the Credit Card is cancelled, not the Credit Card Account and/or these Terms in any respect. In any event, if it appears that the Cardholder's Credit Card account shows an amount owed to the Bank, the Cardholder agrees to fully repay the Bank together with any fees, service charges, expenses, penalties, and interest, calculated at the rate and methods specified under Clause 11.

22. The Cardholder agrees and consents that the Bank may inform the Cardholder of any Cardholder's information submitted by the Bank to the National Credit Bureau after the Bank has already submitted such information to the National Credit Bureau. In this regard, the Bank may inform the Cardholder by sending it in separate letter or together with the Credit Card Statement, or by a person assigned by the Bank, or only by mail or together with the Credit Card Statement or by fax or E-mail, and/or by other means as the Bank deems appropriate.

23. For receiving benefits of the Cardholder, the Bank will inform details relating to any privileges of the Credit Card to the Cardholder via any channel prescribed by the Bank.

24. All rights and benefits the Bank arranges for or provides to the Cardholder, including these Terms, the rates of interest, penalties, fees, service charges, and any expenses, may be subject to revocation, change, amendment or update as the Bank deems appropriate by giving written notice to the Cardholder not less than 30 days in advance before the revocation, change or amendment will be effective, except for the following cases:

24.1 In an urgent case, the Bank will notify the Cardholder in writing via a letter or by posting in daily Thai language newspapers that are widely circulated in Thailand not less than 7 days in advance. In case of posting in newspaper, the Bank will notify the Cardholder thereafter.

24.2 In case of the revocation, change, amendment, or update is a benefit to the Cardholder or eases the Cardholder's burdens, it shall have immediate effect and the Bank will notify the Cardholder within 30 days after the effective date thereof.

24.3 In case of the revocation, change or amendment or update which results in increasing the burden or risks to the Cardholder in accordance with the Bank of Thailand's regulations, the Bank shall obtain consent from the Cardholder before such revocation, change or amendment or update.

In this regard, the Cardholder agrees to accept such revocation, change, amendment, or update in all respects.

25. In the event that the Cardholder fails to comply with the Credit Card Request/ Application or other requests executed by the Cardholder with the Bank and/or these Terms, and/or terms and conditions for any benefits and/or the Cardholder's behaviors or actions appear to be in bad faith or may be illegal or there are behaviors or actions to avoid or not to comply with laws, rules, regulations, notifications, orders of government agencies or competent officers, and/or there is the Use of the Credit Card for commercial or business purpose, and/or there are fund transfers to an account to pay (write off) the Credit Card Debt or any proceeding other than the normal Use of Credit Card or any proceeding relating to the Use of Credit Card in general or as prescribed by the Bank in these Terms, which result in extending or increasing the credit limit of the Credit Card to exceed the credit limit set by the Bank, it shall be deemed that such Cardholder or over-limit transaction (as the case may be) is disqualified from receiving benefits the Bank arranges for or provides to the Cardholder, and the Bank shall have the right to suspend or cancel such benefits. In the event that the Cardholder has already received or used any benefits, the Bank shall have the right to immediately recall such benefits.

26. Further to such cases in Clause 25, if it is found later that the Cardholder does not have a payroll account with the Bank, the Cardholder agrees and consents that the Bank shall have the right to suspend or cancel any privileges or benefits the Bank arranges for or provides to the Cardholder, including interest and fees at special rates for the Cardholder as a result of having a payroll account with the Bank.

27. In case of debt collection, if the Cardholder is demanded to repay the Credit Card Debt, the Cardholder shall be liable for all expenses, fees, lawyer fees, and expenses of debt collection, litigation, and legal execution and fully compensate the Bank for all such expenses in all respects.

28. In the event that there is the Use of Credit Card to pay for price of goods and/or services and/or cash advance withdrawal transactions in a foreign currency, the Cardholder acknowledges and agrees that any expenses in each transaction in a foreign currency shall be collected in Thai Baht at the prevailing exchange rate, charged by the credit card company with which the Bank is a member as of the date the transaction amount is collected from the Bank, which may be subject to change at the actual date and time when the transaction amount is collected from the Bank. In the event that such transaction amount is not in US dollars, a credit card company with which the bank is a member may firstly convert the transaction amount to US dollars and then to Thai Baht for collection from the Bank. The Cardholder is advised to check the currency exchange rate as a preliminary reference at website of VISA, MasterCard or JCB:

VISA: <https://usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html>

MasterCard: <https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html>

JCB: <http://www.jcb.co.jp/r/globalrate.html>

Furthermore, the Cardholder acknowledges and agrees that the Bank will charge a risk fee for currency conversion at the rate of no more than 2.5 percent of the transaction amount to hedge against currency exchange risks as mentioned above.

29. In the event that the Cardholder has requested for the use of the Bank's Notification Alert Service, the Cardholder agrees to be bound by and comply with the Terms and Conditions for the Use of Notification Alert Service prescribed by the Bank and announced for acknowledgement through any channels or media of the Bank in all respects.

