



IMPORTANT DOCUMENT

TRANSLATION

Ref: SCBT-TISCO-L03

24 August 2017

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

Further to our earlier announcement and subsequent updates in regard to the transfer of the retail banking business of Standard Chartered Bank (Thai) Pcl (“SCBT”) to TISCO Bank PLC (“TISCO”) and All-Ways Co., Ltd. (“All-Ways”), the subsidiary of TISCO Financial Group, including the notice of assignment of the rights and benefits under loan agreements and credit card services agreements, with reference to the letter Ref: SCBT-TISCO-L02. We are pleased to confirm that the transfer is scheduled to be completed on 1 October 2017 (the “Transfer”).

In view of this, kindly be informed of the following time schedules and important notes in relation to SCBT's banking products and services listed below:

1. Branch Banking Hours

All branches will cease operations effective **2:00 pm on 29 September 2017**. Prior to this, our branches will remain open at normal banking hours.

2. Over-The-Counter Transactions

Cash Deposits/Withdrawal	available until 2:00 pm on 29 September 2017
SCBT Cheque Deposit	available until 2:00 pm on 29 September 2017 (For Rayong branch, it is available until 2:00 pm on 28 September 2017)
Other Bank's Cheque Deposit	available until 2:00 pm on 28 September 2017 (For Rayong branch, it is available until 2:00 pm on 27 September 2017)

3. Deposit Account

If you have not yet been able to visit a SCBT branch to sign the consent form to transfer the deposit, kindly do so no later than 2:00 pm on 29 September 2017, otherwise you will not be able to use an account and SCBT ATM/Debit card after the Transfer to TISCO, until you visit a TISCO branch to sign new account opening form after the Transfer in order to enable you to use an account.



For SCBT JustOne payroll account holder, kindly inform your company's Human Resource Department prior to the payday (which is scheduled on whichever date from 1 October 2017 onwards) in order to notify of the change of your new payroll account number either TISCO Smart Payroll Account or other bank account to take effect from 1 October 2017 onwards.

4. ATM/Debit Card Withdrawal

SCBT ATM/Debit cards will be available for transactions until 2:00 pm on 29 September 2017 from our ATM machines at SCBT branches, while you can withdraw money from other banks' ATM machines until 5:00 pm on 29 September 2017. However, we urge you to visit our SCBT branches or perform ATM withdrawals before 29 September 2017. If you have already visited a SCBT branch to sign the consent form to transfer the deposit and have opened a new account with TISCO, your TISCO ATM card will be available for use from 2 October 2017.

5. Online and SMS Banking

Online banking and SMS banking will be available until 9:00 pm on 27 September 2017. After this time, the online and SMS banking services will cease. However, SMS alerts for credit cards will continue to serve you as usual.

6. Bank Statement

Consolidated statement services will be available until end of 29 September 2017.

Standalone e-statements for credit card will continue to be available as usual.

7. Credit Card

You may continue to use your existing Standard Chartered Bank card-face credit card until you receive the new card-face credit card from All-Ways. There will be no interruption of services.

8. Mortgage

If you and relevant persons (a co-borrower, a mortgagor and a guarantor (if any)) have not yet visited a SCBT branch to sign the request form for further withdrawals or credit line utilisations from TISCO in relation to your Mortgage One or Mortgage OD, **you and such relevant persons need to do so no later than 2:00 pm on 29 September 2017, otherwise you will not be able to make further withdrawals or utilise credit line after the Transfer to TISCO**, until you visit a TISCO branch to sign the request form after the Transfer in order to enable further withdrawals or credit line utilisation.

For Mortgage Link account holder, you may request to change from Mortgage Link account to Mortgage One (New Name – Mortgage Saver) by expressing your intention at a SCBT branch until 2:00 pm on 29 September 2017.



9. Deposit as Collateral

If you have pledged your or other account owner's bank deposit as collateral for credit card usage or bank facilities, you and such account owner need to visit a SCBT branch to sign the consent form to transfer the deposit and other related documents no later than 2:00 pm on 29 September 2017, otherwise you will not be able to use your credit cards or utilise credit facilities after the Transfer to TISCO and All-Ways and may cause an impact on your loan accounts, until you visit a TISCO branch to sign the form and documents in order to continue the use of credit card and the utilisation of credit facilities and to avoid any impact to your loan accounts.

10. Insurance Policies with the Protection of Credit Line of Loan or Credit Card and Protection of Collateral

For holders of life or non-life insurance policies with protection of credit line of loan or credit card, or fire insurance with protection of the collateral of loan agreement, the beneficiary of such policies will be changed from SCBT to TISCO and/or All-Ways (as the case may be) after the Transfer.

11. Investment

You may continue to place your investment order with Standard Chartered Bank as schedule below.

Subscription through SCBT bank account available until 12:00 pm on 29 September 2017

(For subscription via cheque or credit card, it is available until 2:00 pm on 27 September 2017)

Redemption and Switching available until 12:00 pm on 29 September 2017

If you have not yet visited a SCBT branch to sign the consent form and/or change your direct debit/credit accounts, kindly do so no later than 2:00 pm on 29 September 2017, after that you can visit a TISCO branch. Otherwise you may encounter discontinuation of investment services when the Transfer is completed.

12. Bancassurance

If you are using SCBT direct debit/direct credit accounts, please visit a SCBT branch no later than 2:00 pm on 29 September 2017 to change the accounts to ensure that your policies are in-force and you continue to receive your cash benefit. If you are using a credit card to make payment for your insurance premium, there is no action is required and your credit card number remains valid after the Transfer.

13. Payment Channels and Payment Forms

For credit card payment, you may use the credit card statement to make payment via the same payment channels, both at payment service points and by direct debit service (except for payment service via SCBT's channels which will be ceased after the Transfer and substituted by payment service via TISCO's channels).



For loans payment, please be advised that your loan account numbers may be changed and note the following payment channels from 1 October 2017 onwards.

Payment at Payment Service Points: you will need to use TISCO pay-in-slip to make payment via the new payment channels designated by TISCO, otherwise TISCO may not receive the payment under the loan agreement. If your payment date is due from 1 October 2017 onwards, you will receive the new TISCO pay-in slip as attached with your September statement for payment made from 1 October 2017 onwards.

Payment by Direct Debit Service: you may use the service via deposit account opened with TISCO Bank, Kasikornbank or Bank of Ayudhya. If you have been using the service prior to the Transfer, you may continue to use the service with such deposit accounts with no further action required.

14. Contact Center

Please be informed that our 1595 service will be available until 5:00 pm on 29 September 2017. From 1 October 2017 onwards, please contact TISCO contact center at number 02-633-6000 press *7 or at ContactCenter@tisco.co.th for 24-hour services.

For Credit Card, the contact numbers remain unchanged at 1595 or 02-724-7171 for Platinum Cards for 24-hour services until further notice from TISCO or All-Ways.

To minimise waiting time due to heavier volume expected closer to the date of Transfer, we urge you to visit our branch at your earliest convenience. You may wish to visit our SCBT website at www.sc.com/th for updates and more information.

Corporate & Institutional and Commercial banking clients

SCBT remains committed to serving our corporate & institutional and commercial banking clients in Thailand. Our clients continue to have access to our products and services as usual and we will continue to serve them and fulfill their financial and banking needs.

Thank you for banking with Standard Chartered Bank (Thai) retail banking and we are grateful for the trust you had given us over the years.

TISCO and All-ways welcome you as our valued clients and we look forward to serving you from 1 October 2017.



Yours sincerely,

Standard Chartered (Thai) Public Company Limited

TISCO Bank Public Company Limited

All-Ways Company Limited