



Part 3: Advice, Conditions and Service Manual of K-eDocument Service

The applicant whose name and signature appear in any contracts and/or agreements and /or application forms and/or service requests forms and/or revision forms that related to K-eDocument Service and/or the DIY Bundling Application form (“the Applicant”) agrees to use the K-eDocument Service (the “Service”) or the service by any other name as determined by KASIKORNBANK Public Company Limited (“KBank”) agrees to comply with this terms and conditions as follows:

General Terms and Conditions

1. The Applicant can apply for/amend the use of service per the conditions and channels determined by KBank as followings:
 - 1.1 The Applicant who applies for/ amend for the Service through K PLUS (K+), have the option of receiving documents via K PLUS (K+) or e-mail
 - 1.2 The Applicant who applies for/ amend for the Service through K-Contact Center, have the option of receiving documents via K PLUS (K+), Line BC (KBank Live) or E-mail.
 - 1.3 The Applicant who applies for/ amend for the Service Through KBank staffs, Relationship Managers, or KBank Branches, have the option of reciving documents via e-mail only.
2. KBank will send the documents to the Applicant via the most registered channels with KBank, based on the following condition, However, if application/change occurs prior to that, the Applicant agrees to allow KBank to send documents for the most recent product that the Applicant has applied/changed in place of the previous one.

Products	Documents	Frequency	File format	Language
Savings Account	Account statement	Monthly/ biweekly/weekly (chosen by the Applicant) (when apply via any other channels)	PDF/CSV (chosen by the Applicant)	TH/EN (chosen by the Applicant)
		Monthly (only for applying via K+)	PDF	TH/EN (Per the settings configured by the Applicant in K+)
	Debit advice and receipt (Account Link)	Whenever there is a transaction /Monthly (chosen by the Applicant refer account link application) (when apply via all channels)	PDF	TH
	Account Link - Detail report			
	Debit advice and receipt (K-Bill Payment)	Whenever there is a transaction (when apply via all channels)	PDF	TH
Current account/ Overdraft account (OD)	Account statement	Monthly/ biweekly/weekly (chosen by the Applicant) (when apply via any other channels)	PDF/CSV (chosen by the Applicant)	TH/EN (chosen by the Applicant)
		Monthly (only for applying via K+)	PDF	TH/EN (Per the settings configured by the Applicant in K+)

Products	Documents	Frequency	File format	Language
	Debit advice and receipt (OD)	Whenever there is a transaction (when apply via all channels)	PDF	TH/EN (chosen by the Applicant)
	Debit advice and receipt (Account Link)	Whenever there is a transaction/Montly (chosen by the Applicant refer account link application) (when apply via all channels)	PDF	TH
	Account Link - Detail report			
	Debit advice and receipt (K-Bill Payment)	Whenever there is a transaction (when apply via all channels)	PDF	TH
Xpress Loan	Xpress loans invoice	Monthly (when apply via all channels)	PDF	TH
	Debit advice and receipt	Whenever there is a transaction (when apply via all channels)	PDF	TH
Home loan	Debit advice and receipt	Whenever there is a transaction (when apply via all channels)	PDF	TH
	Loan interest statement	Annually (when apply via all channels)	PDF	TH
Commercial loan/Business loan	Debit advice and receipt	Whenever there is a transaction (when apply via all channels)	PDF	TH
	Debit advice			
	KBank commercial loans invoice (Unsecured Loan only)			
Promissory note	Debit advice and receipt	Whenever there is a transaction (when apply via all channels)	PDF	TH
	Debit advice			
	Notice of promissory notes due in the current and following months	Monthly (when apply via all channels)	PDF	TH
Letter of guarantee (LG)	Debit advice and receipt	Whenever there is a transaction (when apply via all channels)	PDF	TH
	Notice of LG obligations due in the current and following months and LG with outstanding balance of fee payment	Monthly (when apply via all channels)	PDF	TH
AVAL of promissory notes/Acceptance and payment under Bill of Exchange	Debit advice and receipt	Whenever there is a transaction (when apply via all channels)	PDF	TH

Products	Documents	Frequency	File format	Language
Factoring	Credit advice (principal)	Whenever there is a transaction (when apply via all channels)	PDF	TH
	Credit advice (refund/WHT)			
	Debit advice			
	Receipt			
	Receipt (monthly interest)			
	Purchase Report			
	Collection Report			
	BuyBack Report			
	Release Guarantee Report			
	Withholding Tax Contents	Monthly (when apply via all channels)	PDF	TH
	Aging Report for Seller			
	Activity Report			
	Outstanding Report			
	Payment Service	Debit Advice and Receipt	Whenever there is a transaction/Monthly (chosen by the Applicant refer application by group of payment service) (when apply via all channels)	PDF
Credit & Debit Advice		Whenever there is a transaction (when apply via all channels)		
Cover Letter Debit Allowance				
Debit Allowance Report				

Notes: "Whenever there is a transaction" means everytime the system has an action of deduction according to the consent to deduct money from the account, and / or the transaction that the Applicant makes via electronic channels provided by KBank. However, that does not include any transaction made at KBank branches.