30. In regulatory compliance with the United States' Foreign Account Tax Compliance Act (FATCA), the Bank informs the Cardholder that if there is an available balance in the Credit Card account more than the Credit Card Debt in an amount and for a period as the Bank deems appropriate, the Bank shall have the right to refund the overpaid amount to the Cardholder in accordance with the methods and within a period prescribed by the Bank.

31. In the event that the Cardholder is a SCB M VISA credit cardholder, the Cardholder acknowledges that If the Cardholder terminates his/her M Card membership, the Cardholder will not receive M Point from using such credit card. In such case, the Cardholder has the right to cancel SCB M VISA credit card immediately and/or the Bank has the right to cancel SCB M VISA credit card by notifying of such cancellation to the Cardholder.

32. In the event that the Cardholder has qualification pursuant to the conditions prescribed by the Bank, the Bank may offer the Cardholder the credit limit increase whether temporary credit limit increase or permanent credit limit increase (as the case may be), and in such case, the Bank will inform the Cardholder through the channels and means prescribed by the Bank. When the Cardholder agrees with the credit limit increase through the channels and means prescribed by the Bank, the credit limit increase will take effect.

33. The Bank may record any communications between the Cardholder and the Bank and/or store and/or record and/or process information relating to the Cardholder and/or transactions and/or any acts in connection with the use of services of the Cardholder for the benefit of enhancement and provision of the Bank's services, including for keeping record as an evidence for the use of services and transactions. The Cardholder agrees to and shall not dispute the use of such record and/or information as an evidence against the Cardholder under the laws.

34. For the use of the Bank's services, the Bank will collect, use and disclose the Cardholder's personal data and/or any other person's personal data provided by the Cardholder to the Bank for the purpose of providing services in accordance with these Terms and any other purposes as prescribed in the Bank's Privacy Notice. To understand how the Bank collects, uses and discloses personal data and the data owner's rights in accordance with the Personal Data Protection Law, the Cardholder may further read such Privacy Notice as announced by the Bank on the Bank's website namely www.scb.co.th and/or any other channels prescribed by the Bank or to be further changed and notified to the Cardholder by announcing on such website and/or any other channels prescribed by the Bank. In addition, in the event that the Cardholder has given any personal data of any other person, the Cardholder shall notify such person of the details relating to the collection, use and disclosure of personal data and rights under such Privacy Notice.

35. For the benefit of the Cardholder, the Bank may send commercial information such as product and service information, marketing information and promotion to the electronic address such as E-mail address and mobile number and the Cardholder may cancel or reject the delivery of such commercial information by contacting SCB Call Center Tel.02-777-7777 or pursuant to the channel prescribed by the Bank.

Terms and Conditions for the Use of SCB Dee Jung Monthly Installment Service

1. Terms or words in these terms and conditions shall have the following meaning:
 - 1.1 **“Cardholder”** means the primary credit cardholder and/or supplementary credit cardholder participating in SCB Dee Jung Monthly Installment Service.
 - 1.2 **“Credit Card”** means all types of SCB credit cards (except for corporate credit card)
 - 1.3 **“SCB Dee Jung Monthly Installment Plan”** or **“SCB Dee Jung”** means the service whereby the Cardholder makes a payment for price of goods/services via Credit Card by requesting the Bank to make a payment for price of such goods/services to the merchant (seller or service provider) for the Cardholder and the Cardholder agrees to make repayment for such price of goods/services including interest thereon and other fees to the Bank in installments (Credit Card billing cycle) in the amount and installments specified in the transaction record or sales slip issued through the Bank’s credit limit approval system which the Bank will collect the installment amount in each installment through the Credit Card of the Cardholder. In this regard, the payment for the price of goods/services via Credit Card may use the methods of swiping or tapping the Credit Card or providing the Credit Card number or using in the virtual format by registering it with a device or transaction machine as prescribed by the Bank and/or any other format as to be prescribed by the Bank in the future, hereinafter referred to as the **“Use of Credit Card”** to the merchant through purchase orders via all channels such as fax, phone, internet or other electronic channels etc.
2. The Cardholder agrees and accepts that making payment for the price of goods/services through SCB Dee Jung Monthly Installment Plan shall be deemed as the Use of Credit Card and the use of Credit Card’s credit limit. The Bank will debit such total amount of the price of goods/services from the Credit Card’s credit limit of the Cardholder on the date the purchase of goods/services transaction and the Bank will release the credit limit to the Cardholder in the amount corresponding to the principal debt repayment paid by the Cardholder in each installment (excluding interest and fees). In this regard, all debts incurred under SCB Dee Jung Monthly Installment Plan shall be deemed as the Credit Card’s debt of the Cardholder pursuant to the Terms and Conditions for the Use of Credit Card.
3. The Cardholder shall pay a monthly installment (Credit Card billing cycle) to the Bank as shown on the Credit Card

statement (the “**Credit Card Statement**”) which the Bank will collect together with the spending amount of price of goods/services and/or any other debts incurred from the Use of Credit Card in that billing cycle. In this regard, the amount of each monthly installment will be calculated from the total amount of price of goods/services plus the total amount of payable interest throughout the period of SCB Dee Jung (if any) and fees (if any), divided by the number of months of installment period (chosen on the date of purchase of goods/services), provided that SCB Dee Jung interest rate maybe subject to the Bank’s policy and/or promotion program in a particular period. The Bank will give the Cardholder SCB Rewards points calculated on the principal amount paid by the Cardholder to the Bank in each installment (excluding interest and fees).

