

Terms and Conditions for Digital Deposit Account

In applying for the opening of a deposit account with CIMB Thai Bank Public Company Limited, hereinafter referred to as the "Bank," I/we hereby agree to comply with the following terms and conditions:

General terms for digital deposit account

1. I/We acknowledge that I/we have the right to receive deposit interest at the Bank-announced rates, and agree for the Bank to change the rates of interest, fees, service fees and expenses incurred with notice to me/us pursuant to criteria of the Bank of Thailand. In case of joint account, each account owner shall jointly and severally be responsible to the Bank. In case that I/we have any credit facility debt payable to the Bank regardless of whether such debt has collateral or not, if it appears that I/we do not repay such debt to the Bank, I/we consent that the Bank is entitled to deduct money from all types of my/our account opened with the Bank to pay such debt with notice to me/us pursuant to the criteria of the Bank of Thailand. And in case I/we have any other debt such as any fees, service fees or expenses in connection with the use or maintenance of my/our deposit account, which I/we shall pay the Bank in accordance with the conditions and the criteria specified by the Bank, I/we agree and consent that the Bank is entitled to deduct money from all types of my/our account opened with the Bank to pay such debt immediately without any notice to me/us.

2. In case where I/we deposit, withdraw, transfer money of my/our deposit account, or ask for or request information or make any other transaction in connection with my/our deposit account through the Automatic Teller Machine (ATM), telephone, facsimile, communication equipment or other service channels provided by the Bank either automatically or semi-automatically from any other system of the Bank, I/we acknowledge and consent to comply with the rules and procedures for each service determined by the Bank, which may from time to time be amended by the Bank.

3. In case where the Bank has delivered any documents or letters by any means to my/our registered address, mailing address or office address which were provided to the Bank upon opening of my/our deposit account, I/we agree that it shall be deemed that the Bank has duly delivered or notified me/us. In case where I/we have changed my/our name, surname, occupation, registered address, mailing address, office address or contact details. I/we shall promptly notify such change in writing to the Bank or via a channel as determined by the Bank. If I/we fail to do so, it shall be deemed the information earlier notified to the Bank is the true and correct information.

I/We acknowledge that if I/we wish to change the information earlier notified to the Bank, such as email address, registered address, or any other information as required by the Bank, I/we can request for such change through (1) mobile application or any electronic channel services provided by the Bank (including but not limited to services through tablet off-premise or at CIMB Thai branch offices, etc.) (hereinafter referred to as "digital channels"); or (2) CIMB Thai branches; or (3) any other channels to be notified by the Bank. All cases shall comply with the conditions and procedures specified by the Bank.

4. I/We agree and authorize the Bank to disclose any information that I/we have provided to the Bank and/or information related to me/us and my/our business to the Bank's parent company, subsidiaries, and related companies including branch offices (hereinafter referred to as "CIMB Group") and directors, employees, contractors, representatives and professional consultants of CIMB Group; or state agencies and regulators having scope of power over any unit of CIMB Group, for the purpose of managing and/or monitoring risks related to the Bank, whether the recipients of such information have business located in or outside Thailand. For avoidance of doubt, the information processed in accordance with this clause does not include personal data as defined in the Thailand Personal Data Protection Act B.E.2562 (2019) and other rules and regulations issued thereunder (as amended).

5. I/We acknowledge that it is the Bank's responsibility to deduct the withholding tax and remit the tax amount to the Revenue Department. I/We also well understand that it is my/our duty to calculate and declare my/our annual income tax with accurate details. The Bank shall not be responsible for any mistake of my/our declaration of income tax in any case. In addition to the agreements specified herein, in the Form for Declaration of Status as U.S. Person or Non-U.S. Person, and terms of the Bank specified in the leaflet, which is deemed an integral part of the application as received from the Bank, I/we hereby acknowledge the terms announced by the Bank either in public or other means, and I/we consent to be bound by such agreements or terms including all relevant traditional practice of the Bank, provided that I/we consent for the Bank to amend the agreements specified herein as well as the terms specified above by posting at the office of the Bank or notifying me/us by other means, and that I/we hereby agree to comply with such amended agreements or terms in all respects.

6. I/We acknowledge and understand that the Bank may cancel and/or change the kind or type of its deposit product any time without prior notice or consent from me/us, provided that the benefits from that new kind or type of deposit product are not inferior to the old one.

