

Terms and Condition for the Use of Corporate Cash Management Service via LH Bank Speedy

The Applicant agrees to use LH Bank Speedy Services (Internet) in accordance with the service details specified by Bank which, unless referred to as a particular service, shall be collectively and interchangeably referred to as “LH Bank Speedy Services”. The Applicant agrees to be bound and comply with the terms and conditions of use as follows.

1. The Applicant must have at least one savings account or one current account opened with Land and Houses Bank PLC and an e-mail address and a mobile phone number. In case of changes, the Applicant must notify the Bank immediately.
2. The Applicant may appoint a person or several persons as a user of LH Bank Speedy Services for Juristic Persons on behalf of the Applicant by specifying a scope of use for the user under the conditions determined by the Bank according to steps in the LH Bank Speedy Services handbook. In case of changes in relation to the user’s information, please notify the Bank according to steps in the LH Bank Speedy Services handbook.
3. The Applicant agrees that transactions made through LH Bank Speedy Services, using a User ID, a User Password and a Secure Pass PIN under the Applicant’s supervision specified in clause 2 and according to the conditions determined by the Bank (if any) are deemed valid and complete acts for communications between the Applicant and the Bank without a need for other actions or signature. The Applicant agrees that such actions shall be deemed as if performed by the Applicant and are sufficient as proof of validity of transactions made through LH Bank Speedy Services by which the Applicant shall be bound. The Applicant agrees to be liable for damage arising out of such actions in all respects.
4. The Applicant shall keep confidential of the User ID and the User Password for use of LH Bank Speedy Services through Bank’s system, and the Secure Pass PIN including other passwords relating to the use of LH Bank Speedy Services regardless of the reference names and regardless of whether it is a password set by the Bank or the Applicant (if any, depending on each case) and shall not make those passwords available to anyone. The Applicant shall also inform a user and/or any persons under the direct or indirect supervision of the Applicant of such conditions for acknowledgement and strict compliance.
5. A Secure Pass or Token or other devices of similar nature, hereinafter referred to as the “Secure Pass or Token” provided by the Bank to the Applicant (if any, depending on each case) are the Bank’s property. The Applicant must keep the “Secure Pass or Token” in good condition. The Applicant has no right to permit other persons who are not related to transactions to use the “Secure Pass or Token” or to let other persons possess such device without a written consent from the Bank or to use such device for other actions that are not related to Bank’s service. When the “Secure Pass or Token” is out of order, faulty or damaged, the Applicant must return the “Secure Pass or Token” to the Bank. If the damage is due to a deliberate or negligent act of the Applicant, the Applicant shall be responsible for expenses in relation to such device in an amount determined by the Bank. Once the use of LH Bank Speedy Services by the Applicant ends regardless of reasons, the Applicant is not required to return the “Secure Pass or Token” to the Bank.
6. In case the Applicant’s User ID or Secure Pass or Token is out of order or lost or stolen, the Applicant must immediately notify the Bank’s division in charge of the administration of LH Bank Speedy Services and requests for a suspension of a fund transfer prior to the date on which Bank shall perform any related actions to fulfill such request or for immediate seizure or suspension of the User ID or the Secure Pass or Token used for the transaction. The Application shall also provide a confirmation letter to the Bank in a form set out by the Bank.

The Bank shall suspend the fund transfer or seize or suspend the use of the User ID or the Secure Pass or Token used for the transaction upon notification and receipt of the Applicant’s confirmation letter.

If the Applicant agrees to pay for charges in relation to suspension of a fund transfer and/or the User ID and/or the Secure Pass or Token used for the transaction and the Applicant agrees that any actions performed by the Bank under the Applicant's request prior to the Bank's suspension of the fund transfer and/or actions performed in relation to the use of LH Bank Speedy Services performed using the Applicant's User ID and Secure Pass or Token prior to seizure or suspension of such User ID or such Secure Pass or Token (Secure Pass or Token) by the Bank shall bind the Applicant and the Applicant agrees to all liabilities.

7. Once, the Applicant has submitted a fund transfer or made transactions through LH Bank Speedy Services, the Applicant will not be able to suspend or cancel the fund transfer or the transactions except for a fund transfer set prior to the effective date of the transaction. The Applicant can access LH Bank Speedy Services to change or suspend the fund transfer prior to the Bank's related actions according to the conditions and the period specified by the Bank for each type of fund transfer.
8. The Applicant may transfer fund to other accounts, make interbank transfer, or pay for goods and services in the total amount not exceeding ten million Baht per day per account and/or the fund transfer limit as amended or approved by LH Bank for unlimited number of transactions. LH Bank shall deduct the transferred amount and the transfer fee from the user's account, after which the fund will be transferred to the receiver's account immediately or on the specified date in case of advance transfer.

