

**CONVENIENT, speedy, and saving when using Direct Debit Service for loan settlement**

Today, you can make your loan repayments to Standard Chartered Bank (Thai) more conveniently, economically and speedily by signing up for our Direct Debit Service for loan settlements through debiting from your savings or current account.

# Direct Debit service for loan repayment

Bank	Standard Chartered Credit Card	Personal Line of Credit / Personal Installment Loan / Smart Cash Platinum / Smart Cash / Mortgage Loan
Standard Chartered Bank (Thai)	✓	✓
Siam Commercial Bank	✓	✓
Bangkok Bank	✓	✓
UOB Bank	✓	✓
Bank of Ayudhya	✓	✓
Kasikornbank	X	✓

**Convenient, speedy, and saving**

- Helps prevent late payment
- No waste of time for on-site payment
- No payment fee
- Minimum or full payment at your choice

**Remark**

The direct debit service will be activated approximately two months after the completed consent letter has been sent to the Bank. You can check your status with our Phone Banking Service 1595, 24 hours daily.

Name-Surname  Mr.  Mrs.  Miss  
.....  
Present Address: No..... Moo.....  
Village..... Soi..... Road.....  
Sub-District..... District..... Province.....  
Postal Code

**has maintained a bank account with**

Standard Chartered Bank (Thai)  Siam Commercial Bank  
 Bangkok Bank  Kasikornbank (credit card account not applicable)  
 Bank of Ayudhya  UOB Bank Public Company Limited  
Branch.....

hereinafter referred to as “**Account Holder’s Bank**”

**Type of Account**  Savings  Current

Account No: .....

Account Holder’s Name: .....

hereinafter referred to as “**Deposit Account**”

**I here by wish to**

**Change** the Account Holder’s Bank and/or the Deposit Account given to the Company as the following:

Standard Chartered Bank (Thai)  Siam Commercial Bank  
 Bangkok Bank  Kasikornbank (credit card account not applicable)  
 Bank of Ayudhya  UOB Bank Public Company Limited  
Branch.....

**Type of Account**  Savings  Current

Account No: .....

Account Holder’s Name: .....

**To authorize** the Account Holder’s Bank to debit from my aforesaid Deposit Account to Standard Chartered Bank (Thai) Public Company Limited (hereinafter referred to as the “Company”) at the amount and on the date shown in the billing statement or the diskette/tape or the data transmitted by the Company via electronics channels or by any other means as agreed upon between the Account Holder’s Bank and the Company (hereinafter referred to as “Transmitted Data”), and deposit such amount into the Company’s account in settlement of the loans and/or all my obligations held with the Company in the following accounts: (You can choose more than one account.)

**To cancel** debiting of my Deposit Account given to the Company in order to cancel the settlement of loans and/or obligations held with the Company\* (You can choose more than one account).

**\*Warning:** The cancellation of Direct Debit, while you have outstanding debt, may cause delay or default of payment to the Company.

Credit Card

Credit Card No: .....

Cardholder’s Name: .....

**Payment conditions:**  **Minimum Payment** (as stated in the billing statement)

**Full Payment**

Personal Line of Credit Account/Standby Cash Account

Account No: .....

Account Holder’s Name: .....

**Payment conditions:**  **Minimum Payment** (as stated in the billing statement)

**Full Payment**

Personal Installment Loan Account

Account No: .....

Holder’s Name of Personal Installment Loan Account  
.....

Smart Cash Platinum / Smart Cash Account

Account No: .....

Holder’s Name of Smart Cash Account  
.....

**Payment conditions:**

**Minimum Payment** (Personal Installment Loan amount plus the minimum amount due for emergency credit line as shown in the billing statement)

**Full Payment** (Personal Installment Loan amount due plus the due amount as at the cut-off date for emergency credit line as shown in the billing statement)

Mortgage Loan

Account No: .....

Holder’s Name of Mortgage Loan Account  
.....

