

**IMPORTANT DOCUMENT**

25 August 2017

Dear *[Client's Name – Lastname]*  
*[Address.....]*  
*[Address.....]*  
*[Address.....]*

Subject: Notification of overpaid balance in your Credit Card no. xxxxxxxxxxxxxx

This is with reference to the announcement on 22 December 2016 whereby Standard Chartered Bank (Thai) Public Company Limited (“the Bank”) has entered into an agreement to transfer the Retail Banking business to TISCO Bank Public Company Limited (“TISCO”) and All-Ways Company Limited (“All-Ways”), a subsidiary of TISCO Group. The Retail Banking businesses under such agreement include credit card of the Bank

In light of this, the Bank would like to inform you that you have overpaid balance in your Standard Chartered Bank Credit Card number XXXX-XXXX-XXXX-XXXX.

Please kindly contact our call center 1595 to claim your overpaid balance (after deduct all loan outstanding you have with the Bank) within 26 September 2017 before 5:00 PM. If you have not claimed the balance, the Bank reserves the right to close the account immediately and proceed as the Bank deems appropriate. Also, please note that your credit card account will not be transferred to All-Ways.

The Bank would like to take this opportunity to thank you for using our product(s) and service(s) and apologize for any inconvenience caused. Should you have any question, please feel free to contact our branch at your convenience or call center 1595.

Sincerely yours,

Standard Chartered Bank (Thai) Public Company Limited