The Applicant may request for increasing Credit Limit as specified in the preceding paragraph, to be the aggregate amount not exceeding five hundred million Baht per day per account, by submitting the relevant documents through a Bank's branch. In this regard, the Bank shall increase the Credit Limit for the Applicant no later than seven working days from the date at which the Bank has received all relevant documents.

9. The Applicant will receive evidence from LH Bank when making fund transfer through LH Bank Speedy including LH Bank Speedy (Internet) in form of an email notification of transaction in addition to the transaction record of deposit or withdrawal into involved accounts.
10. The transactions to be made by the Applicant via LH Bank Speedy shall be as follows:
 - 10.1 Transfer funds between the Applicant's accounts held at the Bank.
 - 10.2 Transfer funds to third persons' deposit accounts held at the Bank.
 - 10.3 Transfer funds to any person's deposit accounts held at other banks.
 - 10.4 Send the instruction for the Bank to debit the fund from the Applicant's deposit accounts for payroll payments, Direct Credit, fund deduction from the Retail Applicant's deposit accounts or Direct Debits to any person's deposit accounts held at other banks via Bulk Payment (SMART) or via BAHTNET.
 - 10.5 Bill Payment for goods and services.
 - 10.6 View the account details, order cheque book, stop cheque.
 - 10.7 View the available reports under LH Bank Speedy.
 - 10.8 Make other transactions as notified by the Bank.

The Bank may adjust, amend, reduce or add types of services available on LH Bank Speedy Services as deemed appropriate by the Bank and in accordance with circumstances and changes of technology, for example, terms and condition of use and the LH Bank Speedy Services handbook, with notification to the Applicant by a method deemed appropriate by the Bank.

11. The Bank shall inform the Applicant of addition of types of services or transactions available through LH Bank Speedy Services for Juristic Persons by a method deemed appropriate by the Bank. The Applicant who is a juristic person / an Admin may proceed with or make transactions for the new types of transactions in a manner similar to other procedures or transactions made through LH Bank Speedy Services on the application date. The Applicant shall be liable for such procedure and transactions in all respects.

12. In case of disruption of computer system or electrical system or communication system of the Bank, or a force majeure event beyond the Bank's control which causes LH Bank Speedy Services to be temporarily unavailable, the Applicant agrees not to raise such disruption to make any claim against the Bank.
13. In case of damage due to deliberate or negligent acts of the Bank, the Bank shall be liable only when such damage may occur in normal circumstances and shall not be liable for damage caused by extraordinary circumstances.
14. The Applicant agrees that the Bank shall not be liable for any damage arising out of the following causes.
 - 14.1 The Applicant's User ID and a User Password for use of LH Bank Speedy Services through the Bank's system and the Applicant's Secure Pass PIN for the Secure Pass or Token are used in accordance with the method specified by the Bank regardless of whose action it is.
 - 14.2 Force majeure events or circumstances beyond the Bank's control including disruption of communication system or signal connection becoming unavailable or computer virus or illegal acts.
 - 14.3 Delay, errors or failure of computer system or devices of the Applicant, the Bank, the Internet Service Provider or other communication network.
 - 14.4 The Bank's system shutdown or system maintenance.
 - 14.5 The Bank's action taken under a request using the Applicant's information sent through LH Bank Speedy Services for Juristic Persons or the Applicant's failure to comply with the terms and conditions of use of LH Bank Speedy Services for Juristic Persons or the LH Bank Speedy Services handbook.
15. If the Applicant found errors in deductions and/or fund transfer made through LH Bank Speedy or if there are enquiries regarding movements of the account, the applicant must notify LH Bank immediately within 15 days from the date on which the error occurs. In this regard, the applicant must provide details of the date and time of transaction, the place of transaction, related accounts for deduction and/or fund transfer, type of transaction, amount transferred to and from, contact details of the applicant and the informant. LH Bank will investigate the errors and enquiries in relation to deductions and/or fund transfer, using the details provided by the applicant, within 30 days from the date on which the complaint is received. The applicant will be notified of the result within 7 days from the date on which the result is known.
16. If LH Bank shall be responsible for its failure to comply with the applicant's instruction which cause the user or the receiver to be unable to receive the fund under the applicant's instruction excluding the following cases:
 - 16.1 The applicant has insufficient funds in his/her account.
 - 16.2 The amount to be transferred exceeds the limit approved by LH Bank.
 - 16.3 The credit line is suspended.
 - 16.4 A legal action has been brought against the applicant.
 - 16.5 LH Bank has informed the applicant of the disruption in the transfer before or while the applicant is making a transaction, or the applicant breaches the conditions or agreements made with LH Bank.
 - 16.6 A force majeure event occurs during the service.
17. LH Bank shall be liable to the applicant for electronics fund transfer in the following cases:
 - 17.1 LH Bank ignores and fails to comply with the user's instruction for stopping or suspending the fund transfer or the advance transfer which, as a consequence, an electronics fund transfer is made.
 - 17.2 LH Bank has not handed over the transfer device to the user, but electronics fund transfer is made.
 - 17.3 Any electronic fund transfer transaction occurred not due to the fault of the Applicant.

