



IMPORTANT DOCUMENT

TRANSLATION

Ref: SCBT-TISCO-L02

26 June 2017

ATTN: *[Client's Name – Lastname]*
[Address.....]
[Address.....]
[Address.....]

RE: Transfer of Retail Banking Business to TISCO Bank Public Company Limited and All-Ways Company Limited and Notice of Assignment under Loan Agreement and Credit Card Service Agreement

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, TISCO and All-Ways wish to inform you of the changes on the products and services that you are currently maintaining with the Bank, including some important procedures that require your kind action for the business transfer to ensure your financial and banking needs are fulfilled with the service uninterrupted and any inconvenience minimized.

For loan and credit card clients, the Bank, TISCO and All-Ways would like to inform you about the assignment of claims under your Loan Agreements and Credit Card Service Agreements held with the Bank to TISCO and All-Ways respectively, which will become in effect on the Effective Date.

Template 1: PRB

Priority Banking

As a Priority Banking client, the existing privileges and benefits offered by the Bank will cease on the date preceding the Effective Date whilst you will continue to be assigned a dedicated relationship manager at TISCO, who will provide you with financial and investment advice and services as from Effective Date. You will enjoy the products, services, privileges and other banking solutions that TISCO has been offering to their Wealth clients.



Template 2: Deposit

Deposits

The Bank and TISCO wish to inform you that all your deposit accounts maintained with the Bank will be transferred to TISCO on the Effective Date. Please visit the Bank's branches where you are convenience according to the attached List of Bank Branches to proceed the transfer of your deposits, details of which are as follows:

1. Savings Account and Current Account

On the Effective Date, the Bank will transfer to TISCO the deposit balance which includes the principal and interest amount (as at the date preceding the Effective Date) netted by the withholding tax amount (if any), inclusive of the fees rebated by the Bank (if any).

2. Time Deposit Account

On the Effective Date, the Bank will transfer to TISCO the deposit balance which includes the principal and interest amount (as at the date preceding the Effective Date) netted by the withholding tax amount. Your deposit account will be converted to Fixed Savings account as of the Effective Date with an interest rate not lower than that originally earned from the Bank's Time Deposit account prior to the Effective Date until the tenor completion after which TISCO published rate will apply.

3. JustOne Payroll Savings Account (Payroll Account)

On the Effective Date, the Bank will transfer to TISCO the deposit balance which includes the principal and interest amount (as at the date preceding the Effective Date) netted by the withholding tax amount (if any), inclusive of the fees rebated by the Bank (if any), and your deposit account will be converted to Smart Payroll Savings Account.

Please contact your company's Human Resources Department to inquire about the privileges and conditions to use TISCO Smart Payroll Savings account as your payroll account.

If you wish to continue using TISCO Smart Payroll Savings account as your payroll account from the Effective Date, please visit the Bank's branches at your convenience from 3 July 2017 to 29 September 2017 for the procedures of account transfer to TISCO. Or if you already have it proceeded with the coordination of your company's Human Resources Department, your TISCO Smart Payroll Savings account can be used as your payroll account as of the Effective Date. In such case, please communicate with your Human Resources Department to notify them of the change of your payroll account number.

If you do not use TISCO Smart Payroll Savings account as your payroll account from the Effective Date, the interest rate of such account will be changed to that of TISCO Basic Savings account.

4. Cheque Service for Current Account

Your cheques drawn on your accounts held with the Bank with the dates preceding, on or following the Effective Date which are cashed or collected at the Bank from the Effective Date, or thereafter, will not be honored. As such, please refrain from issuing post-dated cheques dated from the Effective Date onwards.



Example: As the Effective Date is 1 October 2017, if a cheque dated 1 August 2017 or 15 October 2017 is cashed or collected at the Bank on 1 October, 2017 (or thereafter) such cheque will be dishonored.

5. Deposit-related Services

After the end of operating hours on the last business day preceding the Effective Date* the Bank will cease those services relating to deposit accounts as shown in the table below, including other transactions at the Bank's branches as well as other services linked to the Bank's savings or current accounts, except Online Banking and SMS Banking including SMS Alert services which will cease 3 days prior to the Effective Date. The Bank will rebate any pre-collected fees and credit them into your deposit account on the last business day preceding the Effective Date. The Bank's services will be replaced by those of TISCO. To ensure your convenient access of the said services please proceed for the new-enrolment of the services with TISCO as well as for the deposit transfer procedures at the Bank's branches from 3 July 2017 to 29 September 2017.

The Bank's Services	TISCO Services (New-enrolment Required)
ATM/VISA Debit Card Magnetic Stripe Card and Chip Card	ATM/Debit Card – Chip Card Initial fee and first year's annual fee waived
Online Banking	Mobile Banking
SMS Banking including SMS Alert	SMS Alert
PromptPay	PromptPay
Monthly eStatement Service	Online eStatement Service
Direct Debit	Direct Debit

*ATM/CDM and ATM Pool services will be shut down after the end of operating hours on the last business preceding the Effective Date.

6. Table of Product List from the Effective Date

The Bank's Deposit Account Types	TISCO Deposit Account Types*
Basic Savings Account Power Saver Savings Account Savings for Fans Savings Account Payroll Plus Savings Account MaxSaver Savings Account JustOne Payroll Savings Account (Special Purpose)	Basic Savings Account
eSaver Savings Account	mSavings Account
Power Saver Plus Savings Account	Power Savings Plus Savings Account



The Bank's Deposit Account Types	TISCO Deposit Account Types*
Business Saver Savings Account SME Saving Max Savings Account	Business Savings Max Savings Account
JustOne Payroll Savings Account –Payroll Account	Smart Payroll Savings Account
JustOne Savings Account	One Savings Account
SME Current Plus Current Account Business Loan Current Account	Special Current Account
General Current Account	Current Account
Time Deposit Account, all categories and tenors, Time Deposit Book and Time Deposit Receipt (TDR)	Fixed Savings Account

*The deposit interest rates and fees are subject to TISCO published rates which will be available at TISCO branches and www.tisco.co.th from the Effective Date.