The due date of each monthly installment amount will be the same as the normal payment due date of the Cardholder’s Credit Card account as specified in the Credit Card Statement. In this regard, the Cardholder is not able to change the installment period (monthly) as chosen by the Cardholder on the date of purchase of goods/services. The Cardholder agrees and acknowledges that the payment due date of the first installment may be more or less than 30 days from the date the Cardholder executes the goods/services payment transaction through SCB Dee Jung Monthly Installment Plan.

4. For monthly installment payments, the Cardholder agrees as follows:
 - 4.1 The Cardholder shall fully pay monthly installment amount as charged by the Bank. The minimum payment requirement is not applicable to SCB Dee Jung Monthly Installment Plan.
 - 4.2 If the Cardholder fails to pay or makes payment in an amount lower than installment amount charged by the Bank, it shall be deemed that the Cardholder is in default and the Bank shall have the right to demand the Cardholder to pay all debts together with interest thereon at the rate of maximum default rate for Credit Card customer in case of default as announced by the Bank (currently, at 16 percent per annum which may be subject to change from time to time as announced by the Bank), including debt collection expenses, fees, and any other expenses as announced by the Bank at that time until the Bank receives payment in full.
 - 4.3 In the event that the Cardholder wishes to pay the outstanding amount of all installments in full before the due date of installment period, the Cardholder shall inform the Bank in advance in writing or contact SCB Call

Center at 02-777-7777. In such case, the Cardholder shall fully pay the outstanding installment amount together with all interest thereon and fees (if any). When the Bank is notified by the Cardholder, the Bank will collect such total amount as specified on the Credit Card Statement of next Credit Card billing cycle and if the Cardholder fails to pay such amount in full by the due date shown on such Credit Card Statement, it shall be deemed that the Cardholder is in default and all debts of such outstanding installment amount shall be due immediately.

4.4 If there is a cancellation of Credit Card for whatever reasons, it shall be deemed that all Credit Card's debt shall be due immediately and the Bank will charge for the outstanding installment amount together with all interest thereon and fees (if any) including the price of goods/services and any other debts incurred from the Use of Credit Card of the Cardholder.

4.5 The Cardholder authorizes the Bank to allocate the fund the Cardholder has paid for debt, in whatever amount and whenever it is paid, to pay for debts owed by the Cardholder to the Bank in any order as the Bank deems appropriate.

5. The Cardholder acknowledges the Terms and Conditions for the Use of Credit Card, table of credit card product information disclosure and credit card handbook (collectively referred to as the “**Terms and Conditions for the Use of Credit Card**”) and the Cardholder agrees to be bound by and comply with these terms and conditions and the Terms and Conditions for the Use of Credit Card. In the event of any inconsistency between the provisions of these terms and conditions and the Terms and Conditions for the Use of Credit Card, the Cardholder agrees and accepts that these terms and conditions shall prevail.

Terms and Conditions for the Use of SCB Call for Dee Jung Monthly Installment Service via Phone

1. Definitions

1.1 “**Bank**” means The Siam Commercial Bank Public Company Limited

1.2 “**Cardholder**” means the primary credit cardholder and/or supplementary credit cardholder using Dee Jung Monthly Installment Service

1.3 “**Credit Card**” means SCB credit card used by the Cardholder for SCB Call for Dee Jung Monthly Installment Service

1.4 “**Spending Amount**” means the spending amount per each transaction made via the Credit Card

2. The Cardholder can apply for SCB Call for Dee Jung Monthly Installment Service by making installment of the Spending Amount no less than 2,000 Baht or any other amount as prescribed by the Bank in the future and choose the installments in 4, 6, 9, or 10 months (Credit Card billing cycle) in accordance with the procedures and methods prescribed by the Bank via Phone. In this regard, the Cardholder must pass the process of proof and verification of identity as prescribed by the Bank, before the billing date of such Credit Card for the Bank’s further approval of the application for SCB Call for Dee Jung Monthly Installment Service
3. The Spending Amount that cannot be paid in installments are as follows: cash advance withdrawal balance, fund purchase amount, monthly Dee Jung installments, interest, penalties, any other fees and/or other Spending Amount to be prescribed by the Bank in the future.
4. When the Cardholder obtains an approval from the Bank to pay the Spending Amount in installments, the Cardholder shall have to pay a monthly installment amount (Credit Card billing cycle) to the Bank as shown on the Credit Card Statement.
5. The Cardholder agrees to pay the Bank for interest at the flat rate of 0.74 percent per month (equivalent to interest at the effective rate of 15.834 percent per annum) or at the rate quoted by the Bank during the transaction executed by the Cardholder via Phone.
6. Each monthly installment amount that the Cardholder shall have to pay is equivalent to the sum of the total amount of Spending Amount and interest thereon throughout the installment period, divided by the number of months of installment period, which will be shown on the Credit Card Statement of each month (Credit Card billing cycle).
7. The Cardholder agrees to pay the Bank for a monthly installment amount as shown on the Credit Card Statement (a lower or higher amount is not allowed). If the Cardholder fails to pay or make payment for any installment in