7. I/We agree that the Bank reserves its right to suspend deposit service and/or refuse any deposit transaction and/or close my/our account at any time without advance notice. In the case where I/we or my/our transaction has a reasonable suspicion to commit or be a violation, evasion or unlawful conduct, or non-compliance with the regulations or the government's orders or deemed inappropriate for any reasons, or the Bank has found that my/our personal information and/or any other information that I/we have provided to the Bank is not true, or I/we notify the Bank of personal information and/or any other information which is duplicate of other existing customer data, or I/we have provided information not complying with the terms and conditions of deposit account, or I/we have remaining balance in my/our account no matter how much the amount is, then I/we consent for the Bank to freeze such amount in the Bank's account, or by other means as the Bank deems appropriate, until I/we bring evidence to acceptable to the Bank to collect the money. I/We hereby give up my/our rights to claim for damage, demand interest or any additional returns from the Bank's proceeding and also agree to comply with the Bank's requirements and/or regulations in all cases.

In case of any change in terms of products or service of the Bank in accordance with the Bank of Thailand's announcement regarding the Market Conduct, the Bank will notify customer in advance of such proceeding in due course.

8. In case of deposit account opening, if no deposit is made into the account within 45 days from the account opening date, such deposit account will be closed automatically without prior notice.

9. Fund transfer

9.1 The Bank shall transfer the money as per the instruction when the money has been deducted from my/our deposit account in an amount I/we want to transfer, or when the Bank has received cash or cheque to pay for the transfer, transfer fee, inter-region transfer fee and other expenses completely and correctly. The transfer shall be subject to the service conditions regarding date and time of service provision, maximum number of transactions and amount of money per day, and estimated turnaround time under the Bank's conditions as posted at the Bank's branch offices or on its website. The Bank may make any change with at least 30 days advance notice to me/us. If such change causes me/us additional expenses or liability, and I/we still continue using the service after the change, it shall be deemed that I/we accept the changed terms and conditions.

9.2 In every transfer transaction, I/we shall receive a transaction receipt in a paper or electronic form as transfer evidence. I/We agree that, if I/we have found any service mistake or would like to inquire about the account movement, I/we shall notify the Bank immediately with information about date and time of transaction, name and number of the main account, transferor and transferee account numbers, service type, transferred amount, my/our name and contact information and those of the person who reports such mistake, as well as any other relevant information as deemed appropriate. The Bank shall complete investigation and rectification within 30 days from the day the Bank is notified and shall inform me/us of the investigation result within seven days from the day the investigation result is known by the Bank.

9.3 I/We acknowledge that, in the money transfer service, the Bank shall be liable for any damage directly occurred from the Bank's non-compliance with the transfer instruction causing me/us unable to receive the transferred money, or the Bank's wrongfully processing money transfer which is not my/our mistake. The Bank is entitled to refuse providing service and shall not be liable for any damage incurred in the cases where the provision of service is against regulations or laws or the Bank's operational criteria, or I/we have insufficient outstanding balance in the account for the transaction, or my/our account has been under legal proceeding, or the Bank has notified me/us of the service disruption in advance or during providing the service, or I/we have breached the Bank's terms and conditions, and/or it is a force majeure or beyond the Bank's proper control, including but not limited to fire, earthquake, flood, riot, protest, business closure, the government's implementation of measures, war, electrical power disruption, or breakdown or repair or maintenance of computer, telecommunication and network system equipment and/or internet system program. The compensation for the damage aforementioned shall not exceed the

fees the Bank has received from me/us, and the Bank shall return the money received from me/us by transferring it to my/our account with retroactive interest calculation to the day the money was deducted from my/our account.

10. I/We acknowledge and agree that I/we shall not use services or make transactions in relation to the deposit account that I/we have opened via digital channels through CIMB Thai branches, except for the cases of (1) having an active normal deposit account opened at the Bank's branch, or other conditions are defined by the Bank; or (2) a request for closing the account opened through digital channels; or (3) other cases which is necessary to proceed through CIMB Thai branches as prescribed by the Bank. In case that I/we can use the service or make a transaction in relation to my/our deposit account opened through digital channels at CIMB Thai branches, I/we agree to abide by the Bank's regulations and requirements and agree for the Bank to use and refer to information, including my/or signature specimen, given by me/us to the Bank to support any of my/our deposit accounts opened at the branch for verification of my/our identity or other purposes as the Bank deems proper in my/our use of service or request for a transaction or relevant undertakings via branches.