To enable uninterrupted accessibility to your deposit accounts and services, please visit the Bank's branches where you are convenience from 3 July 2017 to 29 September 2017 for the deposit transfer procedures, bringing with you the following documents:

Individual Clients	Juristic Person Clients
<ol style="list-style-type: none"> 1) Passbook, Cheque book, Time Deposit Receipt (TDR) 2) Thai nationals – ID card 3) Foreign nationals – passport, visa (if any), Thailand's work permit (if any) 4) Copy of utilities bills (tap water, electricity, telephone) insurance premiums, funds, or service fees receipts (for clients wishing to apply for direct debit service) 	<ol style="list-style-type: none"> 1) Passbook, Cheque book, Time Deposit Receipt (TDR) 2) Meeting minutes 3) Affidavit 4) Authorized signatory's ID card 5) Company's List of Shareholders (not over 1 year) 6) List of Shareholders of the juristic person(s) whose shares in the company equal 25% or more 7) Power of Attorney 8) Copy of utilities bills (tap water, electricity, telephone) insurance premiums, funds, or service fees receipts (for clients wishing to apply for direct debit service)

Starting from 3 July 2017 to 29 September 2017, officials of the Bank and TISCO will work together to assist you at the Bank's branches for the deposit transfer procedures and formalities relevant to your accounts and you can



get your new TISCO passbooks along with ATM/Debit cards on the day of your visit. TISCO accounts and related services will become in effect from the Effective Date. *Further, during operating hours on the last business day preceding the Effective Date, you may still fully access all your accounts and available services as usual* except Online Banking and SMS Banking including SMS Alert services which will cease 3 days prior to the Effective Date.

Should you fail to visit the Bank's branches by 29 September 2017, you will be unable to do any transactions from the Effective Date until you visit TISCO to complete the account transfer procedures. You may visit TISCO branches providing your documents as listed in the table above.

As regards your deposit accounts used as collateral for your or a third party's loans and/or credit cards, please visit the Bank's branches from 3 July 2017 to 29 September 2017 for the completion of collateral transfer, failure of which will result in the suspension or inaccessibility of credit line under such loan and/or credit card accounts having the said account as collateral.

 Template 3: Investment

Wealth Management

Particulars of your unitholder accounts* are presented in the table below:

Asset Management Company	Unitholder No.
XXXXXXXXXXXXXXXXXXXXXXX	XXX-X-XXXXX-X
XXXXXXXXXXXXXXXXXXXXXXX	XXX-X-XXXXX-X

*Data as at 31 May 2017

The Bank and TISCO wish to inform you that the Bank will proceed to transfer the Wealth Management business to TISCO on the Effective Date after which TISCO will serve as an agent (providing advisory service for the subscription/redemption/switching of units) for the mutual funds managed by the asset management companies listed below:

Asset Management Company

1. Aberdeen Asset Management Company Limited
2. Kasikorn Asset Management Company Limited
3. Krungsri Asset Management Company Limited
4. Krungthai Asset Management Public Company Limited
5. Manulife Asset Management (Thailand) Company Limited
6. MFC Asset Management Public Company Limited
7. SCB Asset Management Company Limited
8. TISCO Asset Management Company Limited
9. TMB Asset Management Company Limited



10. UOB Asset Management (Thailand) Company Limited

- Please visit the Bank's branches from 3 July 2017 to 29 September 2017 to proceed about your investment units and deposit accounts used for the direct debit of unit subscription, obtaining of dividends and redemption proceeds, bringing with you the following documents:
 - Thai nationals – ID card
 - Foreign nationals - passport
 - Copy of passbook's first page bearing account name and account number

Should you fail to visit the Bank's branches within the specified period of time, you will have to make payment for unit subscription via alternative channels or receive payment of dividends or unit redemption in cheque to be dispatched to your address by the asset management companies.

- The business transition will not at all affect your unit balance, unit cost price, dividend payment or automatic redemption. The rights over your investment units obtained from the asset management companies remain unchanged.
- Please visit the Bank's branches for any further information you may need.

Template 4: Banca

Bancassurance Service

The Bank and TISCO wish to inform you that the Bank will proceed to transfer the Bancassurance business to TISCO on the Effective Date whereby all the protection and benefits under your policy as shown in the policy e.g. insurance pay out (if any), dividend (if any), maturity benefit (if any), including the rights under the policy, etc. remain unchanged.

- If you are using your deposit account for the direct debit of insurance renewal premium or for funds transfer/receiving of benefits, please visit the Bank's branches from 3 July 2017 to 29 September 2017 to proceed about your account for the direct debit of insurance renewal premium or for funds transfer/receiving of benefits, bringing with you the following documents:
 - Thai nationals – ID card
 - Foreign nationals - passport
 - Copy of passbook's first page bearing account name and account number

Should you fail to visit the Bank's branches within the specified period of time, the direct debit of insurance renewal premium will not be practicable which may result in your policy becoming invalid or interest charge incurred due to late payment of premium, or the transfer of your benefits into such account becoming impracticable.



You may inquire about the servicing of your insurance policy at the Bank's branches or Call Center 1595 or your respective insurance company as detailed below:

	Insurance Company	Contact Address	Contact Phone
1	Prudential Life Assurance (Thailand) Public Company Limited	9/9 @Sathorn Building, 20 th -27 th fl., South Sathorn Road, Yannawa, Sathorn, Bangkok 10120	Hotline : 1621 02-352-8000
2	MSIG Insurance (Thailand) Public Company Limited	1908 MSIG Building, New Petchburi Road, Bangkok, Huai Kwang, Bangkok 10310	02-788-8888
3	Chubb Samaggi Insurance Public Company Limited	399 Interchange 21 Building, 26 th -30 th fl., Sukhumvit Road, Klong Toei Nua, Wattana, Bangkok 10110	02-611-4000
4	AXA Insurance Public Company Limited	1168/67 Lumpini Tower 23 Building, Rama IV Road, Thung Mahamek, Sathorn, Bangkok 10120	02-118-8111
5	Thaivivat Insurance Public Company Limited	71 Dindaeng Road, Samsen Nai, Phyathai, Bangkok 10400	Hotline : 1231
6	The Viriyah Insurance Public Company Limited	10/7 Ratchaprarop Road, Phyathai, Bangkok 10400	Hotline : 1557 02-239-1557
7	Dhipaya Insurance Public Company Limited	63/2 Rama IX Road, Huai Kwang, Huai Kwang, Bangkok 10310	Hotline : 1736
8	Allianz Ayudhya Assurance Public Company Limited	898 Ploenchit Road, Lumpini, Pathumwan, Bangkok 10330	Hotline : 1373
9	Cigna Insurance Public Company Limited	589 Q House Building, Ploenchit Road, Lumpini, Pathumwan, Bangkok 10330	Hotline : 1758 02-763-0000

- Holders of Unit Link policy of Prudential Life Assurance (Thailand) Public Company Limited ("Prudential") will still be able to do the transactions for fund switching, top up, premium increase, partial withdrawal and surrender. During the period prior to the Effective Date, you may contact the Bank's official in charge of your account or call Prudential at Hotline 1621 to seek further advice, and from the Effective Date onward, you may visit TISCO branches or contact Prudential at Hotline 1621.