18. Documents, books, or any information that the Bank sends to the Applicant at his current address or notify the contact person of the Applicant through various channels specified in the application form. It shall be deemed that the applicant has already known the information in such document, book or information and any document, book, or information. which the bank receives from such contact person It shall also be deemed that the document, book, or information is true and in accordance with the legitimate intention of the applicant.

In case the Applicant's address or details change from those specified in the application, the Applicant must notify the Bank in writing at the Bank's division in charge of such service at the time.

19. The Applicant shall be bound by and comply with the terms and conditions of use of LH Bank Speedy Services for Juristic Persons, the terms and conditions and the handbook provided by the Bank which are deemed part of this agreement. The Applicant shall also agree to the Bank's amendment and addition of the terms and conditions of use of LH Bank Speedy Services for Juristic Persons and the handbook including service fees. Amendment and addition shall be announced by the Bank for the Applicant's information at the Bank's branches or on the Bank's website. In case of changes in any fees, the Bank shall make an announcement or notify the Applicant 30 days in advance and the Applicant shall comply with the amended terms and conditions of use of LH Bank Speedy Services for Juristic Persons and the handbook.
20. The Applicant agrees to pay for fees and charges including a joining fee, an annual fee and service fees for the use of the Applicant's Secure Pass or Token (Secure Pass or Token) in relation to the use of LH Bank Speedy Services at a rate specified by the Bank. The Applicant agrees to an immediate deduction of the fees from the account specified in the application. If the Bank cannot deduct part of or entire fees regardless of reasons, the Bank has the right to suspend the relevant service until the Applicant has paid the fees in full. The Applicant shall consent to the Bank's deduction of fees in relation to a fund transfer or any payments from an account opened for relevant transactions.
21. The Applicant permits the Bank to contact, enquire or disclose to, any or all details or information relating to the Applicant which the Bank acknowledges from the Applicant's use of the Bank's services, any persons and/or juristic persons as deemed appropriate by the Bank without obtaining permission or consent from the Applicant in advance. This consent shall always be in effect including after the Applicant has cancelled this service.
22. The Bank reserves the right to terminate LH Bank Speedy Services Agreement as deemed appropriate by the Bank. If the Applicant wishes to terminate the service, a written notice must be sent to the Bank at least 30 days in advance.
23. Cancellation of provision or usage of the service
- 23.1 LH Bank reserves the right to cancel LH Bank Speedy service for juristic persons for the applicant at any time without giving an advance notice to the applicant in the following cases:
- 23.1.1 The Applicant does not activate the system in 1 year from the date on which the user receives PIN, USER ID, and transfer device (Secure Pass or Token).
- 23.1.2 LH Bank Speedy for juristic persons has not been used for over 1 year from the last date of access.
- 23.2 LH Bank may cancel this service or any type of transactions available through LH Bank Speedy for juristic persons as deemed appropriate.
- 23.3 The Applicant may cancel this service at any time by giving a 30 working days' notice by mean specified by LH Bank. The cancellation will take effect upon expiry of such period. The Applicant must cancel all instructions for advance transfer made through LH Bank Speedy before the date of suspension or the cancellation.

Specific Terms and Condition for Each Service under LH Bank Speedy
Terms for the Use of Fund, Wage or Salary Payment Service (Payroll).

The Applicant agrees to use the payroll payment service via the Bank under the LH Bank Speedy for the Applicant's employees, hired persons, contractors, applicants' contractors or creditors, hereinafter referred to as the "Payee"; and the Bank agrees to provide such service to the Applicant.