11. Application for and/or Use of Debit Card In case where I/we agree to apply for a Debit Card and/or use a Debit Card, I/we are bound to comply with the terms and conditions of the use of the service as follows:

11.1 Debit Card is a card issued by the Bank to me/us for withdrawal of cash, deposit of cash, transfer of money, account balance enquiry, bill payment for public utilities, and payment for other expenses, via ATMs or other machines made available by the Bank; and also for payment for goods and/or bill payment for services or any other expenses in lieu of cash at shops domestically and abroad that carry VISA logo with payment made through EDC (Electronic Data Capture), including use of internet Banking service. The amount due shall forthwith be debited directly from my/our deposit account opened with the Bank for use of the Card. There may be fee chargeable by the Bank as applicable depending on type of Debit Card as hereinafter specified by the Bank, to be hereinafter referred to collectively as the "Card," unless stated specifically otherwise.

11.2 CIMB Thai Digital Banking Mobile Application of the Bank may be used as a channel for application for the Card with the account opening process giving an option for acceptance of a Debit Card, or the website of the Bank (<https://digital.cimbthai.com>) may be used as another channel for application for the Card, request of a replacement Card and activation of the Card.

(1) Application for the Card: I/We shall fill in application information correctly and completely with acceptance of the terms and conditions specified by the Bank and receipt of application confirmation via the email address and/or the SMS on the mobile phone number informed to the Bank by me/us and/or a letter from the Bank. The Debit Card shall be sent to me/us by the address given (or) delivered only after the Bank has debited the Debit Card fee according to the condition in place which is deemed as completed application for the Debit Card.

(2) Request of a replacement Card: I/We may request a replacement Card in case of Card loss or damage at any branch of the Bank or via the website of the Bank.

(3) Activation of the Card: I/We shall activate the Card at any branch of the Bank, via telephone through IVR, via the website of the Bank (<https://digital.cimbthai.com>), or any other channel as specified by the Bank prior to the use of the Debit Card.

11.3 I/We may withdraw money via ATMs or transfer money from my/our CIMB Thai deposit account(s) around the clock every day in any amount depending on the type of the ATM Card, provided that the account has a sufficient balance for that withdrawal or transfer and that withdrawal or transfer is in accordance with the Bank's announcement. For the money transfer, the Bank shall debit money from the transferor account and credit the same to the transferee account within the same day, subject to accurate keying of the transferee account number. In the event of any errors in such money transfer arising from the mistake on my/our part, regardless of whether there is any damage incurred, I/we shall be liable for such damage by myself/ourselves and shall not demand or sue for any compensation from the Bank.

11.4 I/We acknowledge and agree that I/We shall acknowledge the account balance after money withdrawal every time when using the Card to do transaction with ATM of other banks and I/We will receive a transaction record slip every time upon request. In case where the ATM of other banks runs out of transaction record slips, the ATM will notify me/us so, and I/we will be able to continue using the service. I/We may thereafter check the transaction record via my/our passbook and/or statement. In case of a money transfer to an account of a third party or an account with any other banks, if the ATM runs out of transaction record slips, the Bank will not proceed with such money transfer transaction.

11.5 I/We may use the Card for the aforesaid services within the transaction limits set forth. I/We may increase or reduce such limits, so far as they do not exceed the maximum amount limit of the Card, by contacting the Bank at Tel. 0-2626-7777. The Bank reserves the right to change or add the service terms and conditions as the Bank may deem proper, subject to a notice to me/us by the Bank's method and as prescribed by the law. In case where the Bank has found any suspicious and/or irregular money withdrawal and/or transfer transactions, I/we agree that the Bank may immediately and temporarily suspend the use of either or both of my/our money withdrawal and/or transfer limits without prior notice, in order to prevent any possible damage to me/us, until the Bank is able to contact me/us and have such financial transaction verified by me/us, then I/we will be able to resume using either or both of my/our money withdrawal and/or transfer limits. I/We accept that such action of the Bank is on grounds of my/our financial security and protection of my/our benefits, and the Bank shall not be liable for any damage incurred to me/us (if any).

11.6 I/We may use the Card for withdrawal of money from ATMs abroad. The withdrawn amount in the currency of such country shall not exceed the maximum amount limit in such currency as set by the owner Bank of the ATM. The amount as aforesaid shall be converted into Thai Baht using the foreign exchange selling rate specified by the Bank and/or VISA on the date of the aforesaid foreign-currency money withdrawal.