From the Effective Date, TISCO will be in charge of the policy servicing, liaising for compensation claims as well as other policy-related services. Should you need further information, please visit TISCO branches or contact Call Center at 02-633-6060.



Template 5: Credit Card

Credit Card

Particulars of your credit card accounts* are presented in the table below:

Standard Chartered Credit Card	Credit Card No.	Outstanding Debt (THB) as at
XXXXXXXXXXXXXXXXXXXXXXX	XXXX-XXXX-XXXX-XXXX	xxxxxx
XXXXXXXXXXXXXXXXXXXXXXX	XXXX-XXXX-XXXX-XXXX	xxxxxx

*Data as at 31 May 2017

The Bank and All-Ways wish to inform you that the Bank will transfer the credit card business to All-Ways on the Effective Date. In light of this, the Bank has agreed to assign the creditorship and benefits under the Credit Card Service Agreement made with the Bank, both existing and potential, to All-Ways effective from the Effective Date. However, to ensure a non-interrupted credit card usage and service provision, the Bank will serve as the service provider on behalf of All-Ways until further notice of change.

Your usage of such original credit cards from the Effective Date will be deemed that you agree and accept to be bound by the terms and conditions under the existing Credit Card Service Agreement with All-Ways. Any responsibility in respect of credit card will be between you and All-Ways, and the Bank will hold no obligation and responsibility for you. The Bank and All-Ways would like to describe to you more details on the credit card service provision which will be in effect from the Effective Date as follows:

- The outstanding amount and reward points in your credit card accounts mentioned above including the supplementary cards will be transferred to All-Ways subject to the new conditions and benefits prescribed by All-Ways as appeared in the **Table of New Conditions on Credit Card Usage and Benefits** hereunder.
- You may continually use the existing credit cards as well as refer to such credit card numbers in all transactional correspondence with All-Ways. In case of any change, All-Ways will notify you in advance.
- It is your duty to make payment under the agreement to All-Ways whereby the minimum payment condition under the Credit Card Service Agreement held with the Bank remains applicable. You need to make payment according to the credit card statement via the payment channels stipulated in the **Table of Payment Channels and Service Fees for Credit Card Clients** hereunder.
- The benefits for redemption of reward points transferred to All-Ways will be as newly stipulated by All-Ways. Your balance of reward points earned before the Effective Date will expire on 31 December 2020 while the new points earned from credit card usage as from the Effective Date will be valid up to 4 calendar years from



the date earned. For example, the reward points earned between 1 January 2018 and 31 December 2018 will expire on the same date, that is, 31 December 2021.

- The interest-free repayment period if paying when due will be as announced by All-Ways, which, on the Effective Date, the longest interest-free repayment period if paying when due to be published by All-Ways is maximum of 50 days, which will result in the change of your statement billing cycle cut-off date. You may check the payment due date from your credit card statement.
- For holders of life or non-life insurance policies with the protection of credit card line, the beneficiary of such policy will be changed from the Bank to All-Ways from the Effective Date.
- For holders of Standard Chartered Platinum card, the banking and financial privileges i.e. the waiver of issuance fees for traveler's cheque, cheque book and cashier's cheque, fee for automatic fund transfer, and the 60% discount on safety deposit box fee will be cancelled.
- The benefit to redeem reward points for KrisFlyer mileage by Singapore Airlines will be cancelled.
- For employee payroll account holder, the benefit of annual fee waiver for both primary and supplementary card and the special credit card interest rate granted upon using payroll service will be cancelled.
- For the Bank employees, the annual fee waiver for both primary and supplementary card granted as a Bank employee will be cancelled.
- As regards your credit cards backed by deposit account, please visit the Bank's branches from 3 July 2017 to 29 September 2017 for the completion of collateral transfer procedures. Otherwise, you will be unable to use your credit cards from the Effective Date.

Table of New Conditions on Credit Card Usage and Benefits (Effective from the Effective Date)

Benefits of Standard Chartered Credit Card on behalf of All-Ways	VISA Platinum Elite ¹	VISA Platinum Mortgage Link ² , VISA Platinum LFC ³ , VISA Platinum Bonus Saver, MasterCard Platinum	MasterCard Titanium, VISA Gold, VISA Business, VISA / MasterCard Classic
Interest charge inclusive of credit line usage fee	20% per annum		
Expiry of reward point	Up to 4 calendar years from the date the points are earned		
Interest-free repayment period if paying when due	Maximum of 50 days from the posting date		
Reward points earning conditions	Earn 2 points for every 25 Baht	Earn 1 point for every 20 Baht	Earn 1 point for every 25 Baht
Redemption for Royal Orchid Plus mileage by THAI ⁴	1.5 points/1 mileage	2 points/1 mileage	



Benefits of Standard Chartered Credit Card on behalf of All-Ways	VISA Platinum Elite ¹	VISA Platinum Mortgage Link ² , VISA Platinum LFC ³ , VISA Platinum Bonus Saver, MasterCard Platinum	MasterCard Titanium, VISA Gold, VISA Business, VISA / MasterCard Classic
(No change)			
Louis' Tavern CIP Lounge service at Suvarnabhumi Airport ⁵	✓		
Travel insurance ⁶	✓	✓	✓

Remark

¹ VISA Platinum Elite cardholders will be granted the annual fee waiver benefit when spending 240,000 Baht annually at the minimum effective from the Effective Date.