- the amount lower than a monthly installment amount, it shall be deemed that the Cardholder is in default and all debts of such Spending Amount shall be due immediately.
8. In the event that the Cardholder wishes to pay the outstanding amount of all installments in full before the due date of installment period, the Cardholder shall inform the Bank in advance in writing or contact SCB Call Center at 02-777-7777. In such case, the Cardholder shall fully pay the outstanding installment amount together with all interest thereon and fees (if any). When the Bank is notified by the Cardholder, the Bank will charge the total amount to be payable in the next Credit Card billing cycle and if the Cardholder fails to pay such amount in full by the due date shown on such Credit Card Statement, it shall be deemed that the Cardholder is in default and all debts of such outstanding installment amount shall be due immediately.
 9. If there is a cancellation of Credit Card for whatever reasons, the Bank will charge for the outstanding installment amount together with all interest thereon and fees (if any) and Clause 8 shall be applied mutatis mutandis.
 10. In the event that the Cardholder is in default, the Bank shall have the right to demand the Cardholder to pay all debts together with interest thereon at the rate of maximum default rate for Credit Card customer in case of default as announced by the Bank (currently, at 16 percent per annum which may be subject to change from time to time as announced by the Bank), including debt collection expenses, fees, and any other expenses as announced by the Bank at that time.
 11. The use of this service shall be deemed as the Use of Credit Card by the Cardholder in accordance with the Terms and Conditions for the Use of Credit Card but the Cardholder will not receive any SCB Rewards points or credit refunds (depending on the type of credit card).
 12. The approval for payment in installments under this service is subject to the lending policy and regulations of the Bank.
 13. The Cardholder acknowledges the Terms and Conditions for the Use of Credit Card, table of credit card product information disclosure and credit card handbook (collectively referred to as the **“Terms and Conditions for the Use of Credit Card”**) and the Cardholder agrees to be bound by and comply with these terms and conditions, and the Terms and Conditions for the Use of Credit Card. In the event of any inconsistency between the provisions of these terms and conditions and the Terms and Conditions for the Use of Credit Card, the Cardholder agrees and accepts that these terms and conditions shall prevail.

Terms and Conditions for the Use of Dee Jung Installment Service via SCB Easy Application and SCB Easy Net

1. Term or phrases in these terms and conditions shall have the meaning as specified in the Terms and Conditions for the Use of the Bank's Electronic Services, unless otherwise specified herein or explicitly specified to have other meaning in these terms and conditions.
 - 1.1 **“Cardholder”** means the primary credit cardholder and/or supplementary credit cardholder who use(s) SCB Easy Application or SCB Easy Net service whilst using Dee Jung Installment service.
 - 1.2 **“Credit Card”** means SCB Credit Card that the Cardholder has designated to use with SCB Easy Application and SCB Easy Net service that the Cardholder uses to make Dee Jung Installment transaction.
 - 1.3 **“Spending Amount”** means the amount of money per each transaction made via Credit Card.
2. The Cardholder is able to use Dee Jung Installment service by request for make payment in installments for each transaction that has Spending Amount no less than 2,000 Baht or any other amount as prescribed by the Bank in the future which the total amount for all Spending Amount requested for making payment in installments shall not exceed the amount prescribed by the Bank and is able to choose the installments in 4, 6, 9, 10, 18, 24, or 36 months (Credit Card billing cycle) or the other period of installments shown during the transaction made by the Cardholder via SCB Easy Application and SCB Easy Net service in accordance with the procedures and means prescribed by the Bank via SCB Easy Application or SCB Easy Net service. The Cardholder shall proceed with such transaction before or at 11:59 p.m. of such Spending Amount due date but if the Cardholder uses the Direct Debit service to debit Credit Card debt, the Cardholder shall proceed with such transaction one day before such Spending Amount due date and before or at 11:59 p.m. of such day. Such specified period of time may be changed by the Bank in the future. The consideration for an approval for payment in installments for the Spending Amount as mentioned above depends on the use of Credit Card history and any other conditions prescribed by the Bank.
3. The Spending Amount that cannot be paid in installments are as follows: cash advance withdrawal balance, fund purchase amount, monthly Dee Jung installments, interest, fines, any other fees and/or other Spending Amount prescribed by the Bank in the future.
4. When the Cardholder receives an approval from the Bank to pay the Spending Amount in installments, the Cardholder shall have to pay the amount of installments of each month (cycling statement of Credit Card) to the Bank as shown on Credit Card statement.

5. Debt Repayment and Interest Rate

5.1 In the event that the Cardholder chooses the installments in 4, 6, 9, or 10 months (Credit Card billing cycle):

- (1) The Cardholder agrees to pay the Bank for interest at the flat rate of 0.74 percent per month (equals to interest at the effective rate of 15.84 percent per year) or at the rate shown during the transaction executed by the Cardholder via SCB Easy Application and SCB Easy Net service of the Spending Amount.
- (2) The amount of money that the Cardholder shall have to pay per each installment is equivalent to the sum of Spending Amount and the total amount of interest, divide by the amount of installment period, which will be shown on the statement of each month (Credit Card billing cycle).