1. The Applicant agrees to use the payroll payment service via the Bank under the LH Bank Speedy, by allowing the Bank to transfer money from the Applicant's deposit account to the Payee's account held at the Bank. This includes the use of supplementary services of such service as specified in the Application for the Use of Service (if any) in accordance with the service details as specified by the Bank. The Applicant agrees to comply with the Terms and Condition for the Use of Corporate Cash Management Service via LH Bank Speedy.
2. The Applicant agrees that, for the use of this service at each time, the Applicant must prepare the application or information regarding Payroll payment in the form as determined by the Bank, and send it to the Bank in accordance with the conditions and methods as specified by the Bank. Upon the Bank having received the notification of such intent and Payroll payment information, the Applicant agrees and gives consent to the Bank to deduct money from the Applicant's account opened with the Bank in order to transfer such money to the account of the Applicant's Payee held at the Bank as specified in the Payroll payment information. In this regard, the payroll payment at each time shall be recorded.
3. For the service of money, wage or salary payment via the Bank according to clause 1, if there is no money in the Client's account or there is money but not sufficient for transferring and paying money, wage or salary to all Client's Payees as specified by the Client at any time, then, the Bank has the right not to transfer and make payment of money, wage or salary to the Client's Payees at that time.
4. If there is an error in Payroll payment, and it causes damage to the Applicant, Payee, Bank or other persons for any reason whatsoever, by which the Bank has performed in accordance with Payroll payment information pursuant to clause 2, or due to the failure to comply with the details and procedures for notifying information as abovementioned, then, the Applicant shall be solely responsible for all damages occurring.
5. In sending the Information of Money, Wage or Salary Payment pursuant to clause 2 as abovementioned at any time, if the Bank has found that the notification of such information is not correct and nonconforming to the specified form, then, the Bank shall suspend the transfer according to this Agreement and shall notify the Client to correct the information. In this regard, the Client shall correct and rapidly send back such information to the Bank within the period of time for sending information as specified in clause 2. If such period of time has expired and the Client has not sent the correct information to the Bank yet, then, the Client shall allow the Bank to consider, at the Bank's sole discretion, either to make transfer of money for that time according to this Agreement or cancel such transfer.
6. The Bank shall send the evidence showing the transaction conduction to the Client for acknowledgement at every time of conducting the transaction, whether the transaction can be conducted completely or incompletely, by specifying the date and time of transaction conduction, type of transaction, the account number related to the transaction and the cause making the transaction incomplete (if any), except that the Bank has already notified the Client regarding such cause or it's the force majeure.
7. Before installing the Application Software pursuant to clause 2 in the Client's computer, it is the Client's duty to learn and carefully consider regarding the installation process, as well as, cautions, notes and restrictions of such Application Software

installation appeared in the “Automatic Money, Wage or salary Payment Working System for Client Manual” to ensure that such installation shall not cause any damage to the existing software in the Client’s computer.

In the event that the installation of such Application Software causes any damage to the Client’s software and/or computer, in such case, the Client shall waive the right to claim for any damage caused by such event from the Bank in any respect.

8. The Applicant agrees to pay the fees for fund transfer or the use of Payroll payment services according to the rates per the account of the Applicant and the Applicant's Payee pursuant to the use of the services as specified above. The said fee rates will be determined by the Bank in accordance with the Terms and Condition for the Use of Corporate Cash Management Service via LH Bank Speedy, and the Application for the Use of Corporate Financial Product Service. Additionally, if the Bank changes these fees in the future, then, the Applicant shall pay the fees according to the newly changed rates immediately at the time of such change of fees being effective.

Additionally, for such circumstances as mentioned in the first paragraph, the Bank shall have the right to deduct the money from the Client’s account for paying the fee as specified by the Client in this Agreement. In case the amount of money in the Client’s account is not sufficient for paying the fee, then, the Bank shall not make transfer and payment of money, wage, or salary to the Client’s Payee.

9. The Bank shall have the right to improve and amend the terms, conditions and the Automatic Money, Wage or Salary Payment Working System for Client Manual in accordance with the Agreement as abovementioned, as well as, the right to cancel the Client’s right of using the service of money, wage or salary payment as the Bank deemed appropriate.

In such circumstance according to this clause, the Bank’s terms and conditions for the current account, the saving deposit account and the overdraft shall apply as the terms and conditions of money, wage or salary payment via the Bank to the extent that it’s not contrary to this terms and conditions of such service.

