

Service Level Agreement

Financial Services	Operation Period
Aspect of Receiving and Dealing with Complaint * No. 1 - 2	
1. Confirmation of Customer Complaint Receiving from all channels	
<ul style="list-style-type: none"> ● Complaint through call center 	Immediately
<ul style="list-style-type: none"> ● Complaint by sending letter (by hand/postal) 	7 business days
<ul style="list-style-type: none"> ● Complaint through staff at head office or branch 	Immediately
2. Informing of the completion or progress on the resolving process of the complaint for all channels	
<ul style="list-style-type: none"> ● Bank shall resolve the complaint or inform the progress of resolving process of the complaint. 	15 business days
* Operation period shall calculate from the date the Bank has been informed or the date that the Bank received the complaint from customer (as the case may be).	
Aspect of Credit Granting ** No. 3 - 6	
3. Redemption of Collateral/Security for Retail Personal Customer	
<ul style="list-style-type: none"> ● <u>Completion of Payment</u> (from the day that bank received the payment in full amount of loan from the debtor, unless the debtor informs of the intention to make redemption after the specified period or unable to contact the debtor or is in the process of legal enforcement) 	7 days
<ul style="list-style-type: none"> ● <u>Refinance</u> (from the day that bank received the payment in full amount of loan from the debtor, unless the debtor informs of the intention to make redemption after the specified period or unable to contact the debtor or is in the process of legal enforcement) 	7 days
4. Debt Restructuring preliminary result will be informed to customer from the date that the bank received the all required documents.	25 business days

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5. The issuing of Confirmation on Debt Repayment for the Retail Personal Customer	15 business days
6. A request to check the Credit Account Status of Retail Personal Customer (e.g. Remaining Principal, Due Installment)	
<ul style="list-style-type: none"> ● <u>Verbal</u> Bank shall inform the information of account status/ remaining principal/installment/the amount of payment/the due payment after verification process is complete. 	Immediately
<ul style="list-style-type: none"> ● <u>Written</u> Bank shall inform the information of account status/ remaining principal/installment/the amount of payment/the due payment 	15 business days
** Operation period Business day after the date of receiving the request form and all required documents	
Aspect of Money Deposit *** No. 7 - 10	
7. Problem or Error on the use of machine for depositing or withdrawing (ATM/CDM) i.e. not receiving money or difference between receiving amount and instruction amount, in the event of doing transaction at the machine of Card Issuer Bank/Account Owner (not including the case in doubt of Fraud).	
<ul style="list-style-type: none"> ● <u>Bangkok Metropolitan Region</u> Bank shall investigate, inform the result and return of money to the customer (if any) 	5 business days
<ul style="list-style-type: none"> ● <u>Up-country</u> Bank shall investigate, inform the result and return of money to the customer (if any) 	7 business days
8. Problem or error on the use of machine for depositing or withdrawing (ATM/CDM) i.e. not receiving money or difference between receiving amount and instruction amount, in the event of doing transaction at the machine of other banks (not including the case of suspicious of fraud)	

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<ul style="list-style-type: none"> ● <u>Bangkok Metropolitan Region Bank</u> shall investigate, inform the result and return of money to the customer (if any) 	7 business days
<ul style="list-style-type: none"> ● <u>Up-country Bank</u> shall investigate, inform the result and return of money to the customer (if any) 	10 business days
9. A request to investigate money transferred to the wrong account within the same bank (not including the case of suspicious of fraud)	
<ul style="list-style-type: none"> ● Bank shall investigate and inform the result to the customer 	15 business days
10. A request to investigate money transferred to the wrong account of other bank (not including the case of suspicious of fraud)	
<ul style="list-style-type: none"> ● Bank shall investigate and inform the result to the customer 	20 business days
*** Operation period Business day next to the day that the bank was informed by the customer and received the completed information.	
Aspect of Electronic Card	
11. Suspension of Electronic Card	
<ul style="list-style-type: none"> ● <u>ATM Card</u>, the bank will suspend the ATM card within 5 minutes from the time that the customer informed the Bank via telephone or by other communication channels determined by the Bank. The cardholder shall not be responsible for the transactions occurred after the suspension of the card. 	5 minutes
<ul style="list-style-type: none"> ● <u>Debit Card /Credit Card</u>, the bank will suspend the debit/credit card within 5 minutes from the time that the customer informed the Bank via telephone or by other communication channels determined by the Bank. The cardholder shall not be responsible for the transactions occurred after the suspension of the card. 	5 minutes

Financial Services	Operation Period
12. The dispute transaction of customer (for local and international purchasing transactions and international ATM cash withdrawal transaction).	
<ul style="list-style-type: none"> ● <u>Credit card</u> Customer should request to dispute the transaction within 10 days after receiving bill statement. The Bank will proceed with the investigation of transaction to merchant and inform customer in formal letter. 	90 days
<ul style="list-style-type: none"> ● <u>Debit card</u> Customer should request to dispute the transaction within 30 days after receiving bill statement. The bank will proceed the investigation of transaction to merchant and inform customer in formal letter. 	90 days
General services	
13. Requesting information for retail customers	
<ul style="list-style-type: none"> ● The interest calculation of Credit Card that customer requested for latest 3 months period. The bank will respond to customer in formal letter. 	7 business days
<ul style="list-style-type: none"> ● The interest calculation of loan that requested for the latest 12 months period. The bank will respond to customer in formal letter. 	15 business days
<ul style="list-style-type: none"> ● The bank statement that requested for the latest 6 months period. The bank will respond customer in formal letter. 	3 business days

Remark 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. 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.

The Bank reserves the rights 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.