5.2 In the event that the Cardholder chooses the installments in 18, 24, or 36 months (Credit Card billing cycle) or other period of installments as shown during the transaction executed by the Cardholder via SCB Easy Application or SCB Easy Net service:

- (1) The Cardholder agrees to pay the Bank for interest at the effective rate of 16 percent per year or other rate as shown during the transaction executed by the Cardholder via SCB Easy Application or SCB Easy Net service of the outstanding Spending Amount.
- (2) The amount of money that the Cardholder shall have to pay per each installment will not be the same. It will appear on the statement of Credit Card of each month (Credit Card billing cycle) and will be calculated as follows:

$$\begin{array}{l} \text{The amount} \\ \text{payable for each} \\ \text{installment} \\ \text{(the Credit Card} \\ \text{billing Cycle)} \end{array} = \left[\frac{\text{(Remaining Cash Advance} \\ \text{Withdrawal Balance} \times 10)}{100} \right] + \left\{ \left[\frac{\text{Remaining Cash Advance} \\ \text{Withdrawal Balance} \times \text{Interest Rate}}{100} \right] \times \frac{\text{Amount of Overdue date}}{365 \text{ or } 366 \text{ days} \\ \text{of each year}} \right\}$$

The Bank will send a table showing the estimated amount that the Cardholder shall have to pay for each month (Credit Card billing cycle) to the Cardholder.

- 5.3 The Cardholder agrees to pay the Bank for the amount payable for each installment per month as shown on the statement of Credit Card (cannot be paid less than or more than that amount). If the Cardholder does not pay or has paid less than the amount on the statement for whichever installment, it shall be deemed that the Cardholder is in default and all debts of such Spending Amount shall be due immediately.
- 5.4 In the event that the Cardholder wishes to pay the amount payable for all installment in full before the due date, the Cardholder shall inform the Bank in advance via telephone at 02-777-7777. In such case, the Cardholder shall pay the remaining Spending Amount balance together with all interest. When the Bank is notified by the Cardholder, the Bank will charge the total amount to be payable in the next Credit Card billing cycle and if the Cardholder does not pay the amount payable in full by the due date on such Credit Card billing cycle, it shall be deemed that the Cardholder is in default and all debts of such Spending Amount shall be due immediately.
- 5.5 If there is a cancellation of Credit Card for whatever reasons, the Bank will charge for the remaining Spending Amount balance together with all interest and Clause 5.4 shall be applied mutatis mutandis.
- 5.6 In the event that the Cardholder is in default, the Bank shall have the right to demand the Cardholder to pay all debts with interest at the rate of maximum default rate (currently at 16 percent per year but it may subject to change from time to time as further announced by the Bank), including debt collection fees, fees, and any other expenses as announced by the Bank at that time.
- 5.7 The Cardholder authorizes the Bank to allocate the money the Cardholder has paid for debt, in whatever amount and whenever it is paid, to pay for debts owed by the Cardholder to the Bank in any order that the Bank deems appropriate.
6. The use of this service shall be deemed as the use of the Credit Card by the Cardholder pursuant to the Terms and Conditions for the Use of Credit Card, but the Cardholder will not receive any SCB Rewards or credit refunds (as the case of Credit Card type).
7. The approval to payment in installments under this service depends on the lending policy and regulations of the Bank.
8. The Cardholder acknowledges the Terms and Conditions for the Use of Credit Card, table of credit card product information disclosure and credit card manual (collectively referred to as the “Terms and Conditions for the Use of Credit Card”) and the Cardholder agrees to be bound by and comply with these terms and conditions, the Terms

and Conditions for the Use of Credit Card, whether those are already existed or those to be added and/or amended in the future to the extent not conflict with these terms and conditions, in all respects.

9. These terms and conditions shall be deemed an integral part of the Terms and Conditions for the Use of the Bank's Electronic Services. The Cardholder agrees to be bound by and comply with these terms and conditions and the Terms and Conditions for the Use of the Bank's Electronic Services in all respects.

Terms and Conditions for the Use of Dee Jung Transfer Service via Phone

1. Definitions

1.1 “**Bank**” means The Siam Commercial Bank Public Company Limited

1.2 “**Cardholder**” means the primary credit cardholder and/or supplementary credit cardholder using the Dee Jung Transfer Service

1.3 “**Cash Advance Withdrawal Balance**” means the amount of fund that the Bank has approved and transferred into the Deposit Account to the Cardholder.

1.4 “**Credit Card**” means SCB credit card used by the Cardholder for executing Dee Jung Transfer transaction.

1.5 “**Deposit Account**” means the savings or current account opened and maintained with the Bank or other financial institutions which has a normal status and the account name is the same as name and surname of the Cardholder and the Cardholder has designated to use such account as a receiving account for Dee Jung Transfer transaction.