10. If any error in the payment of money, wage or salary has been found, or there’s any circumstance causing the suspension of payroll service, then, the Client can contact the Bank at LH Bank Call Center. The actions to be taken shall be as follows:
 - 10.1 For the case that the Bank has been notified by the Client regarding the cancellation of the service in which the Bank agrees to cancel the service which is required to be finished in the period of time notified by the Bank to the Client, in this case, the Client shall still be responsible for the action and transaction occurring prior to the completion of time that Bank shall cancel such action.
 - 10.2 The Client shall give the information regarding the matter, the day, time, place of making transaction, the amount of money, account number of the Payee and the related person, and type of transaction or any other information as requested by the Bank.
 - 10.3 The Bank shall investigate and correct any error (if any) completely within a period of 30 days from the date of receiving full information and in accordance with such details, and shall notify the Client regarding the investigation result within 7 days from the date of acknowledging the investigation result. In this regard, the Bank shall investigate only about the government requirements and/or the requirements of the Bank of Thailand.

In case the error in money, wage or salary payment has caused any damage to the Client, the Payee, the Bank or any other persons by any reason whatsoever, in which such error has arisen by the Bank having performed the action pursuant to the information notified by the Client in writing to the Bank pursuant to clause 4.1 or the Diskette pursuant to clause 4.2, or due to

the noncompliance with the details and the process of information notification pursuant to clause 4.3, then, the Client shall be solely responsible for all damage occurring.

11. The Bank shall have the right to terminate the payroll service by merely giving written notification to the Client for the period of not less than 30 days in advance. The Client may request to terminate the payroll service with the Bank by giving written notification to the Bank for the period of not less than 3 months in advance. In this regard, the Client shall cancel any transaction order prior to the date desiring the termination of service in effect.

The Applicant acknowledges and shall perform its duties as promulgated by the Personal Data Protection Act B.E. 2562 (the "Act"). Additionally, the Applicant has already notified the Payee about the Bank's Privacy Notice and the necessity of the bank to collect, use and/or disclose the personal data of such person. In this regard, if the Bank needs to obtain such person's consent prior to or at the time of the personal data being processed under this Agreement, then, the Applicant warrants that such consent shall have been obtained correctly and in accordance with this Act.

The Applicant has read, understood and acknowledged the contents of the Bank's Privacy Notice as appeared in the details on the website: www.lhbank.co.th/PersonalDataProtection, and has acknowledged that the Bank may collect, use and/or disclose the personal data under or in connection with this Agreement for the purposes as specified in the Bank's Privacy Notice

Terms for the Use of Direct Credit/Direct Debit Service

The Applicant agrees to use the Direct Credit/Direct Debit Service via the Bank under the LH Bank Speedy, by accepting the service terms and conditions in accordance with the Terms and Condition for the Use of Corporate Cash Management Service via LH Bank Speedy.

1. The Applicant agrees to use the Direct Credit/Direct Debit Service. The Applicant shall send the data via the LH Bank Speedy at each time of using the Direct Credit/Direct Debit service. Such data shall consist of the name, deposit account number, the amount of money to be credited/debited to each person's account, and the date requesting for making direct credit/direct debit, all of which must be set on the same day for each data transaction. The number of times and the maximum amount of money provided in each day are as specified by the Bank. The Applicant shall also send such data to the Bank pursuant to the duration and period of time requesting the Bank to make direct credit/direct debit for each person at each time. The date and time of providing the service are as specified by the Bank. Additionally, the Applicant hereby warrants that such data sent to the Bank by the Applicant as abovementioned has been verified, containing correct and complete data and details in accordance with the Applicant's intent in all respects. The Applicant agrees to comply with the Terms and Condition for the Use of Corporate Cash Management Service via LH Bank Speedy.
2. The Bank agrees to bring money into / deduct from the account by way of bringing money into / deducting from the deposit account of the client, who has savings account / current account with the Bank at the office/branch throughout the country, in full amount as appeared in the details and the client's name list furnished by The Applicant in accordance with clause 1 of this Agreement for The Applicant.
3. The Applicant agrees and acknowledges that, at every time before installing any Application Software in The Applicant's computer for obtaining the service in accordance with this Agreement, The Applicant has carefully learnt and considered regarding the installation process, as well as, cautions, notes and restrictions of such Application Software installation both currently existing and in the future to ensure that such installation shall not cause any damage to the existing software in The Applicant's computer.

In the event that the installation of such Application Software system causes any damage to The Applicant's software and/or computer, in such a case, The Applicant shall waive the right to claim for any damage caused by such event from the Bank in any respect.

4. Before the Bank make deduction from The Applicant's account for transferring money to The Applicant's client account, The Applicant must have the balance of money in the savings account / current account sufficient for deducting The Applicant's account according to the information.
5. Upon the Bank having made the deduction from The Applicant's account pursuant to clause 4, the Bank shall transfer whole amount of money into each client's account according to the details and the clients' name list furnished by The Applicant to the Bank regarding the money transfer at the same day as the date of deduction of the account.

