



Schedule for Description of Financial Products/Services through Electronic Channels

(Please read this Schedule for Description of Financial Products/Services and review the terms and conditions carefully before your decision on applying or using products/services.)

Name of Products/Services Provider: United Overseas Bank Public Company Limited.

Name of Products/Services Issuer: United Overseas Bank Public Company Limited.

Name of Products/Services: UOB Phone Banking, Virtual Interactive Voice Response and Chat Service.

Last Revision Date: 17 October 2022

1. What are these products/services?

UOB Phone Banking, Virtual Interactive Voice Response and Chat Service are financial services through the Interactive Voice Response channel whereby you will be able to transact financial transactions and inquire your account balance through telephone such as telephone at home or workplace or mobile phone, throughout 24 hours via the Customer Service Center, Tel 0-2285-1555.

2. What are the fees for these products/services?

- ☐ The service fees for inquiry of the account balance: No fee.

3. What are important precautions for these products/services?

You are required to be aware of the obligations to maintain your personal information, such as, your account number, credit card number, ATM card number, and 7-digit phone password.

- Do not disclose your personal information or phone password to any person.
- Do not write down or record the phone number on where it is easily visible.
- Do destroy any documents showing the account number, credit card number, ATM card number and phone password and change the phone password periodically, at least once a month.
- Do check transaction report regularly, after having used UOB Phone Banking, Virtual Interactive Voice Response and Chat Service, in order to verify the accuracy of information.

4. What should you do if your contact details are changed?

You should immediately notify the Bank of any details of changes via the UOB's Customer Service Center, Tel. 0-2285-1555, by contacting the Bank's staff only, for rapid communication with you.

5. How can you find more details of these products/services or contact the Bank or the Company?

If you have any questions, for more details, you can visit www.uob.co.th or contact UOB's Customer Service Center, Tel. 0-2285-1555.

6. Are there any options in the group of electronic money products/services?

There are the financial services through electronic channels: Personal Internet Banking / Mobile Banking or UOB Business Internet Banking.



For more Information: Agreements, terms and conditions, interest rates, fees, penalties, expenses or service charges as prescribed by the Bank shall be in accordance with the Bank notifications which are announced at the Bank's branches and on Bank's website (www.uob.co.th).

To the extent permitted by law, the amendment or exception to or under the terms and conditions shall not be made without the Bank's prior written consent.

In the event that there is a change to the terms and conditions of any product or service in relation to this Terms and Conditions that impacts on the customer's use of services such as fee adjustments for the use of financial products or services in corresponding to the increased costs, changing service channels, changing conditions or benefits of a financial product or service, changing due date for debt settlement, the Bank shall communicate to or notify the customer clearly of the material changes not less than 30 days prior to the effective date of such change. Unless there may be significant damage to the Bank, such as the suspension or cancellation of credit card usage in the event that the Bank detect that there is a potential fraud or where the customer defaults on the debt or fails to comply with the terms and conditions of using the financial services, the Bank shall be entitled to only notify relevant actions to the customer after such change within a reasonable period of time, except where the parties have agreed otherwise.

In this regard, communicating or notifying the material changes under the preceding paragraph does not include circumstances where the Bank is required to take action under the law or order of the court or any government agency.

In the event that a particular change affects the service available to the customer in a way that causing disadvantageous or increase burdens to the customer, such as increasing limit on credit card or cash card, changing method of notification, the delivery of information and documents from the original method to the electronic format, the customer has the right to provide consent or deny of such change. In the case where the customer wishes to change such conditions, the customer shall provide consent for the change within the period and in the formats as specified by the Bank.