2. The Cardholder is able to use Dee Jung Transfer Service by withdrawing cash advance from credit limit of Credit Card and transfer into the Deposit Account with the maximum amount limit not exceeding 1,000,000 Baht per day per person or any other amount to be further amended by the Bank in the future and the Cardholder is able to choose to pay debts in full amount or installments in accordance with the procedures and methods prescribed by the Bank via Phone, whereby the Cardholder must pass the process of proof and verification of identity as prescribed by the Bank. In this regard, the facility amount being available to withdraw depends on the remaining credit limit of Credit Card approved by the Bank, the Use of Credit Card history and any other conditions prescribed by the Bank.

3. When the Bank approves the amount of cash advance to the Cardholder, the Bank will transfer such amount into the Deposit Account to the Cardholder within the period prescribed by the Bank and when the Bank transfers such amount into the Deposit Account, it shall be deemed that the Cardholder receives such amount correctly and completely.

4. Debt Repayment and Interest Rate

4.1 In the event that the Cardholder chooses to pay the debt in full amount, the Cardholder agrees to pay the Bank for the Cash Advance Withdrawal Balance with interest thereon at the rate of 16 percent per annum or other

rates as shown during the transaction executed by the Cardholder via Phone (calculated from the date that the Cardholder receives money) including cash advance withdrawal fees at the rate of 3 percent of Cash Advance Withdrawal Balance and the value added tax at the rate of 7 percent of such fees. The total amount to be payable by the Cardholder will be shown on the next cycle of the Credit Card Statement. In this regard, the Cardholder is able to pay the minimum amount at the rate of 5 percent in 2020-2023 (which will be 8 percent in 2024 and 10 percent but not lower than 500 Baht, whichever is higher, from 2025 onwards) of Cash Advance Withdrawal Balance, but the Cardholder shall have to pay for the total amount of interest rate, fees, and value added tax as shown on the Credit Card Statement. If the Cardholder fails to pay or has paid less than the amount prescribed, it shall be deemed the Cardholder is in default and all debts shall be due immediately.

4.2 In the event that the Cardholder chooses to pay the debt in installments.

4.2.1 In the event that the Cardholder chooses to pay installments in 4, 6, 8 or 10 months (Credit Card billing cycle).

- (1) The Cardholder agrees to pay the Bank for interest at the flat rate of 0.74 percent per month (equivalent to interest at the effective rate of 15.834 percent per annum) or at the rate quoted by the Bank during the transaction executed by the Cardholder via Phone.
- (2) The amount of fund that the Cardholder shall have to pay per each monthly installment is equivalent to the sum of the total amount of Cash Advance Withdrawal Balance and the total amount of interest thereon, divided by the number of months of installment period, which will be shown on the Credit Card Statement of each month (Credit Card billing cycle).

4.2.2 In the event that the Cardholder chooses to pay installments in 18, 24 or 36 months (Credit Card billing cycle) or other period of installments as shown during the transaction executed by the Cardholder via Phone (for the 18 month installments, the minimum amount of Cash Advance Withdrawal Balance is 10,000 Baht and for the 24 or 36 month installments, the minimum amount of Cash Advance Withdrawal Balance is 20,000 Baht)

- (1) The Cardholder agrees to pay the Bank for interest at the effective rate of 16 percent per annum of the Cash Advance Withdrawal Balance or other rates as quoted by the Bank during the transaction executed by the Cardholder via Phone.

(2) The amount of fund that the Cardholder shall have to pay per each monthly installment will not be the same. It will appear on the Credit Card Statement of each month (Credit Card billing cycle) and will be calculated as follows:

$$\text{The amount payable for each installment (the Credit Card billing Cycle)} = \left[\frac{(\text{Remaining Cash Advance Withdrawal Balance} \times 10)}{100} \right] + \left[\frac{\text{Remaining Cash Advance Withdrawal Balance} \times \text{Interest Rate}}{100} \times \frac{\text{Amount of Overdue date}}{365 \text{ or } 366 \text{ days of each year}} \right]$$

The Bank will send a table showing the estimated amount of fund that the Cardholder shall have to pay for each month (Credit Card billing cycle) to the Cardholder.

- 4.2.3 The Cardholder agrees to pay the Bank for a monthly installment amount as shown on the Credit Card Statement (a lower or higher amount is not allowed). If the Cardholder fails to pay or make payment for any of installments in the amount lower than a monthly installment amount, it shall be deemed that the Cardholder is in default and all debts of such Spending Amount shall be due immediately.
- 4.2.4 In the event that the Cardholder wishes to pay the outstanding amount for all installments in full before the due date of installment period, the Cardholder shall inform the Bank in advance via Phone at 02-777-7777. In such case, the Cardholder shall pay the remaining Cash Advance Withdrawal Balance with all interest thereon including cash advance withdrawal fees at the rate of 3 percent of the Cash Advance Withdrawal Balance and value added tax at the rate of 7 percent of such fees. When the Bank is notified by the Cardholder, the Bank will charge the total amount to be payable in the next Credit Card billing cycle and if the Cardholder fails pay such amount in full by the due date on such Credit Card Statement, it shall be deemed that the Cardholder is in default and all debts shall be due immediately.
- 4.2.5 In the event of a cancellation of the Credit Card for whatever reasons, Clause 4.2.4 shall be applied mutatis mutandis.