² Visa Mortgage Link Card

- As for the Visa Mortgage Link Card's special bonus, the existing benefits will be applicable until the date preceding the Effective Date only. The special bonus, calculated from the credit card spending amount posted until the date preceding the Effective Date to be deducted from the mortgage's outstanding principal amount, will be notified to you in writing in the following month. The Bank will cancel the special bonus awarded by Visa Mortgage Link Card from the Effective Date.
- You will earn 1 reward point for every 20 Baht spent via Visa Mortgage Link Card (currently every 25 Baht), effective from the Effective Date.
- You will be granted the annual fee waiver benefit when you have a minimum spend of 120,000 Baht annually. If the spending amount is less than specified, a 3,000 Baht annual fee will be charged for a primary card and 1,500 Baht for a supplementary card, effective from the Effective Date.

³ Liverpool Credit Card

- Calculation of spending amount for the grant of 8X or 5X bonus points and a special gift for the highest spending amount and/or highest frequent spender per month will be for the spending sum of June 2017 as the last.
- As from 1 August 2017, in case of card loss, damage or expiration, the Bank reserves the right to issue a replacement card with regular VISA Platinum card face.

⁴ The condition for Royal Orchid Plus mileage redemption is 5,000 miles at the minimum per each redemption. All-Ways reserves the right to change the redemption condition for Royal Orchid Plus mileage whereby All-Ways will notify you 30 days in advance.



- ⁵ A privilege of entitlement to access Louis' Tavern CIP Business Class Lounge at Suvarnabhumi Airport. Earn 1 entitlement for every 200,000 Baht credit card spending amount posted and accumulated in a calendar year (January – December) under the specified conditions, with 2 entitlements per one calendar year at the maximum. The credit card spending amount to be calculated does not include cash advances, interests, penalties, all kinds of fees, Easy Money/ Easy Cash/ Balance transfer/ Easy pay conversion / Easy 0%, all payment of LTF/RMF, life insurance premiums, other insurance premiums and the direct debit amounts of utilities charges. The counting of maximum entitlements per one calendar year will cover the CIP Lounge access entitlement already exercised prior to the Effective Date. If your spending amount within the calendar year does not comply with the conditions or the number of accesses exceeds what is stipulated, you will be charged with service fees plus VAT in your credit card statement as designated by the service provider, to be effective from the Effective Date.
- ⁶ A privilege to be granted a Travel Insurance coverage when you use your credit cards to pay for local or overseas travel fares, whether they be air tickets of fully licensed passenger carriers, railway tickets, sea tickets, or tickets of public transportations provided that you express your wish through Call Center 1595 for the coverage every time, at least 2 hours before departure time. The coverage includes travel accident, flight delay, baggage delay and baggage loss.

Template 6: Mortgage

Mortgage Loan, Money Mortgage, Commercial Mortgage and Loan Against Property

Particulars of your Mortgage Loan, Money Mortgage, Commercial Mortgage and Loan Against Property accounts* are presented in the table below:

Product	Loan Account No.	Outstanding Debt (Baht) as at
XXXXXXXXXXXXXXXXXXXXXXXXXX	XXX-X-XXXXX-X	XXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXX	XXX-X-XXXXX-X	XXXXXX

*Data as at 31 May 2017

The Bank and TISCO wish to inform you that the rights of claims and benefits over the loans as per the above loan accounts will be transferred from the Bank to TISCO on the Effective Date. As such, the Bank and TISCO would like to inform you of further details on loan accounts which will become in effect from the Effective Date as follows:

- The loan account numbers from the Effective Date remain unchanged, whereby you may refer to such account numbers in all transactional correspondence with TISCO, **except Mortgage One and Mortgage Overdraft loan accounts** of which the new account numbers will be subsequently notified to you by TISCO.



- The conditions on repayment and interest rates on your loan accounts remain unchanged as stated in the loan agreements, as well as other documents which will be deemed an integral part of the loan agreements (“Agreement”).
- If the interest rates applicable to your accounts are floating rates which may fluctuate with the underlying rates (e.g. MHR MLR or SME MLR), such underlying rates may vary in the future. You may view the announcements on the loan interest rates applicable for clients transferred from Standard Chartered Bank (Thai) at TISCO branches and www.tisco.co.th from the Effective Date.
- For employee payroll account holder, the conditions on loan repayment and interest rate granted by reason of payroll account usage remain unchanged from the Effective Date.
- Channels and methods for repayment:
 - For Mortgage Loan, Money Mortgage, Commercial Mortgage and Loan Against Property Clients (not applicable to Overdraft clients), it is your duty to repay to TISCO under the Agreement via the payment channels designated by TISCO as stated in the [Table of Payment Channels and Service Fees for Loan Clients](#) hereunder, failure of which may result in TISCO not receiving the repayment under the Agreement. TISCO will arrange to dispatch the Instalment Payment Form at least 30 days prior to the Effective Date to be used for the repayment from the Effective Date. The Bank’s original Instalment Payment Form will become invalid from the Effective Date.
 - For Overdraft clients, it is your duty to repay to TISCO under the Agreement via TISCO branches or other channels provided to transfer the fund into such overdraft account. The Bank’s original account number will become invalid from the Effective Date.
- For holders of life insurance policies with credit line protection (MRTA) or fire insurance, the beneficiary of such policies will be changed from the Bank to TISCO from the Effective Date.
- If your loan is guaranteed by the Thai Credit Guarantee Corporation (TCG), such guarantee issued by TCG remains in effect in accordance with the tenor and conditions of the guarantee letter including other terms and conditions of TCG.
- **As regards your cash backed loans, please visit the Bank’s branches from 3 July 2017 to 29 September 2017 for the completion of collateral transfer procedures to avoid any impact on your loan accounts.**

Mortgage Link

The Bank and TISCO would like to further inform you of the important conditions for Mortgage Link home loan which will take effect as of the Effective Date as follows:

- Product Name: Original Name - **Mortgage Link**
New Name - **Housing Loan**
- You will continue to receive special bonus from saving account as loan interest payment reduction until the



date preceding the Effective Date, after which the Bank will cancel this special bonus. Except for the loan accounts with less than 3-year tenor from the Loan Agreement date and with a saving account being linked for the Mortgage Link program before the Effective Date, you will continue to receive the special bonus of 0.50% per annum based on the average monthly balance of each saving account (Up to 5 accounts, and not exceeding 1 million Baht each) from the Effective Date until the completion of 3 years from the date the Agreement is made with the Bank.