11.7 I/We acknowledge and understand that I/we may not use Debit Card to pay for goods or settle bill payment by informing the shop or the transaction venue of the PIN of the Card verbally or in writing.

11.8 In case of using the Debit Card to pay for goods and/or settle bill payment through EDC, I/we agree to allow the Bank to debit the amount from my/our deposit account according to the EDC process, and the amount so debited and transferred shall be deemed as correct and fully binding on me/us. If the outstanding balance in the account is not sufficient for the transfer, the Bank may suspend such proceeding. In case of using the Card to pay for goods and/or settle bill payment via EDC located abroad, the amount of payment for goods and/or bill payment abroad in the currency of the respective country shall be converted into Thai Baht using the foreign exchange selling rate specified by the Bank and/or VISA on the date of the aforesaid payment for goods and/or bill payment.

11.9 In case of using the Debit Card to pay for goods via internet to the shop/transaction venue, I/we agree to allow the Bank to debit the amount from my/our deposit account as stated to the Bank, the amount to be debited shall be equal to that payable for the goods to the shop/transaction venue when the shop/transaction venue makes collection thereof from the Bank. The Bank will accordingly notify me/us of the aforesaid account debit according to the time and conditions specified by the Bank and/or upon receipt of evidence of invoice/receipt from the shop/transaction venue. I/We shall notify the Bank of any incorrect transaction found within 10 working days from the date of being informed of such transaction or from the date of receipt of internet transaction statement from the Bank, as the case may be. However, I/we shall not be deprived of the right to do so thereafter if I/we can prove that the amount in the internet transaction statement is incorrect and is not the fault or deficiency on my/our part, then I/we shall notify so to the Bank within 60 days from the date of receiving internet transaction statement or from the date of failing to receive such goods or service, or the date of late receipt of such goods or service, or the date of incomplete or incorrect receipt of such goods or service.

Moreover, orders for purchase of goods on internet using the Debit Card until the transaction is completed, either by myself/ourselves or by any other person, and whether in bad faith or not, if it is done using my/our PIN issued by the Bank, the transaction shall be deemed as correct and complete, for which I/we shall be liable in all respects. In case of any damage incurred from whatsoever cause, the Bank shall not be held liable for such damage.

11.10 I/We have a duty to keep the Card and PIN statement in a safe and confidential place in order to prevent loss, and shall not let any other person know or use my/our PIN. In the event that the Card is lost or held by any other person, I/we shall notify the Bank immediately at Tel. 0-2626-7777 or by any other means as specified by the Bank, so that the Bank will cancel the Card and PIN. In case where I/we have notified the Bank to cancel the Card as aforesaid, I/we shall not be liable for any damage incurred as a result of the use of the Card thereafter, unless it is incurred from the transaction made within five minutes after the notice to the Bank, or in case where the Bank has examined/proved that the damage incurred from such use of the Card is a result of my/our act or an act in which I/we have connived, or is caused by my/our negligence, I/we agree to be fully liable for the damage incurred. I/We shall provide information on the date, time, relevant person(s), amount and nature of the transaction or any other details as may be requested by the Bank. The Bank shall investigate the issue and rectify the errors (if any), and inform me/us of the result thereof, and in case where there is an error for which the Bank has to make compensation to me/us, the Bank shall transfer the resolved amount to my/our account within 90 days from the date the Bank has received complete information and as detailed above. The Bank reserves the right to ignore any request that contradicts the regulatory requirements/regulations.

11.11 I/We agree and consent to pay an annual fee upon the end of each membership year until notified by me/us of card membership cancellation.

In case where I/We have to pay an annual fee as per agreed terms/conditions of the deposit on type that the Bank requires, I/we consent for the Bank to deduct money from my/our deposit account to pay for membership fee for membership of the following year at any time until the Bank receives the fee in full. In case of insufficient balance for annual fee deduction in my/our deposit account in any membership year, I/we agree and consent for the Bank to hold the balance in my/our deposit account until the balance becomes sufficient for annual fee deduction, then deduct the balance for the annual fee. For money withdrawal and/or transfer cross region of clearing house, I/we shall pay a fee at the Bank-specified rate, which is subject to change as announced by the Bank at its offices and website. In the case where the Bank is unable to collect the annual fee for longer than 30 days after annual fee payment due date, I/we accept that I/we shall be unable to use the Card until I/we deposit the money to the account and the amount is debited from the account for the fee payment.

