

## TERMS & CONDITIONS FOR USING THE 0% INTEREST INSTALLMENT SERVICE

- 1. Conditions for using the 0% Interest Installment Plan Service (the "Service")**
  - 1.1. The Service is only applicable to customers who are employees authorized to use corporate credit cards and credit cardholders of Sacombank (hereinafter collectively referred to as "Cardholder") as notified from time to time.
  - 1.2. The Service is only applicable to transactions for purchasing goods and using services that have been settled in the system. It does not apply to cash withdrawal/cash equivalent transactions or transactions for payment of banking service fees (excluding foreign currency conversion fees).
  - 1.3. The Service is not applicable in the following cases: (a) The registered installment amount is below the minimum threshold stipulated by Sacombank from time to time; (b) The Cardholder's Card Account ("Card Acct") is in a delinquent payment status; (c) The Cardholder violates any commitment, agreement, or contract with Sacombank; (d) The transaction has already been registered for the Service; (e) The card's Outstanding Balance is lower than Sacombank's threshold from time to time.
  - 1.4. The request for installment registration will be cancelled if the conditions are not met within 25 days from the transaction date, and the Cardholder will be informed via Sacombank Pay application/Banking application deployed from time to time.
  
- 2. Content of the Service**
  - 2.1. The registered installment amount shall be repaid in multiple payments by dividing it equally over the number of months in the Installment Tenure into Fixed Monthly Installments payable in consecutive months. The Fixed Monthly Installment shall be debited to the Cardholder's Card Acct and form part of the total amount due on each Transaction Statement. The Fixed Monthly Installment for the first month will be debited immediately to the Card Acct or on a date determined by Sacombank.
  - 2.2. The Cardholder's Credit Limit will be reduced by an amount corresponding to the registered installment amount. Monthly, the Credit Limit shall be automatically restored corresponding to the amount the Cardholder has paid to Sacombank for each installment period.
  - 2.3. If the Cardholder fails to pay the entire Amount Due on the Transaction Statement on or before the Due Date, the Cardholder must pay interest as stipulated in the Terms and Conditions for Sacombank Card Issuance and Use.
  - 2.4. If the Cardholder has made a prepayment or the transaction has been automatically debited before the conversion time, Sacombank will only convert installments based on the actual remaining balance of that transaction (excluding interest and fees).
  - 2.5. The Cardholder agrees to pay the Installment Registration Fee and other arising costs related to the use of the Service to Sacombank. The Installment Registration Fee is implemented according to Sacombank's regulations from time to time. The Installment Registration Fee is not convertible to installment and will be debited directly to the Card Acct immediately upon the transaction being converted to installments. If the Cardholder registers the Service for a transaction conducted abroad, the registered installment amount will include the foreign currency conversion fee.

- 2.6. Sacombank shall not be responsible for any complaints regarding goods, services, or the provision of goods/services, or any disputes between the Cardholder and the Installment Partner related to the use of the Service. The Cardholder hereby authorizes Sacombank to continue debiting the Fixed Monthly Installments to the Cardholder's Card Acct regardless of any dispute that may arise.

### 3. Termination

- 3.1. Sacombank reserves the right to temporarily suspend, cancel, or terminate the provision of the Service at any time by notifying the Cardholder in the following cases:
  - a. The Cardholder violates any commitment, agreement, or contract with Sacombank.
  - b. The Card Acct becomes to a delinquent payment status or the Cardholder fails to pay the outstanding balance upon Sacombank's request.
  - c. Upon the Cardholder's request, or upon the Cardholder's death or when the Cardholder becomes fully and permanently incapacitated.
- 3.2. When the Card Acct or the Service is cancelled or terminated, the entire remaining balance of the registered Service transaction will be immediately and automatically debited to the Cardholder's Card Acct.
- 3.3. To request termination the Service, the Cardholder shall: (i) Contact the Customer Service Center or any Sacombank Branch/Transaction Office; and (ii) Contact the Installment Partner (if registered for installment through the Installment Partner).
- 3.4. If the Cardholder requests termination of the Service before the end of the installment tenure, the Cardholder shall be responsible for paying the Outstanding Balance to Sacombank as per the Transaction Statement Sacombank has sent to the Cardholder.

### 4. General Terms

- 4.1. Sacombank reserves the right to accept or refuse the Cardholder's request to use the Service.
- 4.2. Sacombank reserves the right to amend these Terms & Conditions by notifying the Cardholder through the methods applied by Sacombank from time to time.
- 4.3. The Customer requests and agrees that Sacombank may send SMS messages, emails (electronic mail) containing a link to Sacombank's or its partners' website from time to time.
- 4.4. These Terms and Conditions for using the 0% Interest Installment Plan Service are an integral part of the Terms and Conditions for Sacombank Card Issuance and Use. In the event of inconsistency between these Terms and Conditions and the Terms and Conditions for Sacombank Card Issuance and Use, the latter shall prevail.