- As for the Mortgage Link Visa Credit Card's special bonus, you will enjoy the existing benefit until the date preceding the Effective Date only. The special bonus will be calculated from the credit card spending amount posted until the date preceding the Effective Date to be deducted from the outstanding principal amount, which will be notified to you in writing in the following month. The Bank will cancel the special bonus awarded by Mortgage Link Visa Credit Card as of the Effective Date. To provide you with further benefits, you will earn 1 reward point upon every credit card spending of 20 Baht (currently 25 Baht = reward 1 point), effective from the Effective Date.
- After the Effective Date, you may request to change from Mortgage Link account to Mortgage One (New Name – Mortgage Saver) by expressing your intention at the Bank's branches from 3 July 2017 to 29 September 2017.

Mortgage One is a housing loan where prepayment is allowed up to 50% of the outstanding principal. The prepayment amount will be used to deduct from the home loan principal thus reducing the interest sum and you can withdraw such prepaid amount via ATM or by cheque issuance.

Mortgage One

The Bank and TISCO wish to further inform you of the important conditions for Mortgage One account which will take effect from the Effective Date as follows:

- Product Name: Original Name - **Mortgage One**
New Name - **Mortgage Saver**

Your Mortgage One account number will be changed. TISCO will notify you of the new account number at least 30 days prior to the Effective Date so that you can refer to it in all transactional correspondence with TISCO from the Effective Date.

- The Bank will cancel the services of ATM card and cheque book and you will be provided with TISCO ATM card and cheque book in replacement so that you can continue to withdraw from Mortgage One account from the Effective Date. **Please visit the Bank's branches from 3 July 2017 to 29 September 2017 with your ID card for the issuance of TISCO ATM card and cheque book, otherwise you will be unable to make further withdrawals from your credit limit from the Effective Date. TISCO ATM card and cheque book will be valid from the Effective Date, subject to TISCO terms and conditions.**
- If your Mortgage One account involves a main borrower, a co-borrower, a mortgagor, or a guarantor, such



relevant persons are required to visit the Bank with ID card from 3 July 2017 to 29 September 2017 for documentation proceeding on prepayment withdrawal. Otherwise, you will be unable to make withdrawals from your credit limit from the Effective Date.

Money Mortgage Overdraft

The Bank and TISCO would like to further inform you of the important conditions for Money Mortgage Overdraft account which will take effect from the Effective Date as follows:

- Your Money Mortgage Overdraft account number will be changed. TISCO will notify you of the new account number at least 30 days prior to the Effective Date so that you can refer to it in all transactional correspondence with TISCO from the Effective Date.
- The Bank's cheque book service will be cancelled. Please visit the Bank's branches with your ID card from 3 July 2017 to 29 September 2017 for the issuance of TISCO cheque book and the transfer of your overdraft account, otherwise you will be unable to make further withdrawals from the said account from the Effective Date. TISCO cheque book will be valid from the Effective Date, subject to TISCO terms and conditions.
- If your overdraft account involves a main borrower, a co-borrower, a mortgagor, or a guarantor, such relevant persons are required to visit the Bank with ID card from 3 July 2017 to 29 September 2017 for documentation proceeding on overdraft account transfer. Otherwise, you will be unable to make further withdrawals from the said account from the Effective Date.

SME Property Power Overdraft

The Bank and TISCO would like to further inform you of the important conditions for SME Property Power Overdraft account which will take effect from the Effective Date as follows:

- Your SME Property Power Overdraft account number will be changed. TISCO will notify you of the new account number at least 30 days prior to the Effective Date so that you can refer to it in all transactional correspondence with TISCO from the Effective Date.
- The Bank's cheque book service will be cancelled. Please visit the Bank's branches with relevant documents from 3 July 2017 to 29 September 2017 for the issuance of TISCO cheque book and the transfer of your overdraft account, otherwise you will be unable to make further withdrawals from the said account from the Effective Date. TISCO cheque book will be applicable from the Effective Date, subject to TISCO terms and conditions.
- If your overdraft account involves a main borrower, a co-borrower, a mortgagor, or a guarantor, such relevant persons are required to visit the Bank with ID card from 3 July 2017 to 29 September 2017 for documentation proceeding on overdraft account transfer. Otherwise, you will be unable to make further withdrawals from the said account from the Effective Date.
- For the transfer of overdraft account, the Bank requests your cooperation to bring the following documents:



1. ID card of juristic person's authorized signatory
2. ID card copy of major shareholders (whose shareholding is from 25% or more)
3. Copy of corporate affidavit and objectives
4. Copy of company seal registration certificate - Bor Or Jor 3 (in case of a company) or Thor Sor 2 (in case of a partnership)
5. Company Seal
6. Copy of List of Shareholders
7. Meeting minutes approving the account opening with TISCO and the performing of relevant matters in connection with business transfer

Template 7: Personal Loan

Personal Instalment Loan

Particulars of your Personal Instalment Loan accounts* are presented in the table below:

Product	Loan Account No.	Outstanding Debt (Baht) As at
Instalment Loan	XXXXXX	XXXXXX
Instalment Loan Select	XXXXXX	XXXXXX
XX	XXXXXX	XXXXXX

*Data as at 31 May 2017

The Bank and TISCO wish to inform you that the rights of claims and benefits over the loans as per the above loan accounts will be transferred from the Bank to TISCO on the Effective Date. As such, the Bank and TISCO would like to inform you of further details on the loan accounts which will become in effect from the Effective Date as follows:

- The loan account numbers from the Effective Date remain unchanged. You may refer to such account numbers in all transactional correspondence with TISCO.
- The conditions on repayment and interest rates on your loan accounts remain unchanged as stated in the loan agreements and approval letters, as well as other documents which will be deemed an integral part of the loan agreements ("Agreement").
- If the interest rates applicable to your accounts are floating rates which may fluctuate with the underlying rates (e.g. MRR or MCR), such underlying rates may vary in the future. You may view the announcements on the loan interest rates applicable for clients transferred from Standard Chartered Bank (Thai) at TISCO branches and www.tisco.co.th from the Effective Date.



