

Terms and Conditions of e-Statement Service

- 1) The application of the e-Statement Service, which includes the restriction of liabilities and other significant interests of the User, shall be a part of the terms and conditions of credit card usage and/or the terms and conditions of all types of credit facilities of Krungthai Card PCL, or KTC. After the User clicks the "acceptance" button, it shall be confirmed that the User has unconditionally agreed the terms and conditions of the application for e-Statement Service ("Terms") which already exist or will exist in the future as KTC deems appropriate. The Terms may be cancelled or amended without advance notice.
- 2) The User agrees to give KTC permission to amend the User's contact address and other contact details for mailing statement via post to be the same with address and contact details via electronic or email was registered by the User or provided to KTC. The User also agrees that registering for electronic statements under this agreement will cancel paper statements by the post, which will be effective to all Credit Card types and credit limits (if the User is a primary card holder) and to all types of Loans or credit lines as specified by the terms and conditions.

KTC shall deliver the statement via email to the User's email contact address and contact details or email address as registered and/or provided to KTC within the following accounting period, except for any amount of certain items as shown in the accounting period e.g. collection item of any fee on which VAT is imposed, KTC will also deliver paper statement to the User via post.

- 3) To apply for the e-Statement Service under the Terms, the User shall apply at least 1 (one) working day in advance prior to the statement date and shall be confirmed the application of the service via email by KTC only. If not in compliance with the service conditions and processes as provided by KTC, or any incorrect email, KTC reserves its right to deliver the statement via post as usual.
- 4) To cancel for the e-Statement Service, the User shall call KTC PHONE 0-2665-5000 to cancel, by applying the conditions and processes as required by KTC, by not later than 30 days which is at least 5 (five) working days in advance prior to the statement date. Such matters shall be effective on the following accounting period. If not compliance with the service conditions and the processes as provided by KTC, or any address by the post, KTC reserves its right to deliver the e-Statement for the same process as usual.
- 5) The User acknowledges and agrees that the User is required to inform KTC of any change of a new email address at least 7 working days prior to the statement date in order for KTC to deliver the statement to the User at the new or given email address.

In case KTC is unable to deliver the statement via email due to any incorrectness of the electronic process data, which is not the default of KTC, or any reasons whatsoever, KTC shall not be responsible for any damages in all respects.

6) The User understands and acknowledges that it is the User's own duty to examine the accuracy of the statement via electronic and shall inform KTC of any error or objection within 10 (ten) days from the receiving date of such statement.

In the event the User fails to inform KTC of such inaccuracy as shown in the statement within the time specified above, it shall be deemed that the information as shown in the statement via electronic is true and correct as agreed and accepted by the User.