(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited



Re: Financial Service Level Agreement (SLA) of the Bank for Retail Individual Customers

Effective from 1 October 2018

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Financial Service Category	Response Time*
Complaints Handling	
Acknowledgement of receiving complaint via the following channels	
Call Center	Immediately
Web site	1 business day
Facebook	1 business day
Email	1 business day
Postal mail	7 business days
Head office or branches	Immediately
2. Notification of result or progress on the complaint (for all complaint taking channels)	
The Bank is to resolve the complaint or update the progress, whereby an estimated	15 business days
timeframe to resolving the complaints will be provided for the unresolved cases.	
Loan	
3. Collateral redemption for retail customers	
 In the case of fully repaid loan, the Bank is to proceed and notify the customer to 	15 business days
redeem the collateral.	
 In the case of refinancing, the Bank is to proceed and notify the customer to redeem 	25 business days
the collateral.	
4. Transfer of ownership to automobile hire-purchasers for retail customers after payment plan	15 business days
completion; the Bank is to take necessary actions until the ownership is ready to be	
transferred to customers.	
5. Consideration of debt restructuring for retail loan customers.	
 The Bank is to notify the result to customers after receiving documents in a complete manner. 	25 business days
6. Issuance of confirmation letter on fully repaid loan for retail customers.	15 business days
7. Request for confirmation of loan account status for retail customer (e.g. loan outstanding and installments)	
Verbal request via Call Center (applicable to performing loan only) – The Bank is to	Immediately
inform the customer of the account status/remaining principle/installment amount /	immediately
amount due/due date after a complete identity check.	
Written request – The Bank is to inform the customer of the account status/remaining	15 business days
principle/installments/amount due/due date.	

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Financial Service Category	Response Time*
Deposit	
8. Customer proceeds deposit / withdraws transactions, using ATM/CDM at the same bank but encounters issue, causing no cash paid out or the actual cash paid out not equaled to the amount being withdrawn (excluding fraud or suspicious cases).	
Bangkok & Metropolitan area – The Bank is to investigate the case, notify the result and correct the transactions (if any).	5 business days
 <u>Provincial</u> – The Bank is to investigate the case, notify the result and correct the transactions (if any). 	7 business days
9. Customer proceeds deposit / withdraws transactions, using ATM/CDM at the other bank but encounters issue, causing no cash paid out or transaction actual amount did not match to the requested amount. (excluding suspicious or fraud cases).	
 Bangkok & Metropolitan area – The Bank is to investigate the case, notify the result, and correct the transactions (if any). 	7 business days
 <u>Provincial</u> – The Bank is to investigate the case, notify the result, and correct the transactions (if any). 	10 business days
10. Customer proceeds electronic transfer transactions via ATM / CDM / Internet / Mobile Banking. Customer proceeds money transfer to bank account before 22.00 hrs. but encounters system errors, causing no cash paid out, the bank is to investigate the case, notify the results and correct the transactions (if any).	Within 19.00 hrs. of the next days
11. Customers adds money to E-wallet but encounters system errors, causing non receipt of money by the receiver, the bank is to investigate the case, notify the results and correct the transactions (if any).	
PromptPay service.	3 business days
Other services, not related to PromptPay.	5 business days
12. Request for an investigation of the fund transfer to a wrong account / E-wallet (excluding fraud or suspicious cases). The Bank is to investigate and notify the customer of the result per the followings.	
Transfer within the same bank.	15 Business days
Inter bank transfer.	20 business days
Transfer / Add money to E-Wallet.	20 business days

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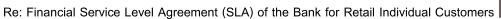
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Financial Service Category	Response Time*
Electronic card	
13. Electronic card blocked	
ATM card /Debit card The Bank is to block the ATM card /Debit card within the set	Within 5 minutes
response time, upon receiving a request from a cardholder by phone or other	
communication channels as prescribed by the Bank. The cardholder shall not be held	
liable for any amount drawn from the account /expense after the card has been	
blocked.	
14. Complaints about payment of Debit cardholders (only for cases related to payments of	
products/services made inside/outside Thailand as well as the overseas cash withdrawal	
though ATM).	
Debit card : Customers should submit their complaints about incorrect items no later	90 days
than 30 days of the transaction date. The Bank is to investigate the case and conduct	
fact finding with the merchant bank and inform customers of the results after the Bank	
receiving written complaints from customers.	
15. Request to check transactions from Debit card usage at the point of sale in Thailand and	
money refund to card holder.	
If customer uses debit card for products/ service payment in Thailand, via EDC** but	
encounters system / technical problems, while making transactions at the point of sale,	
resulting in money deduction from his / her account but merchant has not yet received the	
completion confirmation of such transaction. The Bank is to investigate and refund money	
to customer as follows:	
For transactions made within Bank's office hours.	
■ When encounter problems, if the merchant bank notifies the card holder bank	At the same day of
about the cancellation by noon time (12.00 PM), the Bank shall refund money to	transactions made
the customer at the same day of transactions made.	
■ When encounter problems, if the merchant bank notifies the card holder bank	1 business day
about the cancellation after noon time (12.00 PM), the Bank shall refund money to	
the customer in the next business day.	
For transactions made outside bank's office hours.	
■ The Bank shall refund money to the customer in the next business day.	1 business day

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Bank of Ayudhya Public Company Limited



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Effective from 1 October 2018

Financial Service Category	Response Time*
General functions	
16. Inquiry about information for retail customers	
Inquiries about calculation of interest rate of revolving card: for historical data of account	7 business days
within a period not exceeding 3 billing cycles, the Bank is to inform customers of the	
information in writing after receiving the customers' requests.	
Inquiries about calculation of interest rate of loan/hire purchase: for historical data of	15 business days
account within a period not exceeding 12 months, the Bank is to inform customers of the	
information in writing after receiving the customers' requests.	
Inquiries about the bank statement: for historical data of account within a period not	3 business days
exceeding 6 months, the Bank is to inform customers of the information in writing after	
receiving the customers' requests.	

^{*} Response Time: Commences on the next business day following the date upon receiving either a verbal or written complaints or the request form along with complete supporting documents. (as the case may be)

Disclaimer:

The service level as announced by the Bank above aims to meet and facilitate the demand of the customer as well as keeping the customer informed in a timely and efficient manner. The service level being offered however, depends on the accuracy and comprehensiveness of data and/or information along with cooperation from the customer. It may also vary due to any force majeure event, event beyond control of the Bank, and/or any event causing the Bank to activate the business continuity plan, as the case may be. The Bank reserves the right to amend or modify any information, content, terms or conditions of the service level being provided without prior notice. In any event, the announced service level shall not overrule the Bank's compliance with the law or any binding agreement between the customer and the Bank.

Authorized Signature -Signature(Mr. Noriaki goto)

President and Chief Executive Officer

Issued on 27 September 2018

^{**} EDC: Electronic Data Capture