- For employee payroll account holder, the conditions on loan repayment and interest rate granted by reason of payroll account usage remain unchanged from the Effective Date.
- It is your duty to repay to TISCO under the Agreement via the payment channels designated by TISCO as stated in the Table of Payment Channels and Service Fees for Loan Clients hereunder, failure of which may result in TISCO not receiving the repayment under the Agreement.
- TISCO will arrange to dispatch the new Instalment Payment Form at least 30 days prior to the Effective Date to be used for the repayment from the Effective Date. The Bank's original Instalment Payment Form will become invalid as of the Effective Date.
- For holders of life or non-life insurance policies with credit line protection, the beneficiary of such policies will be changed from the Bank to TISCO from the Effective Date.
- If your loan is guaranteed by the Thai Credit Guarantee Corporation (TCG), such guarantee issued by TCG remains in effect in accordance with the tenor and conditions of the guarantee letter including other terms and conditions of TCG.
- As regards your cash backed loans, please visit the Bank's branches from 3 July 2017 to 29 September 2017 for the completion of collateral transfer procedures to avoid any impact on your loan accounts.

Template 8: Personal Line of Credit

Personal Line of Credit

Particulars of your Personal Line of Credit accounts* are presented in the table below:

Product	Loan Account No.	Outstanding Debt (Baht) As at
XX	XXXXXX	XXXXXX
XX	XXXXXX	XXXXXX
XX	XXXXXX	XXXXXX

*Data as at 31 May 2017

The Bank and TISCO wish to inform you that the rights of claims and benefits over the loans as per the above loan accounts will be transferred from the Bank to TISCO on the Effective Date. As such, the Bank and TISCO would like to inform you of further details on the loan accounts which will become in effect from the Effective Date as follows:

- The loan account numbers from the Effective Date remain unchanged. You may refer to such account numbers in all transactional correspondence with TISCO.



- You may use your ATM card and/or Cash Withdrawal Card and/or cheque including available withdrawal channels for withdrawal from available credit line until 31 August 2017, except where the Bank has otherwise notified you of the date that goes into effect.
- From 1 September 2017, if it occurs that there is no outstanding balance in your loan accounts with the Bank, the Bank reserves the right to close the said accounts, except where the Bank has otherwise notified you of the date that goes into effect.
- If there exists any prepaid amount in your loan accounts, **you are required to visit the Bank to obtain the said pre-paid amount prior to the Effective Date.**
- The interest rate conditions on your loan accounts remain unchanged from the Effective Date as stated in the loan agreements and approval letters, as well as other documents which will be deemed an integral part of the loan agreements ("Agreement").
- If the interest rates applicable to your accounts are floating rates which may fluctuate with the underlying rates (e.g. MRR), such underlying rates may vary in the future. You may view the announcements on the loan interest rates applicable for clients transferred from Standard Chartered Bank (Thai) at TISCO branches and www.tisco.co.th from the Effective Date.
- As for loan products with tiered interest rate, the new interest rate applicable from the Effective Date will be a fixed rate which is equivalent to or lower than the average rate applicable to the existing Agreement. TISCO will notify you of the new interest rate after the Effective Date.
- For employee payroll account holder, the conditions on loan repayment and interest rate granted by reason of payroll account usage remain unchanged from the Effective Date.
- The condition on minimum repayment rate from the Effective Date will be the rate equal to 4% of the total amount of the outstanding principal plus the interest incurred thereon or at least 400 Baht or as stated in the billing statement, whichever is higher.
- For Baojai Program whereby your available credit limit can be converted to cash and you can repay in fixed monthly instalments, the repayment conditions from the Effective Date remain unchanged.
- It is your duty to repay to TISCO under the Agreement via the payment channels designated by TISCO as stated in the [Table of Payment Channels and Service Fees for Loan Clients](#) hereunder, failure of which may result in TISCO not receiving the repayment under the Agreement.
- TISCO will arrange to dispatch the new Instalment Payment Form at least 30 days prior to the Effective Date to be used for the repayment from the Effective Date. The Bank's original Instalment Payment Form will be invalid from the Effective Date.
- For holders of life or non-life insurance policies with credit line protection, the beneficiary of such policies will be changed from the Bank to TISCO from the Effective Date.



Template 9: Business Loan

Business Instalment Loan

Particulars of your Business Instalment Loan accounts* are presented in the table below:

Product	Loan Account No.	Outstanding Debt (Baht) As at
XX	XXXXXX	XXXXXX
XX	XXXXXX	XXXXXX
XX	XXXXXX	XXXXXX

*Data as at 31 May 2017

The Bank and TISCO wish to inform you that the rights of claims and benefits over the loans as per the above loan accounts will be transferred from the Bank to TISCO on the Effective Date. As such, the Bank and TISCO would like to inform you of further details on the loan accounts which will become in effect from the Effective Date as follows:

- The loan account numbers from the Effective Date remain unchanged. You may refer to such account numbers in all transactional correspondence with TISCO.
- The conditions on repayment and interest rates on your loan accounts remain unchanged from the Effective Date as stated in the loan agreements and approval letters, as well as other documents which will be deemed an integral part of the loan agreements ("Agreement").
- If the interest rates applicable to your accounts are floating rates which may fluctuate with the underlying rates (e.g. SME MLR), such underlying rates may vary in the future. You may view the announcements on the loan interest rates applicable for clients transferred from Standard Chartered Bank (Thai) at TISCO branches and www.tisco.co.th from the Effective Date.
- It is your duty to repay to TISCO under the Agreement via the payment channels designated by TISCO as stated in the Table of Payment Channels and Service Fees for Loan Clients hereunder, failure of which may result in TISCO not receiving the repayment under the Agreement.
- TISCO will arrange to dispatch the new Instalment Payment Form at least 30 days prior to the Effective Date to be used for the repayment from the Effective Date. The Bank's original Instalment Payment Form will be invalid from the Effective Date.
- For holders of life or non-life insurance policies with credit line protection, the beneficiary of such policies will be changed from the Bank to TISCO from the Effective Date.
- If your loan is guaranteed by the Thai Credit Guarantee Corporation (TCG), such guarantee issued by TCG remains in effect in accordance with the tenor and conditions of the guarantee letter including other terms and conditions of TCG.



- As regards your cash backed loans, please visit the Bank's branches from 3 July 2017 to 29 September 2017 for the completion of collateral transfer procedures to avoid any impact on your loan accounts.