- 4.3 In the event that the Cardholder is in default, the Bank shall have the right to demand the Cardholder to pay all debts together with interest thereon at the rate of maximum default rate (currently at 16 percent per year which may be subject to change from time to time as further announced by the Bank), including debt collection expenses, fees, and any other expenses as announced by the Bank at that time.
- 4.4 The Cardholder authorizes the Bank to allocate the fund the Cardholder has paid for debt, in whatever amount and whenever it is paid, to pay for debts owed by the Cardholder to the Bank in any order as the Bank deems appropriate.
- 4.5 The due date to pay for the Cash Advance Withdrawal Balance is same as the due date for Credit Card payment. In this regard, the period from the date that the Cardholder receives fund transfer from the Bank until the due date may be more or less than 30 days.
5. The use of this service shall be deemed as the Use of the Credit Card by the Cardholder in accordance with the Terms and Conditions for the Use of Credit Card, but the Cardholder will not receive any SCB Rewards points or credit refunds (depending on the type of credit card).
6. The approval to the use of cash advance withdrawal under this service depends on the policy and lending regulations of the Bank.
7. The Cardholder acknowledges the Terms and Conditions for the Use of Credit Card, table of credit card product disclosure, credit card manual/handbook (collectively referred to as the “**Terms and Conditions for the Use of Credit Card**”) and the Cardholder agrees to be bound by and comply with these terms and conditions, the Terms and Conditions for the Use of Credit Card. In the event of any inconsistency between the provisions of these terms and conditions and the Terms and Conditions for the Use of Credit Card, the Cardholder agrees and accepts that these terms and conditions shall prevail.

Terms and Conditions for the Use of Dee Jung Transfer Service via the Bank's Electronic Services

1. Definitions

Term or phrase in these terms and conditions shall have the meaning as specified in the Terms and Conditions for the Use of the Bank's Electronic Services, unless otherwise specified herein or explicitly specified to have other meaning in these terms and conditions.

1.1 **"Bank's Electronic Services"** means SCB Easy Application Service or SCB Easy Net Service or any other electronic services to be provided by the Bank in the future (as the case may be).

1.2 **"Cardholder"** means the primary credit cardholder and/or supplementary credit cardholder who use(s) the Dee Jung Transfer function on the Bank's Electronic Services.

1.3 **"Cash Advance Withdrawal Balance"** means the amount of money that the Bank has approved and transferred into the Deposit Account to the Cardholder.

1.4 **"Credit Card"** means SCB Credit Card that the Cardholder has designated to use with the Bank's Electronic Services and that the Cardholder uses to execute Dee Jung Transfer transaction.

1.5 **"Deposit Account"** means savings or current account opened and maintained with the Bank and the account name is the same as name and surname of the Cardholder and the Cardholder has designated to use such account with the Bank's Electronic Services and chose such account as receiving account for Dee Jung Transfer transaction.

2. The Cardholder is able to use Dee Jung Transfer Service by withdrawing cash advance from credit line of Credit Card and transfer into the Deposit Account with maximum of 300,000 Baht per day per card per day for SCB Easy Application and maximum of 1,000,000 Baht per day per person for SCB Easy Net or any other amount to be further amended by the Bank in the future and the Cardholder is able to choose to pay debts in full or as installments in accordance with the procedures and means prescribed by the Bank via the Bank's Electronic Services. In this regard, the facility amount being able to withdraw depends on the remaining credit line of Credit Card approved by the Bank, the use of Credit Card history and any other conditions prescribed by the Bank.

3. When the Bank approves the amount of cash advance to the Cardholder, the Bank will transfer such amount into the Deposit Account to the Cardholder within the period prescribed by the Bank and when the Bank transfers such amount into the Deposit Account, it shall be deemed that the Cardholder receives such amount correctly and completely.

4. Debt Repayment and Interest Rate

4.1 In the event that the Cardholder chooses to pay the debt in full, the Cardholder agrees to pay the Bank for the Cash Advance Withdrawal Balance with interest at the rate of 16 percent per year or other rate as shown during the transaction executed by the Cardholder via the Bank's Electronic Services (calculating from the date that the Cardholder receives money) including cash advance withdrawal fees at the rate of 3 percent of Cash Advance Withdrawal Balance and the value added tax at the rate of 7 percent of such fees. The total amount to be payable by the Cardholder will be shown on the next cycling statement of Credit Card. In this regard, the Cardholder is able to pay the Cardholder is able to pay the minimum amount at the rate of 5 percent in 2020-2023 (which will be 8 percent in 2024 and 10 percent but not lower than 500 Baht, whichever is higher, from 2025 onwards) of Cash Advance Withdrawal Balance, but the Cardholder shall have to pay for the total amount of interest rate, fees, and value added tax as shown on the statement. If the Cardholder does not pay or has paid less than the amount prescribed, it shall be deemed the Cardholder is in default and all debts shall be due immediately.

