

IMPORTANT DOCUMENT

Date: 31 July 2017

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

Subject: Discontinuation of your personal accounts

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

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.

| Account Type | Account Number |
|---|----------------|
| XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX | XXX-X-XXXXX-X |
| XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX | XXX-X-XXXXX-X |

As per the terms and conditions of the relevant agreement between you and the Bank, we regret to inform you that the Bank is no longer accept foreign currency deposit account, and that all of your deposit account(s) shown above need to be closed.

Please contact the Bank's branches at your convenience to close the account(s) by 31 August 2017. If you do not close the account(s) by 31 August 2017, the account(s) will be closed by the Bank on 1 September 2017 and you may on and from 1 September 2017 visit the Bank at its Head Office to collect the amount equal to the credit balance(s) of the account(s) as of 31 August 2017 and, depending on the terms and conditions to which the account(s) are subject, the unpaid amount of interest (if any) accrued up to 31 August 2017 after deduction of withholding tax.

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