In case the Bank has already made deduction from the client's account pursuant to clause 2, the Bank shall transfer whole amount of money into the savings account / current account no

6. The Applicant agrees that the information furnished by The Applicant to the Bank shall be deemed correct. If there is any damage arising due to the Bank having performed any action pursuant to such information, then, The Applicant shall be responsible for any and all damages occurring to the Bank without any condition, except that such damage has occurred by the intentional act or negligence of the Bank's officer, personnel or representative.
7. The Applicant acknowledges that the Bank has no obligation to maintain the balance of money in The Applicant's account for transferring it into the client's account pursuant to this Agreement. That is, the Bank shall transfer the money into the client's account only on the condition that there is money in The Applicant's deposit account in the amount not less than the amount that Company has notified the Bank to make transfer of money into the client's account. In case the amount of money in The Applicant's account is not sufficient due to any reason whatsoever, causing the Bank unable to deduct the money from The Applicant's account for transferring into the client's account, in such case, both parties shall agree that the transfer of money into the client's account shall be deemed canceled. In this regard, the Bank shall not make partial transfer of money into the client account.
8. In the event that The Applicant has found any error in providing the service pursuant to this Agreement, or in case there is any event causing the cancellation of the service pursuant to this Agreement, then, The Applicant can contact the Bank at LH Bank Call Center, Telephone no. 02 359 0000 press 1 In this regard, the following actions shall be performed:
 - 8.1 In case the Bank has been notified by The Applicant regarding the cancellation of the service in which the Bank agrees to cancel the service which is required to be finished in the period of time notified by the Bank to The Applicant, then, The Applicant shall still be responsible for the action and Transaction occurring prior to the completion of time that Bank shall cancel such action.
 - 8.2 The Applicant shall give the information regarding the day, time, place of making Transaction, the amount of money, account number of the Payee or the related person, and type of transaction or any other information as requested by the Bank.
 - 8.3 The Bank shall investigate and correct any error (if any) completely within a period of 30 days from the date of receiving full information and in accordance with such details, and shall notify The Applicant regarding the investigation result within 7 days from the date of acknowledging the investigation result. In this regard, the Bank shall investigate only about the government requirements and/or the requirements of the Bank of Thailand.

In case the error has occurred, causing damage to The Applicant, the Payee, the Bank or any other persons by any reason whatsoever, in which such error has arisen by the Bank having performed the action pursuant to the information notified

by The Applicant in writing to the Bank or the COMPUTER MEDIA, or due to the noncompliance with the details and the process of information notification pursuant to clause 1, then, The Applicant shall be solely responsible for all damage occurring.

In case of any error that the Bank is required to make money compensation to The Applicant, in such case, the Bank shall transfer the money regarding such error together with the interest equaling to the Bank's interest rate of the savings deposit at that time from the date of deducting money from The Applicant's account until the date of transferring money into The Applicant's account. In this regard, the Bank shall compensate for such money by transferring it into The Applicant's account within 7 days from the date of acknowledging the investigation result.

The Applicant shall be liable for any damage possibly occurring to each client's account in substitution of the Bank for the case where there is The Applicant's written order to cancel the transfer of money into each client's account, or to request the Bank for demanding the return of money from each client in full amount only.

In this regard, in demanding the return of money from each client, the Bank shall do so only for the case where the client has balance of money in full amount as transferred into its account. The Bank shall not make a demand for the partial return of money.

9. Both parties agree that this Agreement shall be terminated or amended upon either party having given written notification to the other party, provided that, the termination shall be in effect after a period of 30 days from the date of such notification.

Terms for the Use of Bulk Payment Service.

The Applicant agrees to use Bulk Payment Service via the Bank under the LH Bank Speedy, by accepting the service terms and conditions in accordance with the Terms and Condition for the Use of Corporate Cash Management Service via LH Bank Speedy.

1. The Bank shall provide the direct debit and money transfer service of Bulk Payment/ Bulk Payment PromptPay only for the person having the deposit account with the Bank's branches available in the computer on-line service network.
2. For the service of Bulk Payment / Bulk Payment PromptPay according to this Agreement, The Applicant shall send the order to the Bank in form as specified by the Bank via any electronic channel of the Bank or in any other forms as agreed with the Bank. Such an order must be sent to the Bank prior to the date on which the bank is required to transfer the money amount into the account for the transferee as specified by The Applicant. In this regard, The Applicant must confirm the data sent to the Bank in form of hard copy, facsimile or via computer screen. In case the Bank has received the data later than the time as specified by the Bank, then, the Bank shall reserve the right not to perform any action pursuant to the order received at that time. However, if the Bank performs so, it shall be deemed that such order shall have been received by the Bank at the next business day.

