

HANDBOOK FOR THIRD PARTY FUND TRANSFER VIA BAHTNET

1. INTRODUCTION

This HANDBOOK FOR THIRD PARTY FUND TRANSFER VIA BAHTNET (BAHTNET HANDBOOK) is served as general guidelines for customers of Mizuho Bank, Ltd. Bangkok Branch (the “Bank”) in applying and requesting for third parties fund transfer via BAHTNET with the Bank.

2. BAHTNET

BAHTNET (Bank of Thailand Automated High Value Transfer Network) is a large-value, on-line and real-time gross settlement system. It is owned, operated and regulated by the Bank of Thailand (BOT). It is designed as an interbank fund transfer system for commercial banks and financial institutions with BOT’s accounts, as well as for third party credit transfer by the general public who can use the service to transfer funds nationwide. The Bank as a participant of the BAHTNET can accept application from customer for transferring fund to third party nationwide under BOT’s notifications and the Bank’s the terms and conditions. Customer may refer to this HANDBOOK as general guidelines when applying and requesting for third parties fund transfer via BAHTNET with the Bank.

3. APPLICATION FOR THIRD PARTY BAHTNET TRANSFER

Customers may apply for fund transfer to third party via BAHTNET with the Bank by submitting an APPLICATION FOR FUND TRANSFER BY BAHTNET (the Application) and enter into the TERMS AND CONDITIONS FOR FUND TRANSFER BY BAHTNET with the Bank in the Bank’s form or other form acceptable by the Bank in the following manners:

- Specify the value date;
- Specify the amount to be transferred;
- Specify the sender’s account number;
- Specify the sender’s name;
- Specify the sender’s address;
- Specify the sender’s tax ID;
- Specify the beneficiary (receiver)’s bank name;
- Specify the beneficiary (receiver)’s account number;
- Specify the beneficiary (receiver)’s name;
- Specify the beneficiary (receiver)’s address;
- Specify other details or message to the beneficiary (if any);
- Sign and seal by authorized person;
- Submit Application to the Bank prior to the cut-off time as mentioned below.

In filling the Application, customers are obliged to provide the detail as required. According to BOT’s notification, the beneficiary’s account number is key element for

the receiving bank to process the transfer and customers are requested to review information carefully. It is beyond capacity of the Bank as sending bank to validate the receiving bank's account number and the Bank shall bear no responsibility for the data filled out on the application if it is inaccurate.

In addition, according to BOT's notification, if the Application is not submitted in the original form, an original form must be submitted to the Bank without delay.

4. CUT-OFF / OPERATION TIME

Cut-Off time and operation time for fund transfer to third party via BAHTNET are as follows:

- Same day cut-off time for third part transfer is 1:00 p.m.
- Operation time for the Bank as sending bank is 120 minutes after an amount equal to the transferred amount and fees is received by Mizuho.
- Operation time for the Bank as receiving bank is 120 minutes.

5. CONFIRMATION OF THE RESULT OF THE TRANSFER

The Bank will confirm the result of the transfer to customer by Bank advice or Bank notification and customers may request for evidence of the transfer from the Bank. If fund transfer is not successful, The Bank will notify customer either by telephone or by other means of communication as appropriate without delay after the Bank is notified or aware of such unsuccessfulness.

If fund transfer is not successful because the receiving bank cannot transfer fund to the receiving party, the Bank will transfer the fund to customer within the same day after received return funds from receiving party and fees will not be refunded.

6. CANCELLATION BY CUSTOMER

Cancellation or amendment of instruction by customers can be done only before the application is processed and no later than 1.00 p.m. on value date by submitting a written request signed by authorized person to the Bank. Fee as announced by the Bank will be charged for each cancellation or amendment.

7. METHOD FOR VERIFICATION

In verifying customers' instruction, the Bank shall rely on the signature of authorized person as provided by customers.

8. BANK'S LIABILITY

The Bank's liability to the customer with respect to the third party fund transfer via BAHTNET is limited to ten times of the fee that the Bank is entitled to receive in consideration of the service it renders. Provided that the Bank shall be held liable if, and only if, it is caused by the Bank's gross negligence and willful misconduct.

9. TERMS AND CONDITIONS & FEES

Customers are requested to refer to the TERMS AND CONDITIONS FOR FUND TRANSFER BY BAHTNET as attached with the Application for full comprehension of rights and liabilities of customers and the Bank. Customers are also requested to refer to the applicable fees and charges on third party fund transfer as announced by the Bank at the Bank's office and on website.