7. Cross-Currency Fund Transfer Service

7.1 The User may conduct domestic cross-currency or same currency fund transfer from the User's savings or current account maintained in Thai Baht or foreign currency which is registered and linked with Krungsri Online/Krungsri application to Thai Baht/foreign currency deposit account maintained by the User or other persons with the Bank in accordance with the purpose of transfer notified by the User to the Bank.

7.2 The User acknowledges and agrees to the terms and conditions governing cross-currency or same currency fund transfer as stipulated below:

(1) Fund transfer from a Thai Baht account to a foreign currency deposit account must be between the User's own account maintained with the Bank and conducted via Krungsri application.

(2) Cross-currency or same currency fund transfer made by the User who is a non-resident, whether it is a transfer between the User's own account or to other person's account, must be to and from a foreign currency deposit accounts only.

(3) Transfer of fund from a deposit account maintained by the User who is a Thai resident to an account of a recipient who is a non-resident is not covered by this service.

7.3 The User may conduct cross-currency or same currency fund transfer up to an aggregate amount together with the fund transferred made under clause 2.2 (3) in the amount not exceeding Baht 2,000,000 per day.

7.4 The Bank shall have the right to reject any transfer transaction or take any other actions as it deems appropriate where it suspects that such transaction may be illegal or involve money laundering or terrorist financing or is not in compliance with the purpose of transfer or the Terms and Conditions herein. In any such case, the User agrees not to make any claim for damages against the Bank. In the event that the Bank is held liable for non-compliance with laws, rules or regulations issued by supervisory authorities or has suffered any damage from the User conducting any transfer transaction which does not correspond to the purpose of transfer notified to the Bank, the User agrees to indemnify the Bank in respect of, and hold the Bank harmless against, any and all damages incurred by the Bank.

7.5 The User is obliged to check correctness and completeness of fund transfer information, e.g., account number, recipient's name, amount and currency of the transfer, exchange rate and fees, before confirming transactions. Upon completion of the transaction, the User agrees that it shall be deemed that such transaction is correct, complete, and binding on the User in all respects.

7.6 The Bank shall assume no responsibility for any damage, delay, or error with respect to the fund transfer except to the extent caused by the Bank's willful misconduct or gross negligence. In such case, the Bank's liability shall not exceed the transfer amount. In no event shall the Bank be liable for any damage, delay and expense arising from force majeure, problems related to computer or communication system, receipt of incorrect transfer instruction from the User, or fluctuation of exchange rate.

7.7 The exchange rate applied to fund transfers shall be based on the Bank's selling rate at the time of transaction which is displayed on the transaction screen and confirmed by the User.

7.8 The User acknowledges that the User may be required to pay additional fees on top of the transfer fee at the rate announced by the Bank.

7.9 The User agrees to provide underlying documents to support the fund transfer for the Bank's inspection upon request. In such case, the User acknowledges that the Bank shall transfer the funds only upon receipt of all required supporting documents. The Bank reserves the right to cancel the fund transfer if the User fails to provide the Bank with complete supporting documents.