



IMPORTANT DOCUMENT

Ref: SCBT-TISCO-L02.5c

27 July 2017

ATTN: (Guarantor's/Mortgagor's Name – LastName)  
(Address.....)  
(Address.....)  
(Address.....)

RE: Documentation Arrangement as to Guarantor or Mortgagor in Connection with Mortgage One and Overdraft Facility

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, personal loans, business loans, mortgage loans, wealth management, bancassurance and retail deposits of the Bank.

The said Retail Banking business transfer has already been approved by the Bank of Thailand and the Bank is preparing to transfer its Retail Banking business as mentioned above to TISCO and All-Ways, effective on 1 October 2017, or on such later date as may be subsequently advised (“Effective Date”).

In light of this, the Bank and TISCO wish to inform you that such Retail Business transfer requires that the clients of Mortgage One and Overdraft engage in certain documentation arrangement so that they can withdraw the amount of prepayment and/or use the overdraft facility continually from the Effective Date. As the Guarantor or Mortgagor, you are therefore required to co-sign the said documents. **You may please contact the Bank’s branches during 3 July 2017 to 29 September 2017 providing the documents as follows:**

- 1) Thai nationals – ID card
- 2) Foreign nationals – passport, visa (if applicable), Thailand’s work permit (if applicable)

During the afore-mentioned period, officials of the Bank and TISCO will work together to assist you in carrying out related formalities at the Bank’s branches. **If you fail to visit the Bank’s branches by 29 September 2017, withdrawals and/or overdraft transactions for the Mortgage One and/or Overdraft accounts having you as the Guarantor or Mortgagor will not be allowed from the Effective Date until you have contacted with TISCO to complete the said formalities.** You may visit any TISCO branch bringing with you the documents mentioned above.

Nevertheless, we remain committed to serving our Corporate & Institutional and Commercial Banking clients in Thailand and they can continue to fully access our products and services as usual. We value their business and will continue to serve them to fulfill their financial and banking needs.



We would like to thank you for your trust in banking with us. Please accept our sincere apologies in advance should you experience any inconvenience during this business transfer. If you have any queries, please contact our branches at your convenience or our Call Center at 1595.

Yours sincerely,

Standard Chartered (Thai) Public Company Limited

TISCO Bank Public Company Limited