The Applicant agrees and acknowledges that, at every time before installing any application software in The Applicant's computer for receiving the service in accordance with this Agreement, The Applicant has carefully studied and considered the installation processes, warnings, remarks and limitations of such installation currently existing or being in the future, in which the installation of such application software shall not cause any damage to the operation system (software) currently contained in The Applicant's computer.

In case of the installation of such application software has caused any damage to the operation system and/or Service User's computer, then, The Applicant shall waive the right to claim any damage against the Bank in all respects.

3. The Applicant of Bulk Payment must send the data about the list of transferee name, deposit account number of such transferee, the name of branch of other banks or financial institutions and the money amount to be paid at that time and/or any other information as specified by the Bank. Such data and information must be sent to the Bank prior to the date of money transfer.

Upon the Bank having received the said list of transferees, deposit account number of such transferee, the name of branch of other banks or financial institutions and the money amount as aforementioned, the Bank shall bring and/or transfer the money amount into the deposit account of the transferee as specified by The Applicant further.

The Applicant of Bulk Payment PromptPay must send the data about the list of transferee name, reference number of transferee in PromptPay database system (PromptPay ID No.) such as juristic person number, taxpayer identification number, identification card number, mobile phone number and the money amount to be paid at that time and/or any other information as specified by the Bank. Such data and information must be sent to the Bank prior to the date of money transfer. Upon the Bank having received the said list of transferee name, reference number of transferee in PromptPay database system (PromptPay ID No.) and the money amount as aforementioned, the Bank shall bring and/or transfer the money amount into the deposit account of the transferee as specified by The Applicant further.

However, if the Bank is unable to bring and/or transfer the money amount into the deposit account of the transferee as specified by The Applicant, or cannot bring the money amount into the account due to account closed, wrong deposit account number, wrong reference number or any other causes, then, the Bank shall return such money amount to The Applicant's account within 3 (three) business days from the date being unable to bring the money amount into the deposit account of the said transferee.

4. Debiting the Deposit Account of Bulk Payment / Bulk Payment PromptPay Service User and Bringing Money into the Account of Transferee as specified by The Applicant

4.1 The Applicant shall order to pay and deliver The Applicant's cheque to the Bank, or shall allow the Bank to debit The Applicant's deposit account having with the Bank for the money amount to be paid to the transferee specified by The Applicant at that time, prior to the date of paying the money amount into the deposit account of the said transferee.

4.2 Debiting money amount from The Applicant's account shall be done without using cheque and without the need to notify The Applicant and the transferee specified by The Applicant about the debiting results. Additionally, for the case of bringing the money amount into the account, such money amount can be brought/transferred into the account without making any evidence.

4.3 In case the deposit fund in The Applicant's account is not enough to be debited and/or no fund is available to be debited according to the data received by the Bank from The Applicant in each time, or if The Applicant's overdraft has been fully utilized, then, it shall be deemed that no money amount has been debited. In this regard, the Bank shall not debit the money amount from such account for partly payment of the amount specified in the debiting order.

In case The Applicant pays any cheque to the Bank and such any cheque is refused for payment, or if the Bank is unable to collect the fund from such cheque in any case, then, the bank shall not bring and/or transfer the money amount into the deposit account of the transferee as specified by The Applicant.

However, if the Bank has already made the payment and/or has brought the money amount into the deposit account of the transferee as specified by The Applicant in any case, then, The Applicant shall return such money amount to the Bank, or shall allow the Bank to deduct, withdraw or debit any other deposit account of The Applicant having with the Bank in equivalent to the amount paid or brought into the deposit account of the said transferee. Additionally, if such deduction or debiting of such deposit account causes the balance in The Applicant's account to be outstanding debt owed to the Bank or increase the outstanding debt in any amount whatsoever, then, The Applicant shall agree that such Service User's outstanding debt or such increased outstanding debt shall be deemed as the overdraft withdrawn by The Applicant. In this regard, The Applicant allows the Bank to calculate the interest from such money amount at the highest rate of general loan announced by the Bank. In case the Bank has

announced to change the said highest interest rate of loan whenever, then, The Applicant shall allow the Bank to immediately change the highest interest rate of loan without the need to make any written consent.

