SUMITOMO MITSUI BANKING CORPORATION

IMPORTANT NOTICE

Dear Customer:

Please read this document carefully to understand its contents. Should you need any clarification or have any question, please feel free to contact our official responsible for this document or seek proper advice from any advisor or consultant as you deem appropriate.

SUMITOMO MITSUI BANKING CORPORATION, BANGKOK BRANCH

Terms and Conditions for Withdrawal from the Applicant's Account

Pursuant to the Application for Cashier Cheque, the Applicant requested the Bank to debit the Applicant's account without the Applicant's presenting cheque or withdrawal slip and passbook to the Bank and the Bank allows the applicant to do so.

These terms and conditions amend and supplement the Application for the opening of savings and/or fixed deposit account and/or any document which may have different title but having the same effect (the "Original Application"). The Applicant acknowledges and agrees that the Bank can debit from the Applicant's account without the Applicant's presenting a cheque or a withdrawal slip together with the passbook. The debited amount shall be applied to the payment of the amount payable under the cashier cheque and banking charges associated with the issuance of the cashier cheque pursuant to the Application for Cashier Cheque (if the Applicant allows the Bank to do so).

The Applicant agrees to hold the Bank harmless from all consequences and damages which may arise from the withdrawal and transfer of the sum from the Applicant's account. The Applicant agrees to indemnify the Bank upon demand for cost, losses, expenses and damages suffered from or incurred by debiting the Applicant's account.

Unless otherwise amended by these terms and conditions, the Original Application shall continue to be effective. These terms and conditions form part of the Original Application.

SUMITOMO MITSUI BANKING CORPORATION, BANGKOK BRANCH