

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

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

Effective from 15 September 2017



Financial Service Category	Response Time*
Complaints Handling	
1. 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 timeframe to resolving the complaints will be provided for the unresolved cases.	15 business days
Loan	
3. Collateral redemption for retail customers	
• <u>In the case of fully repaid loan</u> , the Bank is to proceed and notify the customer to redeem the collateral.	15 business days
• <u>In the case of refinancing</u> , the Bank is to proceed and notify the customer to redeem the collateral.	25 business days
4. Transfer of ownership to automobile hire-purchasers for retail customers after payment plan completion; the Bank is to take necessary actions until the ownership is ready to be transferred to customers.	15 business days
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)	
• <u>Verbal request via Call Center</u> (applicable to performing loan only) – The Bank is to inform the customer of the account status/remaining principle/installment amount / amount due/due date after a complete identity check.	Immediately
• <u>Written request</u> – The Bank is to inform the customer of the account status/remaining principle/installments/amount due/due date.	15 business days

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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same bank but encounters issue, causing no cash paid out or the actual cash paid out not equaled to the amount being withdrawn (excluding fraud or suspicious cases).	
<ul style="list-style-type: none">● <u>Bangkok & Metropolitan area</u> – The Bank is to investigate the case, notify the result and correct the transactions (if any).	5 business days
<ul style="list-style-type: none">● <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).	
<ul style="list-style-type: none">● <u>Bangkok & Metropolitan area</u> – The Bank is to investigate the case, notify the result, and correct the transactions (if any).	7 business days
<ul style="list-style-type: none">● <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 with money transfer transactions or add E-Wallet via electronic channels, i.e ATM/ CDM/ Internet/ Mobile Banking and encounters system errors, causing no cash paid out, the bank is to investigate the case, notify the results and correct the transactions (if any), per the following details:	
<ul style="list-style-type: none">● PromptPay service.	3 business days
<ul style="list-style-type: none">● Other services, not related to PromptPay.	5 business days
11. 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.	
<ul style="list-style-type: none">● Transfer within the same bank.	15 Business days
<ul style="list-style-type: none">● Inter bank transfer.	20 business days
<ul style="list-style-type: none">● Transfer / Add money to E-Wallet.	20 business days

Financial Service Category	Response Time*
Electronic card	
12. Electronic card blocked	
<ul style="list-style-type: none"> ATM card /Debit card The Bank is to block the ATM card /Debit card within the set 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. 	Within 5 minutes
13. 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 through ATM).	
<ul style="list-style-type: none"> Debit card : Customers should submit their complaints about incorrect items no later 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. 	90 days
14. Request to check transactions from Debit card usage at the point of sale in Thailand and money refund to card holder.	
<p>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:</p> <ul style="list-style-type: none"> For transactions made within Bank's office hours. <ul style="list-style-type: none"> When encounter problems, if the merchant bank notifies the card holder bank about the cancellation by noon time (12.00 PM), the Bank shall refund money to the customer at the same day of transactions made. When encounter problems, if the merchant bank notifies the card holder bank about the cancellation after noon time (12.00 PM), the Bank shall refund money to the customer in the next business day. 	<p>At the same day of transactions made</p> <p>1 business day</p>
<ul style="list-style-type: none"> For transactions made outside bank's office hours. <ul style="list-style-type: none"> The Bank shall refund money to the customer in the next business day. 	1 business day

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General functions	
15. Inquiry about information for retail customers	
<ul style="list-style-type: none">Inquiries about calculation of interest rate of revolving card: for historical data of account within a period not exceeding 3 billing cycles, the Bank is to inform customers of the information in writing after receiving the customers' requests.	7 business days
<ul style="list-style-type: none">Inquiries about calculation of interest rate of loan/hire purchase: for historical data of account within a period not exceeding 12 months, the Bank is to inform customers of the information in writing after receiving the customers' requests.	15 business days
<ul style="list-style-type: none">Inquiries about the bank statement: for historical data of account within a period not exceeding 6 months, the Bank is to inform customers of the information in writing after receiving the customers' requests.	3 business days

* 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)

** EDC: Electronic Data Capture

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 14 September 2017