Template 10: Cash Backed OD

Cash Backed Overdraft

Particulars of your Cash Backed Overdraft account* are presented in the table below:

Product	Loan Account No.	Outstanding Debt (Baht) As at
XX	XXXXXX	XXXXXX

*Data as at 31 May 2017

The Bank and TISCO wish to inform you that the rights of claims and benefits over the loan as per the above loan account will be transferred from the Bank to TISCO on the Effective Date. As such, the Bank and TISCO would like to inform you of further details on the loan account which will become in effect from the Effective Date as follows:

- Your Cash Backed Overdraft account number will be changed. TISCO will notify you of the new account number at least 30 days prior to the Effective Date so that you can refer to it in all transactional correspondence with TISCO from the Effective Date.
- The conditions on repayment and interest rates on your loan account remain unchanged as stated in the loan agreement and approval letter, as well as other documents which will be deemed an integral part of the loan agreement ("Agreement").
- The applicable underlying loan interest rate will be that of Fixed Savings which may vary in the future. You may view the announcements on loan interest rates applicable to clients transferred from Standard Chartered Bank (Thai) at TISCO branches and www.tisco.co.th from the Effective Date.
- It is your duty to repay to TISCO under the Agreement via TISCO branches or other channels provided to transfer the fund into such overdraft account. The Bank's original account number will become invalid from the Effective Date.
- The Bank's cheque book service will be cancelled. Please visit the Bank's branches with ID card from 3 July 2017 to 29 September 2017 for the issuance of TISCO cheque book and the transfer of your overdraft account, otherwise you will be unable to make further withdrawals from the said overdraft account from the Effective Date. TISCO cheque book will be valid from the Effective Date, subject to TISCO terms and conditions.



- As regards your cash backed loans, please visit the Bank's branches from 3 July 2017 to 29 September 2017 for the completion of collateral transfer procedures. Otherwise, you will be unable to make withdrawals from such loans from the Effective Date.

Branch Services

The Bank will stop services at the Bank's branches after the end of operating hours on the last business day preceding the Effective Date. If you wish to contact the Bank's branch, please proceed it before the said period.

Call Center

You may find out more information at the Bank's Call Center No. 1595 or TISCO Call Center at No. 02-633-6000 press*7 or at ContactCenter@tisco.co.th.

Online Banking and SMS Banking

The Bank wish to notify you of the service cancellation of Online Banking including SMS Banking, which will become in effect 3 days prior to the Effective Date with only the SMS Alert service for credit card transaction remaining in service. If you wish to make repayment via Online Banking, please proceed it before the said period. However, you may choose to make repayment via those channels designated by TISCO or All-Ways from the Effective Date.

Other product-related services of the Bank e.g. Automatic Voice Response will cease.

Payment Channels for Loan Clients (Not applicable to Credit Card Clients)

From the Effective Date, you can select to make repayment via the following channels:

1. Cash payment through the payment channels indicated in the Table of Payment Channels and Service Fees for Loan Clients hereunder. TISCO will proceed to deliver the Payment Form subsequently. The Bank's original Payment Form will become invalid from the Effective Date.

2. Direct debit service via deposit account opened with TISCO Bank, Kasikornbank or Bank of Ayudhya. The service fees are according to the **Table of Payment Channels and Service Fees for Loan Clients hereunder**.

The direct debit service for loan repayment via deposit account opened with Standard Chartered Bank (Thai), Siam Commercial Bank, Bangkok Bank, and UOB will cease from the Effective Date.

If you are using the direct debit service via deposit account opened with Kasikornbank or Bank of Ayudhya for repayment to the Bank of any debt and/or encumbrance prior to the Effective Date, you can continue to use such service without the need to sign a consent letter to re-sign up with Kasikornbank or Bank of Ayudhya for the service. The Bank will arrange to notify Kasikornbank or Bank of Ayudhya that your payment via direct debit for debt and/or



encumbrance repayment will be changed from the repayment to the Bank to such repayment to TISCO or All-Ways in their capacity as business transferee (as the case may be).

Table of Payment Channels and Service Fees for Loan Clients

Payment Agent	Details	Service Fee at Payment Service Points (Baht/Transaction)	Auto Debit Fee (Baht/Transaction)
Standard Chartered Bank (Thai)	Nationwide	Service ceased	Service ceased
TISCO Bank	Nationwide	Free of charge	Free of charge
Bangkok Bank	Bangkok/Up-country	20 / 35	No service
Krungthai Bank	Bangkok/Up-country	15 / 30	No service
Bank of Ayudhya	Bangkok/Up-country	15 / 15	15 / 30
Kasikornbank	Bangkok/Up-country	15 / 30	10 / 20
Bank for Agriculture and Agricultural Cooperatives	Nationwide	10	No service
Tesco Lotus	Nationwide	10	No service
Counter Service	Nationwide	15	No service
Post Office	Nationwide	15	No service
True Money	Nationwide	10	No service
AIS-Telewiz	Nationwide	15	No service

Remark: Please find out more conditions at payment service points.

Payment Channels for Credit Card Clients

As the Bank will continually provide credit card service to you on behalf of All-Ways until further notice of change, you can still make your credit card payment via the existing channels with certain details adjusted as summarized in the Table of Payment Channels and Service Fees for Credit Card Clients hereunder:

Table of Payment Channels and Service Fees for Credit Card Clients

Payment Agent	Details	Service Fee at Payment Service Points (Baht/Transaction)	Auto Debit Fee (Baht/Transaction)
Standard Chartered Bank (Thai)	Nationwide	Service ceased	Service ceased
TISCO Bank	Nationwide	Free of charge	Free of charge
Siam Commercial Bank	Bangkok/Up-country	25 / 40	20 / 35
Thanachart Bank	Nationwide	10	No service



Payment Agent	Details	Service Fee at Payment Service Points (Baht/Transaction)	Auto Debit Fee (Baht/Transaction)
Bank of Ayudhya	Bangkok/Up-country	20 / 35	10 / 30
Kasikornbank	Bangkok/Up-country	25 / 40	No service
Government Housing Bank	Bangkok/Up-country	15 / 20	No service
TMB	Nationwide	20	No service
UOB	Bangkok/Up-country	25 / 30	10 / 20
Bank for Agriculture and Agricultural Cooperatives	Bangkok/Up-country	10 / 15	No service
Bangkok Bank	Bangkok/Up-country	No service	20 / 30
Tesco Lotus	Nationwide	10	No service
Counter Service	Bangkok/Up-country	15 / 20	No service
Post Office	Bangkok/Up-country	10 / 15	No service
Just Pay (TOT)	Nationwide	15	No service
AIS-Telewiz	Nationwide	15	No service

Remark: Please find out more conditions at payment service points.