5. In case there are both of the order for debiting money from the deposit account of The Applicant and/or of the transferee as specified by The Applicant and the order for bringing money into the deposit account, then, the Bank shall firstly bring the money amount into the account, and after that, shall debit such account.

After completely debiting money from and/or transferring it into the deposit account of the transferee as specified by The Applicant, the Bank shall send the evidence to the customer for every transaction, whether such transaction has been completely conducted or not. The evidence will specify the date and time of conducting the transaction, transaction type, account number related to the transaction and the cause making the transaction incomplete (if any), except that the Bank has already notified the customer or for the case of force majeure. If no argument has been made within 7 (seven) days, it shall be deemed that the act of the Bank is correct in all respects.

6. Service User warrants that any and all documents, information or details as appeared and/or sent to the Bank, in any form whatsoever, are true and correct. If any error has occurred in debiting the money from and/or transferring it into the account of the transferee as specified by The Applicant due to the fault or error of the said documents, evidences, details and/or any cause whatsoever, then, The Applicant shall demand for such money amount directly from the said transferee. In this regard, The Applicant waives the right to demand the Bank to deduct or withdraw any money amount from the deposit account of the transferee as specified by The Applicant for reimbursing The Applicant. Additionally, The Applicant waives the right to sue against the Bank to pay compensation for the money amount brought by the Bank into the deposit account of the said transferee as specified by The Applicant in any documents and or information, in any form, received by the Bank from The Applicant. The Applicant also warrants that it shall not perform any action resulting in that the Bank has to participate in any dispute arising between The Applicant and the said transferee. In this regard, if The Applicant has any defense and/or right of claim, it shall set up against the said transferee solely and separately.
7. In case The Applicant has found any error from the service according to this Agreement or if there is any event causing the service stoppage, then, The Applicant shall be able to contact the Bank at LH Bank Call Center, telephone no. 0 2677 7111. In this regard, the following actions shall be taken:
 - 7.1 For the case where the Bank has been notified by The Applicant for stopping the service in which the Bank agrees to stop the service within the time specified by the Bank, The Applicant shall be still responsible for any action and Transaction occurring prior to the expiration of such time that the Bank shall have stopped the service;
 - 7.2 The Applicant must provide the information about the matter, day, time, place of Transaction, money amount, payee's account number and other related persons, as well as type of Transaction or any other information as requested by the Bank.
 - 7.3 The Bank shall investigate and correct the error (if any) completely within 30 days from the date of fully receiving the information and details. Additionally, the Bank shall notify The Applicant about the investigation results within 7 days from the date of its acknowledgement of such investigation results. In this regard, the Bank shall only review the provisions stipulated by the government and/or the Bank of Thailand.
8. In case any error in rendering service of this Agreement makes the damage to The Applicant, payee, bank or any other persons for any cause whatsoever in which the Bank has proceeded the action conforming to the information notified in writing by The Applicant to the Bank or Computer Media, or causing by noncompliance with the details and procedures of the use of service as specified in this Agreement, then, The Applicant shall be solely responsible for any and all damage arising.

9. In case of any error occurring for which the Bank has to compensate to The Applicant, then, the Bank shall transfer the money, resulting from that error, together with the interest at the rate equivalent to the Bank's saving deposit interest rate at that time, calculated from the date of debiting The Applicant's account until the date on which such money has been transferred into The Applicant's account. In this regard, the Bank agrees to compensate and transfer such money into The Applicant's account within 7 days from the date of acknowledging the investigation results.
10. The Applicant agrees to pay for service fees to the Bank in the specified time and at the rate as specified by the Bank. In this regard, The Applicant shall allow the Bank to debit The Applicant's deposit account having with the Bank for paying the service fees in accordance with transaction occurred.

The Bank reserves the right to change the rate of service fees to be collected from The Applicant in the future in accordance with the rate of which the Bank deems appropriate at any time. In this regard, the Bank shall give notification to The Applicant at least 30 (thirty) days before the new rate of such service fees shall be effective.

11. To accomplish the purpose of service of this Agreement, The Applicant hereby authorizes the Bank to debit the money of The Applicant deposited with the Bank for proceeding in accordance with the methods of this Agreement. Additionally, The Applicant shall not revoke the said authorization given to the Bank until the termination of this Agreement.
12. The Applicant agrees to fully cooperate with the Bank in any manner to improve the Bank's methods for The Applicant's convenience to make payment to the transferee as specified by The Applicant.
13. This Agreement shall be in full force and effect from the date of signing the service application form. In case either Service User or the Bank wishes to terminate the service, then, it shall give written notification to the other party at least 30 (thirty) days prior to the date of service termination taking effect.