

DECLARATIONS & CONSENTS

1. FATCA Declaration

I confirm I am not a US citizen, or a US resident, or holding on to a US permanent resident card (i.e., green card).

This is to help us fulfil US FATCA requirements.

2. Terms & Conditions

By submitting this application, I declare that:

- Information submitted is correct and complete, and I will inform you of any amendments to the information. If I am your existing customer, I confirm that the information provided in this application is valid and up to date, and that you may update your records if the information provided in this application differs from your records
- I am the beneficial owner of the account(s) applied for. I know that it is against the law to open accounts for another person or to buy or sell bank accounts.
- If this application is for a TMRW Account, I am aware that:
 - a TMRW Account entails opening a TMRW Everyday Account and TMRW Savings Account together; and
 - if the application is successful, a TMRW Debit Card linked to the TMRW Everyday Account will be issued to me and an annual fee is payable for the TMRW Debit Card.
- I am aware that you may reject this application at your discretion without providing reasons.
- You and your service provider are authorised to conduct any credit check on me and to obtain from, disclose to and verify with any party any information pertaining to me, this application, or any of my accounts in accordance with the Privacy Notice for UOB.
- You may disclose or transfer information provided in and regarding this application among your branches, agents or affiliates and employees if you consider it necessary in order to process this application and/or to provide the services I have applied for, in accordance with the Privacy Notice for UOB.
- I accept the:
 - General Terms and Conditions Governing Accounts, Cards and Services for TMRW
 - Specific Terms for TMRW Account and TMRW Debit Card, where applicable
 - Specific Terms for TMRW Credit Card, where applicable
 - Specific Terms for TMRW CashPlus, where applicable
- Where I have any other product or service with you, I understand that the prevailing terms and conditions governing that product or service will continue to apply. Some of the relevant prevailing terms and conditions can be found at <https://uob.co.th/>.

3. Credit Consents

You may use my information for credit analysis and credit modelling purposes as set out in the consent clauses below.

Consent for Information Disclosure via Internet or any other electronic form

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- (i) I hereby consent to the National Credit Bureau Co., Ltd. ("Company") disclosing and providing my information to United Overseas Bank (Thai) Public Company Limited (the "Bank"), which is a member or service recipient of the Company, for the purposes of credit analysis, credit review, processing my application for credit cards / credit facilities with the Bank, risk management and risk prevention pursuant to the Bank of Thailand's regulations.
- (ii) I acknowledge and agree that where my consent is given sent, received, collected or processed via the internet (or any other electronic form) , it shall be deemed as valid and enforceable consent to disclose or use my information according to the Credit Information Business Operation Act B.E. 2545, and I will not dispute the validity, accuracy or authenticity of my consent on the ground that it is in the form of electronic data.
- (iii) A copy or record of my consent in any form shall be final and conclusive, and can be used as evidence of my consent

CONSENT TO DISCLOSE NCB INFORMATION TO DEVELOP CREDIT MODEL

I acknowledge and consent to United Overseas Bank (Thailand) Public Company Limited, which is a member of National Credit Bureau Co., Ltd., to use my information as received from National Credit Bureau Co., Ltd., which could not identify my identity, including, but not limited to, first name, surname and identification number, as a factor in preparing credit model pursuant to Section 20/1* of the Credit Information Business Act.

Further, any counterpart, copy, photocopy, electronic data, facsimile or any other records of this original Letter of Consent shall also be deemed as evidence of my consent. However, I, as an owner of the information, acknowledge that I shall be entitled to give or withhold this consent to United Overseas Bank (Thailand) Public Company Limited. In the event that my consent has already been given, I shall also be entitled to withdraw the consent at any time.

*Section 20/1 provides that "Credit Bureau members may make use of their customers credit data to the extent permitted under section 20, i.e., the part of credit data that doesn't bear identity information, specifically for the purpose of credit model design provided that the members obtain customers' consent.

The members are permitted to make use of the resultant credit model obtained under paragraph 1 for the purpose of credit analysis, credit card issuance and risk management within the business of the members only."