In addition, I/We accept that when it is later than 60 days after the due date of annual membership fee payment, in case where the Bank is unable to deduct the money from the deposit account for payment of the annual membership fee, the Bank is entitled to cancel my/our Card membership immediately.

If the deposit account has no deposit or withdrawal transaction for over a year from the last transaction date, or has no remaining balance, or the Bank is unable to collect annual membership fee for any year, I/we shall be unable to do any transactions in relation to the Card until I/we have contacted the Bank. In such case, upon the end of a period of 24 months from the date I/we are unable to do any transactions in relation to the Card, the Bank is entitled to suspend the use of or cancel my/our Card immediately.

11.12 In case of Debit Card with personal accident insurance coverage, I/we shall be entitled to insurance protection for a period of one year from the issue date of the Card. If I/we fail to pay an annual fee in the renewal year, my/our personal accident coverage shall be terminated, and the Bank is entitled to suspend the use of or cancel my/our Debit Card immediately.

11.13 The Bank has the right to suspend or revoke or reject the use of the Card or recall the Card in case where I/we transfer the Card to or allow other person to use the Card, or the account has insufficient balance to pay relevant fees and expenses to the Bank. In case where the Bank can prove that I/we have committed a fraud or failed to comply with these terms and conditions, or the Bank has learned that I/we are under a civil or criminal lawsuit or under Bankruptcy court proceeding, or my/our assets are foreclosed or frozen by the order of the authorities or government agencies, or I/we are suspected of committing a fraud or an offence that may cause damage to the Bank, and/or I/we pass away, and/or the Bank has a suspicion that the Card is dishonestly used by other person, the Bank is entitled to cancel the Card immediately.

11.14 I/we agree for the Bank to have power to debit from my/our deposit account an amount to compensate for the amount of the use of the Card, including litigation expense, lawyer fee at the rate agreed by the Bank to be payable to the lawyer, and any other expenses as actually occurred to and paid by the Bank.

11.15 The Bank reserves the right to cancel, change or add the terms and conditions for the use of the Card or any agreements relating to the use of the Card, fee rates and service fee rates, at least 30 days in advance if such case could cause the customer to lose benefit.

11.16 In case where I/we make a deposit, withdrawal or transfer transaction in relation to my/our deposit account, or enquire or request information, or make any other transaction in relation to my/our deposit account via the EDC, telephone, facsimile, communication device, or any other service channel provided by the Bank in an automatic or semi-automatic manner from any system of the Bank, I/we acknowledge and agree to comply with the regulations and procedures put in place by the Bank for each service, which is subject to change from time to time. Details of the agreement and the conditions for the use of CIMB Thai Digital Banking Mobile Application shall be as specified and posted on the website of the Bank.

11.17 In case of loss or theft of the Card or any case otherwise, the cardholder shall inform the Bank immediately at a branch of the Bank or CIMB Thai Care Center, Tel. 02-626-7777 for freezing of the Card and request of a replacement card.

11.18 In case where the cardholder would like to cancel the Card, the cardholder shall inform the Bank and return the Card at a branch of the Bank.

11.19 I/We acknowledge that if I/we wish to change the information earlier notified to the Bank, such as email address, registered address, telephone number or any other information as required by the Bank, I/we can request for such change through (1) CIMB Thai branches; or (2) any other channels to be notified by the Bank. All cases shall comply with the conditions and procedures specified by the Bank.

12. Terms and conditions for Declaration Form of Status as U.S. Person or Non-U.S. Person for individuals in terms of confirmation or change of status

12.1 I/We affirm that my/our statement in Declaration Form of Status as U.S. Person or Non-U.S. Person as given by the Bank is true, correct and complete, and agree that it shall be an integral part of this request form.

12.2 I/We acknowledge and agree that if I/we have a status of U.S. person, but the information provided by me/us in Declaration Form of Status as U.S. Person or Non-U.S. Person or W-9 Form is false, incorrect or incomplete, the Bank shall be entitled to terminate, at its sole discretion, the entire banking/business relationship with me/us or part of such relationship such as closing any and all of my/our accounts maintained with the Bank or taking other actions as the Bank deems appropriate.

