

Standard Chartered Bank (Thai) Public Company Limited
 Financial Service Level Agreement (SLA)
 Effective Date 18 January 2017

| Financial Services | Turn Around Time |
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| Complaint Acknowledgment and Handling | |
| 1. Acknowledgment of receiving complaint through various channels | |
| <ul style="list-style-type: none"> • Complaint via Call Center | Immediately |
| <ul style="list-style-type: none"> • Complaint via website | 1 business day |
| <ul style="list-style-type: none"> • Complaint via Facebook | 1 business day |
| <ul style="list-style-type: none"> • Complaint via email | 1 business day |
| <ul style="list-style-type: none"> • Complaint via letter | 7 business days |
| <ul style="list-style-type: none"> • Complaint via staff at the Head Office or Branch | Immediately |
| 2. Informing on the closure or progress of resolving the complaint through various channels | |
| <ul style="list-style-type: none"> • The Bank will inform on the progress of resolving the complaint and expected completion timeline in the case that the complaint has not been resolved yet | 15 business days |
| Loans | |
| 3. Collateral redemption for retail customer | |
| <ul style="list-style-type: none"> • <u>Loan fully paid</u>: Collateral will be ready for redemption after receiving the redemption request from customer | 15 business days |
| <ul style="list-style-type: none"> • <u>Refinance</u>: Collateral will be ready for redemption after receiving the refinance request from customer | 25 business days |
| 4. Debt Restructuring for retail banking customer - The Bank will inform on an initial result after receiving the completed documents from the customer | 25 business days |
| 5. Pay-off confirmation letter for retail banking customer | 15 business days |
| 6. Check status of the loan account (such as outstanding balance, monthly installment amount) | |
| <ul style="list-style-type: none"> • <u>Verbal</u>: The bank will disclose account status/ outstanding balance/ installment amount/ payment amount/ payment due date after the customer verification is satisfactorily completed | Immediately |
| <ul style="list-style-type: none"> • <u>Letter</u>: The bank will disclose account status/ outstanding balance/ installment amount/ payment amount/ payment due date to the customer | 15 business days |
| Deposits | |
| 7. Using the card issuing bank ATM/CDM causing non-receipt of cash, incorrect amount (excluding fraud or suspicious case) | |
| <ul style="list-style-type: none"> • <u>Bangkok and Metropolitan area</u>: Complete investigation with result informed to customer and refund (if any) | 5 business days |

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| <ul style="list-style-type: none"> ● <u>Upcountry</u>: Complete investigation with result informed to customer and refund (if any) | 7 business days |
| 8. Using other bank ATM/CDM causing non-receipt of cash, incorrect amount (excluding fraud or suspicious case) | |
| <ul style="list-style-type: none"> ● <u>Bangkok and Metropolitan</u>: Complete investigation with result informed to customer and refund (if any) | 7 business days |
| <ul style="list-style-type: none"> ● <u>Upcountry</u>: Complete investigation with result informed to customer and refund (if any) | 10 business days |
| 9. Fund transfer via electronic channels ATM / CDM / Internet / Mobile Banking causing non-receipt of cash | |
| <ul style="list-style-type: none"> ● In case of using PromptPay: Complete investigation with result informed to customer and refund (if any) | 3 business days |
| <ul style="list-style-type: none"> ● In case of using other service, not PromptPay: Complete investigation with result informed to customer and refund (if any) | 5 business days |
| 10. Dispute and investigation of fund transfer to a wrong account within the Bank (excluding fraud or suspicious case) | |
| <ul style="list-style-type: none"> ● Complete investigation with result informed to customer | 15 business days |
| 11. Dispute and investigation of fund transfer to a wrong account of other bank (excluding fraud or suspicious case) | |
| <ul style="list-style-type: none"> ● Complete investigation with result inform to customer | 20 business days |
| Electronics Card | |
| 12. Suspend Electronics Card | |
| <ul style="list-style-type: none"> ● <u>ATM card</u>: The bank will suspend ATM card services within 5 minutes after being notified to the bank via Client Care Centre - 1595. The cardholder will not be held responsible for the obligations arisen after the card is suspended. | 5 minutes |
| <ul style="list-style-type: none"> ● <u>Debit card/ Credit card</u>: The bank will suspend Debit card/ Credit card services within 5 minutes after being notified to the bank via Client Care Centre - 1595. The cardholder will not be held responsible for the obligations arisen after the card is suspended | 5 minutes |
| 13. Dispute Transaction (in case of merchandise and service payment in the country and abroad and cash withdrawal at ATM abroad) | |
| <ul style="list-style-type: none"> ● For credit card, customer must report any incorrect transaction within 10 days after receiving credit card statement from the bank. The bank will investigate the case, conduct fact finding with the merchant bank, and inform customer of the result after receiving a written request from the customer. | 90 days |
| <ul style="list-style-type: none"> ● For debit card, customer must report any incorrect transaction within 30 days after the transaction date. The bank will investigate the case, conduct fact finding with the merchant bank, and inform customer of the result after receiving a written request from the customer. | 90 days |
| Other Services | |
| 14. Request other information for Retail Banking customer | |
| <ul style="list-style-type: none"> ● Credit Card/ Personal of Credit interest calculation for the last 3 cycles, the bank will disclose the information to the customer after the bank receives a request | 7 business days |

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| from a customer. | |
| <ul style="list-style-type: none"> Loans interest calculation for the last 12 months, the bank will disclose the information to the customer after the bank receives a request from a customer. | 15 business days |
| <ul style="list-style-type: none"> Bank statement for the last 6 months, the bank will disclose the information to the customer after the bank receives a request from a customer | 3 business days |

* The number of days will be counted from the day after the Bank receives the request form and complete supporting documents as required from the client

Disclaimer

The Bank has prescribed service periods with the intention to provide its customers with standard level of service that is fast, efficient, transparent, and responsive to its customers' needs only. In the event that the Bank cannot complete the customer's request within the period set forth herein, the related function of the Bank will inform the problem, obstacle, progress of request and expected completed timeline. Such standard service period shall be subject to accuracy and completeness of facts and/or information, and customers' cooperation, occurrence of any force majeure event, event beyond control of the Bank and/or any event in which the Bank must comply with its business continuity plan, on a case by case basis. This Service Level Agreement shall not waive any rights and obligations in accordance with any applicable law, regulations, or agreement between the parties.

The Bank reserves the right to amend or modify any information, content, terms or conditions of the service level agreement without prior notification. If a delay, suspension or failure to perform occurs in any circumstances, the Bank shall not be liable to its customers, users and/or any other persons and the Bank shall not be responsible for any damage, loss, loss of business opportunity, loss of profit and/or other liability whether direct or indirect arising out of any claim in relation to contractual obligation, tort, negligence or any other circumstances, regardless of whether the Bank has been notified by its customers, users and/or any other persons that the foregoing loss and damage would occur.