- The Applicant must fill out or provide and accurate personal information to confirm the identity of the Applicant. The Applicant certifies that all documents, information and details that have been delivered to KBank, in whatever form, and whether submitted by the Applicant or any assigned person, are complete, true, correct and up-to-date. KBank can use such information in KBank's service and updates of KBank's data system. The Applicant has the right and legal capacity to utilize the Service or conduct any transactions related to this Service; whereas, KBank does not have the duty to check the completeness, correctness and timeliness of such documents, information and details.

KBank does not have a policy to send emails or make an outbound call for the Applicant to enter or provide personal information. The Applicant's personal information is important. If the Applicant is not careful or careless, enabling others to use the Applicant's personal information for any other purpose and cause damage to the Applicant, KBank is not responsible for such damage regardless of circumstances.

4. The Applicant agrees and allows KBank to send documents for every product/account that the Applicant has at present as stated in the application to the Applicant per the email address or other information receiving channel stipulated by the Applicant.
5. The Applicant agrees and allows KBank to cancel the delivery of documents via all information receiving channels previously provided by the Applicant.
6. After KBank has sent the documents to the Applicant, the Applicant must check the accuracy of such documents. If there is any inaccuracy, the Applicant must make an objection within seven days from the date that KBank delivered such documents. If the Applicant fails to make an objection within the timeframe, it shall be deemed that the documents delivered by KBank are correct.
7. In a case when the documents delivered by KBank are in PDF or CSV format, and KBank requires the Applicant to enter the password, the Applicant must enter the password to open the said documents.
8. If the Applicant finds any error in the operation, the Applicant can contact KBank branches during business days and hours of KBank or K-Contact Center, tel. 02-8888888, 24 hours every day, or other channels as specified by KBank.
9. If the Applicant wishes to change the Information Receiving Channel that was provided earlier, the Applicant must inform KBank of such change in writing in the form and method specified by KBank. KBank will send the documents and/or notification via the new Information Receiving Channel in the next delivery cycle or as specified by KBank.
10. Any letter or notification sent by KBank to the Applicant the main contact person at the address specified in the application, whether by hand or registered mail or unregistered mail, or via email address or Short Message Service (SMS) to the mobile number specified in the application or via service/channel that the Applicant has agreed upon with KBank (collectively referred to as "Information Receiving Channel"), shall be deemed as having been sent to the Applicant properly without having delivery receipt confirmation. If those letter or notification cannot be delivered because the Information Receiving Channel has been moved or has been altered or demolished where the Applicant did not notify the move, change or the demolition to KBank or in the case that KBank cannot find provided Information Receiving Channel, it shall be deemed that the Applicant has duly received and acknowledged such letter or notification. If the Information Receiving Channel has been moved or has been altered or demolished, the Applicant must inform KBank of such change in writing immediately.
11. If the Specific Terms and Conditions do not specifically include details of any issue, the General Terms and Conditions shall be applied. If the Specific Terms and Conditions specifically include details of any issue, or are contradictory to/do not correspond with the General Terms and Conditions, the Specific Terms and Conditions shall prevail and are considered part of these Terms and Conditions. Nonetheless, if neither the General Terms and Conditions nor Specific Terms and Conditions are found to be clear, the Applicant agrees to comply with KBank's decisions in all respects.
12. This Terms and Conditions shall be governed by and construed in accordance with Thai law, and the court of competent jurisdiction in Thailand will have exclusive jurisdiction in case of dispute under these Terms and Conditions.
13. Fees/service fees/expenses/penalty fees/duties
 - 13.1 The Applicant agrees to pay remuneration for using the Service regardless of whether it is called a fee, service fee or another name within the due date for payment of respective remuneration.

13.2 The Applicant shall be solely responsible for payment of costs, taxes, stamp duties, and/or expenses related to the services (if any). If KBank is required to pay the costs, taxes, duties and/or expenses as mentioned in the preceding paragraph on behalf of the Applicant, the Applicant agrees to reimburse KBank without delay.

14. Change in conditions for the use of Service

14.1 If the change in conditions causes the Applicant to incur more burden or risk, such a change shall require prior consent from the Applicant before it becomes effective.