List of the Bank's Branches

The Bank's Branches that their services will cease on the last business day preceding the Effective Date	TISCO Branches that will receive clients' deposit accounts transferred In-Service from the Effective Date
1. Central Chaengwattana Branch 4 th fl., Room 419 99 Moo 2, Chaengwattana Road, Bang Talad Sub-district, Pakkred District, Nonthaburi Phone: 02-835-3978 Fax: 02-724-3258	Central Chaengwattana Branch 4 th fl., Room 403 99 Moo 2, Chaengwattana Road, Bang Talad Sub-district, Pakkred District, Nonthaburi Phone: 02-193-8080
2. Future Park Rangsit Branch 2 nd fl. Unit No. PLZ.2.SHP034B 94 Phahonyothin Road, Prachathipat Sub-district, Thanyaburi District, Pathumthani Phone: 02-958-0415 Fax: 02-724-3266	Future Park Rangsit Branch 2 nd fl. Unit No. PLZ.2.SHP034B 94 Phahonyothin Road, Prachathipat Sub-district, Thanyaburi District, Pathumthani Phone: 02-958-0820
3. Sathorn Branch 90 North Sathorn Road, Silom, Bangrak, Bangkok Phone: 02-724-6327-37 Fax: 02-724-3288	Sathorn Branch TISCO Tower 48/2 North Sathorn Road, Silom, Bangrak, Bangkok



The Bank's Branches that their services will cease on the last business day preceding the Effective Date	TISCO Branches that will receive clients' deposit accounts transferred In-Service from the Effective Date
<p>4. Silom Branch Unit 5, 1st fl., Zuellig House Building 1-7 Silom Road, Silom, Bangrak, Bangkok Phone: 02-636-0377 Fax: 02-724-3276</p>	<p>Phone: 02-633-7094</p>
<p>5. Bangkhae Branch 750 Phetkasem Road, Bangwa, Phasicharoen, Bangkok Phone: 02-805-0280 Fax: 02-724-3252</p>	<p>Seacon Bangkhae Branch Room No. 330A, 3rd fl. 607 Phetkasem Road, Bangwa, Phasicharoen, Bangkok 10160 Phone: 02-458-2636</p>
<p>6. Mahanak Branch 2-4 Anantanak Road, Khlong Mahanak, Pomprapsattruphai, Bangkok Phone: 02-621-8263 Fax: 02-724-3250</p>	<p>Ratchawong Branch 211 – 213, 1st fl. Ratchawong Road, Chakkrawat Samphanthawong, Bangkok 10100 Phone: 02-622-8220</p>
<p>7. Pratunam Branch 120/29-30 Ratchaprasong Road, Phayathai, Ratchathewi, Bangkok Phone: 02-255-5774 Fax: 02-724-3256</p>	<p>Central World Branch Unit No. A409, 4th fl., No. 4, 4/1, 4/2, 4/4 Ratchadamri Road, Pathumwan, Pathumwan, Bangkok Phone: 02-646-1571</p>
<p>8. Rayong Branch 127/20 Sukhumvit Road, Thapradu Sub-district, Mueang District, Rayong Phone: 038-616-077 Fax: 02-724-3262</p>	<p>Rayong Branch 550/8-9 Sukhumvit Road, Noen Phra Sub-district, Mueang District, Rayong Phone: 033-065-000</p>
<p>9. Charoenkrung Branch Mueang Thai Building, 1st fl., 335 Charoenkrung Road Pomprapsattruphai, Pomprapsattruphai, Bangkok Phone: 02-622-8630 Fax: 02-724-3254</p>	<p>The Old Siam Branch 121-121/1, 123-123/1 (The Old Siam Plaza) Wangburaphaphirom, Phranakorn Bangkok Phone: 02-222-6355</p>
<p>10. Lotus Rama III Branch 172 Narathiwat Ratchanakarin Road, Chong Nonsi, Yannawa, Bangkok Phone: 02-681-1412 Fax: 02-327-2724</p>	<p>Lotus Rama III Branch 172 Narathiwat Ratchanakarin Road, Chong Nonsi, Yannawa, Bangkok Phone: 02-681-1412</p>
<p>11. Lotus Rattanathibet Branch 37/112 Moo 8, Bangkraso Sub-district, Mueang Nonthaburi District, Nonthaburi Phone: 02-950-8855 Fax: 02-724-3270</p>	<p>Lotus Rattanathibet Branch 37/112 Moo 8, Bangkraso Sub-district, Mueang Nonthaburi District, Nonthaburi Phone: 02-950-8855</p>



The Bank's Branches that their services will cease on the last business day preceding the Effective Date	TISCO Branches that will receive clients' deposit accounts transferred In-Service from the Effective Date
12. Ratchayothin Branch Room No. B102A 234/2 Ratchadaphisek Road 1 st fl., Ladyao, Chatuchak, Bangkok Phone: 02-930-2311 Fax: 02-724-3280	Ratchayothin Branch Room No. B102A 234/2 Ratchadaphisek Road 1 st fl., Ladyao, Chatuchak, Bangkok Phone: 02-930-2311
13. Thonglor Branch 55/1 Sukhumvit 55, Khlongton Nua, Wattana, Bangkok Phone: 02-673-7300 Fax: 02-724-3278	Thonglor Branch 55/1 Sukhumvit 55, Khlongton Nua, Wattana, Bangkok Phone: 02-673-7300
14. Phahurat Branch 121-121/1, 123-123/1, 1 st fl. & 2 nd fl., Wangburaphaphirom, Phra Nakhon, Bangkok Phone: 02-222-6355 Fax: 02-724-3264	The Old Siam Branch 121-121/1, 123-123/1, 1 st fl. & 2 nd fl., Wangburaphaphirom, Phra Nakhon, Bangkok Phone: 02-222-6355

Remark: For deposit clients, you will be able to do transaction with TISCO at any branches from the Effective Date onwards. You may view the list of other TISCO branches at www.tisco.co.th.

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

All-Ways Company Limited