

IMPORTANT DOCUMENT

Date: 31 March 2017

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

Subject: Discontinuation of Foreign Currency Deposit and changes in Terms & Conditions of Deposit Account

This is with reference to the announcement on 22 December 2016 whereby Standard Chartered Bank (Thai) Pcl (“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

To minimize any potential impact to our valued clients, we wish to inform you in advance of changes in our Retail Banking services, product features along with some important procedures in order to provide you with sufficient time and information to follow.

Template 1: FCD

Deposit Account in Foreign Currency

Account Type	Account Number	Currency
XXXXXXXXXXXXXXXXXXXXXXX	XXX-X-XXXXX-X	XXX
XXXXXXXXXXXXXXXXXXXXXXX	XXX-X-XXXXX-X	XXX

As per terms and conditions of the agreement, we regret to inform you that this product needs to be discontinued. Please contact our branches at your convenience to close the account by 30 June 2017. We also wish to inform you that the Bank will no longer accept any deposit into your account from 1 May 2017 onwards.

Should you be unable to contact the Bank within 30 June 2017, the Bank reserves the right to close the account and return the outstanding amount with interest (after withholding tax deduction). The payment will be made by transferring money to your deposit account in Thai Baht having with the Bank (if any, subject to the Bank’s sole discretion) or paying cheque in Thai Baht currency (using the Bank’s conversion exchange rate as of 30 June 2017) and shall be delivered to you at your address as informed to the Bank.

Template 2: BonusSaver

BonusSaver Account

Account Type	Account Number
XXXXXXXXXXXXXXXXXXXXXX	XXX-X-XXXXX-X
XXXXXXXXXXXXXXXXXXXXXX	XXX-X-XXXXX-X

Please be informed that from 1 May 2017 onwards, the Bank will discontinue a privilege on BonusSaver interest rates (currently at the rate of 5% per annum for the spending via VISA Platinum BonusSaver credit card or VISA debit card within a month of not less than Baht 8,000). You can use VISA Platinum BonusSaver credit card or VISA debit card to receive special 5% BonusSaver interest until 30 April 2017. Such special interest will be credited to your account within 30 June 2017.

For those BonusSaver linked with VISA Platinum BonusSaver credit card, you will earn 1 point of 360° reward point for every 20 Baht spending, effective from 1 May 2017 onwards.

Besides all the changes in BonusSaver privilege, your savings account and your VISA debit card shall be operated as normal until further notice from the Bank. If your balance of any account is zero as of 30 June 2017, the Bank will automatically close your account.

Template 3: Power Saver Plus

Power Saver Plus Savings Account

Account Type	Account Number
XXXXXXXXXXXXXXXXXXXXXX	XXX-X-XXXXX-X
XXXXXXXXXXXXXXXXXXXXXX	XXX-X-XXXXX-X

Please be informed that the Bank will discontinue the special interest rate of Power Saver Plus for none withdrawal accounts according to the prescribed term (currently at the rate of 5% per annum on interest received). This shall be effective from 1 July 2017 onwards.

For accounts with no withdrawal transaction from 1 January - 30 June 2017, you are still eligible to receive such special interest rate on a normal basis. If your balance of any account is zero as of 30 June 2017, the Bank will automatically close your account.

Template 4: Bond and Debenture

Bond and Debenture

As per terms and conditions of the agreement, we regret to inform you that the Bank will discontinue all services in relation to bond and debenture, effective from 30 June 2017 onwards. The Bank account that you use to receive interest and principal at bond maturity will be deactivated after the Retail Banking business transfer is completed. This service cancellation has no impact to coupon rate, notional, outstanding balance, tenor, and/or other details on your securities.

If you would like to change information of settlement account to receive interest and principal, or other details on your securities, please contact our branches or relationship manager before 30 June 2017. After such date you can do all transactions or maintenances through the registrar as stated in "Fact Sheet or Prospectus" given on investment date

For Corporate & Institutional Banking and Commercial Banking

The Bank remains committed to serve our clients in Thailand and you can still access our products and services as usual. The Bank values your business and will continue to serve your banking and financial needs.

Once again, we would like to thank you for your trust in banking with us and 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 our branches at your convenience or our call center at 1595.

Yours sincerely

Standard Chartered Bank (Thai) Pcl