

## IMPORTANT DOCUMENT

March 31, 2017

| Dear | [Client's Name – Lastname] |
|------|----------------------------|
|      | [Address]                  |
|      | [Address]                  |

Subject: Discontinuation of Clean Overdraft Service

This is with reference to the announcement on 22 December 2016 whereby Standard Chartered Bank (Thai) PcI ("the Bank"), has entered into an agreement to transfer Retail Banking business to TISCO Bank PLC and All – Ways Co., Ltd, a subsidiary of TISCO Financial Group PLC. The Retail Banking products under such agreement include credit card, personal loans, business loans, mortgage loans, wealth management, bancassurance and retail deposits of the Bank.

## Retail Banking Business only

As per terms and conditions of the aforementioned agreement, we regret to inform you that your account number...xxxxxxx....which provides clean overdraft service and credit facilities will be discontinued with the effective date of [date/month/year] (the "Effective Date").

You will no longer have access to the credit facilities with the Bank in all channels (including cheque) after the Effective Date. If there is any cheque demands for the Bank's payment after the Effective Date (regardless the cheque date is posted before or after the Effective Date), the Bank reserves the right to reject such cheque.

In addition, on the Effective Date, you are required to repay all outstanding amounts in your account. Please note that any outstanding amounts under the credit facilities, all terms and conditions under the Banking Facilities Letter and relevant documents will continue to apply until all outstanding sums are fully settled.

The Bank values your business and we would like to thank you for your trust in personal banking with us. We would like to offer our apologies in advance should you experience any inconvenience during this business transfer process. Should you have any queries, please contact Khun Krit xxxxxxxxxx at 02 724 5379.

For Corporate & Institutional Banking and Commercial Banking, the Bank remains committed to serve our clients in Thailand.

Sincerely Yours,

Standard Chartered Bank (Thai) Pcl