

Payment of bill discount shall be made to the account
and payment from collection on such bill(s) shall be made to the account
.....

By virtue of this letter, I/We represent to the Bank as follows:

Clause 1. Under discount sale, I/We agree that the Bank may deduct discount at the rate specified by the Bank or each time of discount sale (as the case may be).

Clause 2. I/We agree that the Bank may transfer every bill sold by discount to the Bank hereunder to any third party whether before or after maturity date under such bills.

Clause 3. I/We agree that if the Bank and/or the drawee is unable to collect payment on bills where I/we have sold to the Bank, for whatever reason, I/we agree to repay the face value on the bills under discount sale to the Bank along with interest at the default interest rate announced by the Bank to charge on defaulting customers or breaching customers as at the date hereof equal to percent per annum (hereinafter referred to as "Default Interest Rate") commencing from the maturity date up until full repayment to the Bank together with damages, expenses arising out of action for claiming payment, legal action and legal execution costs in all respects. Moreover, the Bank is not prohibited to take legal action whether civil or criminal action against the drawer.

In the event where the Bank announces the new Default Interest Rate, I/we agree that the Bank may change the Default Interest Rate immediately without consent or prior notice to me/us.

I/We agree that calculation of interest hereunder shall be in accordance with the Bank's customary practice and I/we will not argue on method of calculation by the Bank.

Clause 4. I/We represent to the Bank that every bill sold by discount to the Bank hereunder is received by me/us in good faith, legally binding and in normal course of my/our course of business.

Clause 5. As security hereunder, I/we agree to provide the Bank the following securities:

.....
.....

Clause 6. I/We agree that the Bank may at its sole discretion deduct my/our accounts of all types maintained with the Bank or any sums where I/we have or am/ are entitled to receive from the Bank or owed by the Bank toward me/us for settlement of principal, interest fees, stamp duties, taxes, insurance premiums, any expenses and any advance by the Bank on my/our behalf arising out of the appraisal, reappraisal of securities or any sum where I owed to the Bank hereunder or any other agreements relating to this application to the Bank without prior notice to me/us and I/we further agree that the Bank may retain any sum or not allow me/us to withdraw any balance on any accounts maintained with the Bank at whichever branch or office.

If the Bank deducts the balance in the current account or under overdraft facility and there is none of the balance or insufficient balance, I/we agree that the Bank may credit such sum into the overdraft facility and it shall be deemed the outstanding debts under the overdraft facility and agree to pay interest at the rate specified by the Bank and agree to comply with the conditions designated by the bank. I/We further agree that the Bank may calculate compound interest on monthly basis in accordance with customary practice of commercial banks up until the debts toward the Bank are discharged in full.

Clause 7. Any taxes, stamp duties, fees and any expenses arising out of the facility hereunder or arising out of legal action against me/us hereunder shall be borne by me/us and if the Bank has advanced

such payment for me/us, I/we shall reimburse the Bank in full together with interest at the Default Interest Rate from the date advanced by the Bank until the date where the Bank receives full repayment. Moreover, I/we agree to pay the following fees to the Bank:

Fee

.....
Clause 8. I/We agree that in the future if the Bank considers that the value of securities hereunder is insufficient to discharge total outstanding debts, I/we will provide other assets acceptable to the Bank to become additional securities so that of the value total securities is sufficient to discharge total debts toward the Bank immediately upon receipt of notice from the Bank.

If the security hereunder is standby letter of credit ("SBLC") denominated in foreign currency, I/We agree that when the Bank calculates the value of SBLC in Thai currency by using exchange rate (purchase rate) in accordance with the rate specified by the Bank and it is apparent that the total value of SBLC in foreign currency is lower than my/our total outstanding debts if converted into Thai currency toward the Bank, I/we will provide other securities or additional SBLC in order that the total value of securities is equal or higher than my/our total debts hereunder, I/we will provide additional securities to the Bank within 30 days from the date of receipt of notice from the Bank.

Clause 9. In addition to the securities hereunder, if I/we have any assets having mortgaged, pledged or provided as securities toward another debts owed by me/us or for other person's debts regardless of whether such assets are located at whichever office of the Bank, I/we agree that such mortgage or pledge or any securities of any types shall cover all of my/our debts with the Bank and agree that the Bank may treat security arising out of the debts hereunder and I/we agree that the Bank may retain or not allow me/us to release the mortgage, pledge of such assets if the Bank sees that the Bank sustains damage or the Bank will be unable to receive full repayment under this application.

Clause 10. If any provision of this application is illegal, invalid or void, neither the legality nor enforceability of the remainder is affected or impaired thereby.

Clause 11. I/We prior agree that the Bank may dispose, transfer its rights under this Application or rights over mortgaged, pledged, guaranteed assets whether in whole or in part to any third party by a prior notice to me/us.

I/We agree that the Bank may disclose any documents, security documents and credit information to the transferee or potential transferee from the Bank pursuant to this Application.

Clause 12. None of any waiver or indulgence of the Bank hereunder shall operate as a waiver or consent for failure to comply, by me/us unless it is in writing duly signed by the Bank.

I/We agree that this application is a part of the agreement on discount of bills specified here above (if any) and I/we have received money from discount sale to the Bank in full.

Signed.....The Applicant and Consent Provider

()

.....เจ้าหน้าที่ผู้รับเรื่อง