14.2 If other conditions are to be changed, the Applicant agrees to authorize KBank to make the change as it deems appropriate. If the change affects the Applicant's use of the service (such as adjustment of service fees to reflect rising costs, change to service channels, change to due date), KBank shall expressly communicate, or give notice of, material information of the change to the Applicant at least 30 (thirty) days in advance or within the period required by law.

14.3 If KBank is required by law and/or rules and regulations to proceed with changes in other specific conditions, the Applicant agrees to authorize KBank to act in compliance with the law and/or rules and regulations.

15. Termination of Service and Results of Termination

15.1 The Applicant agrees that KBank has the right to suspend and/or terminate this Service at any time, whether in whole or in part, or for any particular applicant, with prior notice to the Applicant. Except for the following cases; the Applicant agrees that KBank has the right to immediately suspend and/or terminate the Service, whether in whole or in part, as deemed appropriate without prior notice to the Applicant, and KBank will not be accountable for any loss incurred therefrom:

15.1.1 Any information, detail, certification or confirmation given by the Applicant to KBank is found to be false, inaccurate or incorrect, or may create misunderstanding of significant content.

15.1.2 There is reliable evidence that the information and/or details given by the Applicant to KBank for actions per this Service, or the Applicant's Service use, have produced negative impacts upon or affected any rights of KBank or a third party, or have had any unlawful objective, or have been contrary to public peace or morality. Or, there are risks that it may result in KBank's violating the related law and regulations, or it may otherwise affect the image of KBank.

15.1.3 The Applicant has violated any item of the Terms and Conditions, including failure to pay fees/service fees/expenses/fines/duties incurred.

15.1.4 If any event has occurred or may occur, and it may affect the Applicant's business operations or debt servicing ability, including but not limited to the fact that the Applicant has ceased their business operations, their license is revoked, or their business is suspended or liquidated.

15.1.5 KBank cannot debit funds to proceed in accordance with this Terms and Conditions.

15.1.6 KBank shall comply with the related law and regulations.

15.2 In case the Applicant wishes to terminate any or all services under the Terms and Conditions, the Applicant can contact K-Contact Center, tel. 02-8888888, 24 hours every day, or KBank branches during business days and hours (the Applicant that is juristic, a cancellation notice at Branch or via Relationship Manager) or other channels as specified by KBank. The Applicant shall proceed in accordance with requirements as stipulated by KBank. KBank shall terminate the Service per the Applicant's request within 30 (thirty) days from the date KBank receives the request to terminate the

service together with related documents from the Applicant in full. The Service termination will become effective after KBank has notified the Applicant.

15.3 The termination of this Agreement, for whatever reason, shall not abrogate the Applicant's outstanding obligations under these Terms and Conditions. The Applicant shall be bound by the Terms and Conditions herein until all such obligations are completely fulfilled.

Specific Terms and Conditions for Receiving of Account Statement via Email

1. The Applicant may apply for/amend the use of the service (including change in frequency, document file format or email address) at a KBank branch during KBank's business hours or via the K-Contact Center at tel. 02-8888888, 24 hours a day, or other channels determined by KBank (except for application for/amendment to the service by juristic person, which must be done at a KBank branch or with Relationship Manager only).
2. KBank will send the account statement to the Applicant via email in accordance with the terms and conditions herein. In detail:
 - 2.1 Weekly statement: Entries in a weekly statement will be from the Monday of the past week to the Sunday of the week when the statement is sent. KBank will send a statement to the Applicant every Monday.
 - 2.2 Biweekly statement (every 15 days): Entries will be from the first to the 15th day of the same month for the first round, for which the statement will be sent on the following day, and from the 16th day to the end of the same month for the second round, for which the statement will also be sent on the following day.
 - 2.3 Monthly statement: Entries will be from the first to the last day of the same month, and the statement will be sent on the following day.
 - 2.4 The Bank reserves the right to not send a weekly or monthly statement of savings account for individuals if there is no entry during that period.
3. The service is used for review of savings and current account statements by the Applicant only.

Specific Terms and Conditions for Receiving Account Statement via Postal Mail (for current account only)

1. The Applicant may apply for/amend the use of service at a KBank branch during KBank's business hours or via the K-Contact Center at tel. 02-8888888 24 hours a day, or any other channel determined by KBank (the Applicant that is a juristic person is required to apply for/amend the use of service at a KBank branch or Relationship Manager only).
2. KBank will send a monthly statement, in which entries will be from the first to the last day of the same month, to the Applicant via postal mail per the format and within the period determined by KBank. If there is no account activity in any month, KBank will not send a statement to the Applicant. The Applicant may review their account data via the K-Contact Center at tel. 02-8888888, a KBank branch or any other channel determined by KBank.
3. The service is used for review of current account statements by the Applicant only.