4.2 In the event that the Cardholder chooses to pay the debt in installments.

4.2.1 In the event that the Cardholder chooses to pay installments in 4, 6, 8 or 10 months (cycling statement of Credit Card).

(1) The Cardholder agrees to pay the Bank for interest at the flat rate of 0.74 percent per month (equals to interest at the effective rate of 15.84 percent per year) or at the rate shown during the transaction executed by the Cardholder via the Bank's Electronic Services.

(2) The amount of money that the Cardholder shall have to pay per each installment is equivalent to the sum of Cash Advance Withdrawal Balance and the total amount of interest, divide by the amount of installment period, which will be shown on the statement of each month (cycling statement of Credit Card).

4.2.2 In the event that the Cardholder chooses to pay installments in 18, 24 or 36 months (cycling statement of Credit Card) or other period of installments as shown during the transaction executed by the Cardholder via the Bank's Electronic Services (for the 18 months installment, the minimum amount of Cash Advance Withdrawal Balance is 10,000 Baht and for the 24 or 36 months installment, the minimum amount of Cash Advance Withdrawal Balance is 20,000 Baht)

- (1) The Cardholder agrees to pay the Bank for interest at the effective rate of 16 percent per year or other rate as shown during the transaction executed by the Cardholder via the Bank's Electronic Services of the Cash Advance Withdrawal Balance.
- (2) The amount of money that the Cardholder shall have to pay per each installment will not be the same. It will appear on the statement of Credit Card of each month (cycling statement of Credit Card) and will be calculated as follows:

$$\begin{array}{l}
 \text{The amount payable for each installment} \\
 \text{(the Credit Card billing Cycle)}
 \end{array}
 = \left[\frac{\text{Remaining Cash Advance Withdrawal Balance} \times 10}{100} \right] + \left[\frac{\text{Remaining Cash Advance Withdrawal Balance} \times \text{Interest Rate}}{100} \right] \times \left[\frac{\text{Amount of Overdue date}}{365 \text{ or } 366 \text{ days of each year}} \right]$$

The Bank will send a table showing the estimated amount of money that the Cardholder shall have to pay for each month (cycling statement of Credit Card) to the Cardholder.

- 4.2.3 The Cardholder agrees to pay the amount payable for each installment per month as shown on the statement of Credit Card (cannot be paid less than or more than that amount). If the Cardholder does not pay or has paid less than the amount on the statement for whichever month, it shall be deemed that the Cardholder is in default and all debts shall be due immediately.
- 4.2.4 In the event that the Cardholder wishes to pay the amount payable for all installment in full before the due date, the Cardholder shall inform the Bank in advance via telephone at 02-777-7777. In such case, the Cardholder shall pay the remaining Cash Advance Withdrawal Balance with all interest including cash advance withdrawal fees at the rate of 3 percent of the Cash Advance Withdrawal Balance and value added tax at the rate of 7 percent of such fees. When the Bank is notified by the Cardholder, the Bank will charge the total amount to be payable in the next cycling statement of Credit Card and if the Cardholder does not pay the amount payable in full by the due date on the cycling statement of Credit Card, it shall be deemed that the Cardholder is in default and all debts shall be due immediately.

- 4.2.5 In the event of Credit Card cancellation for whatever reasons, Clause 4.2.4 shall be applied mutatis mutandis.
- 4.3 In the event that the Cardholder is in default, the Bank shall have the right to demand the Cardholder to pay all debts with interest at the rate of maximum default rate (currently at 16 percent per year but it may subject to change from time to time as further announced by the Bank), including debt collection fees, fees, and any other expenses as announced by the Bank at that time.
- 4.4 The Cardholder authorizes the Bank to allocate the money the Cardholder has paid for debt, in whatever amount and whenever it is paid, to pay for debts owed by the Cardholder to the Bank in any order that the Bank deems appropriate.
- 4.5 The due date to pay for the Cash Advance Withdrawal Balance is same as the due date for Credit Card payment. In this regard, the period of the date that the Cardholder receives money to the due date may be more or less than 30 days.
5. The use of this service shall be deemed as the use of the Credit Card by the Cardholder pursuant to the Terms and Conditions for the Use of Credit Card, but the Cardholder will not receive any SCB Rewards or credit refunds.
6. The Approval to the use of cash advance withdrawal under this service depends on the policy and lending regulations of the Bank.
7. The Cardholder acknowledges the Terms and Conditions for the Use of Credit Card, table of credit card product disclosure, credit card manual (collectively referred to as the “Terms and Conditions for the Use of Credit Card”) and the Cardholder agrees to be bound by and comply with these terms and conditions, the Terms and Conditions for the Use of Credit Card, whether those are already existed or those to be added and/or amended in the future to the extent not conflict with these terms and conditions, in all respects.
8. These terms and conditions shall be deemed an integral part of the Terms and Conditions for the Use of the Bank’s Electronic Services. The Cardholder agrees to be bound by and comply with these terms and conditions and the Terms and Conditions for the Use of the Bank’s Electronic Services in all respects.

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<https://www.scb.co.th/th/personal-banking/cards/credit-cards.html>