I hereby affirm the Standard Chartered Bank (Thai) Public Company Limited that the above statement is true and fully complete. I have thoroughly read and understood the relevant terms and conditions and have duly received the copy of the Terms and Conditions of Direct Debit Service in Settlement of Credit Card Account and/or Personal Credit Line Account/ Standby Cash Account and/or Personal Installment Loan Account and/or Smart Cash Account and/or Mortgage Loan Account of Standard Chartered Bank (Thai) and hereby affix my signature as evidence.

**X** ..... **Consenter/Account Holder**

(Signature corresponding to that given to the Account Holder’s Bank)

Date...../...../.....

**For staff of Standard Chartered Bank (Thai) Public Company Limited  
Certified true copy**

**X** ..... Date...../...../.....

**For staff of Account Holder’s Bank**

I have duly received the Direct Debit Consent Letter together with a copy and have already verified the signature as correct and corresponding to the specimen given to the Bank.

**X** ..... Date...../...../.....

(Signature of Bank Branch’s Authorized Person)

Bank.....Branch.....

**“Terms and Conditions of Direct Debit Service in Settlement of Credit Card Account and/or Personal Line of Credit Account / Standby Cash Account and/or Personal Installment Loan Account and/or Smart Cash Platinum Account and/or Smart Cash Account and/or Mortgage Loan Account of Standard Chartered Bank (Thai)”**

I, holder of the account held with the Account Holder’s Bank (“the Bank”) as per details stipulated herein, and as a customer of the Credit Card Account and/or Personal Line of Credit Account/Standby Cash Account and/or Personal Installment Loan Account and/or Smart Cash Platinum Account and/or Smart Cash Account and/or Mortgage Loan Account of Standard Chartered Bank (Thai) Public Company Limited (hereinafter referred to as “the Company”) as per details of accounts stated herein, hereby pledge to the “Company” that I will, in all respects, abide by and consent to be bound by the Terms and Conditions of Direct Debit Service in Settlement of Credit Card Account and/or Personal Line of Credit Account/Standby Cash Account and/or Personal Installment Loan Account and/or Smart Cash Platinum Account and/or Smart Cash Account and/or Mortgage Loan Account of Standard Chartered Bank (Thai)” as per following details:

1. I wish to authorize the Bank to debit from my aforesaid Deposit Account to the Company at the amount and on the date shown in the billing statement or the diskette/tape or the electronics data received from the Company by the Account Holder’s Bank, and to deposit the same into the Company’s account in settlement of loans and/or all my obligations held with the Company on Credit Card account and/or Personal Line of Credit Account/Standby Cash Account and/or Personal Installment Loan Account and/or Smart Cash Platinum Account and/or Smart Cash Account and/or Mortgage Loan Account.
2. In the course of direct debit from my Deposit Account in settlement of the aforesaid loans and/or all my obligations held with the Company, if it subsequently occurs that the amount notified to the Account Holder’s Bank by the Company is incorrect and the Account Holder’s Bank has already debited from my account the amount reflected in the billing statement or the diskette/tape or the electronics data, I agree to claim the said amount from the Company directly and waive my right to claim from or file a case against the Account Holder’s Bank in compensation for the amount debited from my account by the Account Holder’s Bank in settlement of my debts with the Company as reflected in the billing statement or the diskette/tape or the electronics data the Account Holder’s Bank received from the Company.
3. I accept that the Bank shall debit from my Deposit Account only when the funds in the account are sufficient at the time of debiting and I do not wish to be informed by the Bank of such debit as I can study it from the passbook or the billing statement of the Account Holder’s Bank or from the billing statement of Credit Card Account and/or Personal Line of Credit Account/Standby Cash Account and/or Personal Installment Loan Account and/or Smart Cash Platinum Account and/or Smart Cash Account and/or Mortgage Loan Account of the Company.
4. Where the number of the Deposit Account intended for direct debit in settlement of debts under this instrument has been changed by whatsoever reason, the Direct Debit Consent Letter remains fully applicable to the changed Deposit Account number and I agree to authorize the Bank to debit from the changed Deposit Account for debt settlement to the Company pursuant to the Consent Letter.
5. I represent that the direct debit from my Deposit Account by the Account Holder’s Bank pursuant to this instrument is made upon my own request. In case of any damage or error caused to the Account Holder’s Bank and/or the Company, I agree and consent to compensate for all the actual damage occurred to the Account Holder’s Bank and/or the Company.
6. Where the above Deposit Account has been confiscated or closed by whatsoever reason, I will notify the Company of the incident and the Company has the right to cancel the direct debit for debt settlement under this Consent Letter immediately.
7. Where the cancellation of this agreement is made pursuant to Clause 6, I agree to settle my debts associated with my Credit Card Account and/or Personal Line of Credit Account/Standby Cash Account and/or Personal Installment Loan Account and/or Smart Cash Account and/or Mortgage Loan Account with the Company in accordance with the conditions and rules stipulated by the Company.
8. I acknowledge that the aforesaid debit shall be effective from the date of this application and the first transaction shall be made within not exceeding 60 business days from the receipt of such application until a cancellation is made by me in writing to the Account Holder’s Bank and the Company not less than 30 days in advance and the cancellation shall be effective for the item(s) indicated in the cancellation notice only. Those unspecified items shall remain fully binding pursuant to this Application.
9. I agree and accept that the Company has the right to change the cut-off date and the payment due date of the account intended for direct debit in settlement of debts under this instrument in order to be consistent with the processing schedule of the Account Holder’s Bank.
10. Where the direct debit requisition is intended for the debt settlements of credit cards issued by the Bank, I agree and accept that the direct debit under these terms and conditions, in addition to its enforceability to the designated credit card, shall be enforceable to all my other credit cards (issued by the Company) including the supplementary cards and all other cards already existing or to be issued in the future (if any), subject to the terms and conditions of this instrument. Unless I give written instruction otherwise to the Account Holder’s Bank and the Company.

X.....  
(Please sign as given to the Bank)

# Branch directory

For more details please contact

**Standard Chartered (Bank) Public Company Limited**

90 North Sathorn Road, Bangkok, Bangkok 10500

## Branches in Bangkok and Vicinity

<b>Head office</b> 0 2724 6326-9	<b>Mahanak</b> 0 2621 8263-6
<b>Charoenkrung</b> 0 2622 8630-7	<b>Ratchayothin</b> 0 2930 2311
<b>Charoennakorn</b> 0 2439 7377	<b>Silom</b> 0 2636 0376-85
<b>Central Chaengwattana</b> 0 2835 3978	<b>Silom Soi 6</b> 0 2267 7228
<b>Central Bangna</b> 0 2398 6555	<b>The Mall 3</b> Ramkamhaeng 0 2717 3801-6
<b>Central World</b> 0 2613 1042	<b>Tesco Lotus,</b> Sukhumvit 50 0 2741 4440-1
<b>Thonglor</b> 0 2673 7300	<b>Tesco lotus,</b> Ratanathibet 0 2950 8855
<b>Bangkae</b> 0 2805 0280-4	<b>Tesco Lotus,</b> Praram 3 0 2681 1411-15
<b>Pratunam</b> 0 2255 5774-5	
<b>Pahurat</b> 0 2222 6355-6	
<b>Future Park Rangsit</b> 0 2958 0415-8	

## Provincial Branches

Rayong  
(038) 616 078

Acknowledgement Service

License No. Por.Nor. (Tor.)2431, Bangkok Post Office  
No postage needed if posted domestically

**Standard Chartered Bank (Thai) Public Company Limited**

P.O. Box 2731

Bangkok Post Office, Bangkok

Bangkok

10500