12.3 I/We agree to notify the Bank and submit supporting documents to the Bank within 30 days if any change incident incurs and causes my/our information provided in Declaration Form of Status of U.S. Person or Non-U.S. Person to be incorrect.

12.4 I/We acknowledge and agree that if I/we fail to act as stated in 11.3 or provide false, incorrect or incomplete information as regards my/our status, the Bank shall be entitled to terminate, at its sole discretion, the entire banking/business relationship with me/us or part of such relationship such as closing any and all of my/our accounts maintained with the Bank or taking other actions as the Bank deems appropriate.

12.5 If the Bank closes the account under the above terms and conditions, I/we agree that the Bank may suspend the proceed under such account or take other actions as the Bank may deem appropriate until I/we present evidences for the release of such proceed. I/We hereby give up my/our rights to claim for damage, demand interest or any additional returns

12.6 Consent to information disclosure and account debit

I/We agree to give irrevocable consent for the Bank to take the following actions:

12.6.1 Disclose my/our information for purpose of FATCA compliance to the Bank, CIMB Principal Asset Management Co., Ltd., CIMB Securities (Thailand) Co., Ltd., and local and/or foreign tax authorities, including U.S. Internal Revenue Service (IRS). Such information shall include customer name, address, tax identification number, account number, FATCA status (compliant or non-compliant), account balance, credit-debit amount, account movement, type and value of banking products and/or other assets that I/we have with the Bank, including income and other information related to banking/business relationship that may be requested by local and/or foreign tax authorities (including IRS).

12.6.2 Debit the amount and/or the amount that I/we receive from or through the Bank, as specified by local and/or foreign tax authorities (including IRS), from my/our account under laws and/or regulations as well as agreements between the Bank and such tax authorities.

12.6.3 If I/we fail to provide the information required to determine whether I/we are a U.S. person, or to provide the information required to be reported to the Bank, or if I/we fail to provide a waiver of a law that would prevent reporting, the Bank shall be entitled to terminate, at its sole discretion, the entire banking/business relationship with me/us or part of such relationship such as closing any and all of my/our accounts maintained with the Bank or taking other actions as the Bank deems appropriate. In case that the Bank closes any or all of my/our accounts, I/we agree that the Bank may suspend the proceed under such account(s) with the Bank or take other actions as the Bank may deem appropriate until I/we present evidences for the release of such proceed. I/We agree not to claim for any interest and benefit on such proceed.

13. In case that I/we am/are entitled to receive a benefit of accident insurance offered by an insurer defined by the Bank, I/We agree to comply with the details and conditions of the accident insurance as indicated in product fact sheet, accident insurance policy and other conditions prescribed by the Bank and notified to me/us (including any amendments thereof) in all respects.

14. In case of any error occurring to my/our account transaction, I agree and acknowledge that the Bank will rectify such error. In case where such transaction rectification requires withdrawal or deduction of any amount from my/our account, I/we authorize the Bank to proceed with such withdrawal or deduction or take any proceeding as the Bank may deem appropriate in such rectification.

15. In addition to the details in this agreement, I/we acknowledge and consent to the other terms in the leaflets, or as announced by the Bank either in public or by other means to be part of this agreement. Also, I/we consent for the Bank to amend the agreement by posting the terms at the Bank office or notifying me/us by other means, and I/we hereby agree to comply with such amended agreement or terms in all respects, which shall be deemed an integral part of my/our application for opening a deposit account for individual.

16. I/We agree and acknowledge that any act, either performed by me/us or by other person by whatsoever means, with the use of Passcode and/or Touch ID and/or Face ID, shall be deemed correct and complete from the time of transaction confirmation, and shall bind me/us as if I/we perform such act myself/ourselves. It shall also be deemed that I/we have affixed an electronic signature for the Bank to use as evidence that that particular transaction has been made correctly and completely. I/We agree that the Bank can use such transaction information as an original document evidencing that I/we have made that transaction, and that it can be used for legal proceedings in all respects. I/We accept and acknowledge risks in relation to the use of service through electronic channels due to my/our ability to make transactions by myself/ourselves without required additional document or any other evidence to be confirmed and/or presented to the Bank. This is except for a transaction for which additional document or evidence is required to comply with the Bank's procedures and traditions on that specific matter, such as request for cheque issuance as per instruction, etc., for which I/we shall prepare a document or evidence (if any) as prescribed by the Bank. I/We must always check the balance of the account after the transaction, and agree to be liable for the performing of that transaction in all respects.