

March 2, 2021

Re : Details and Schedule of No.3 exercise of warrant to purchase ordinary shares of Jay Mart Public Company Limited No.4 (JMART-W4)

To : The President
The Stock Exchange of Thailand

As Jay Mart Public Company Limited (“Company”) issued and offered warrant to purchase ordinary shares of Company No.4 (“JMART-W4”) shareholders, which the schedule of the first exercise date shall be on 30 September 2020 and the Warrant holders can exercise their rights to purchase the Company's ordinary shares on the last business day of March, June, September, and December throughout 4 years from the issuance date and the last exercise date shall be on 18 June 2024.offered to existing

The company would like to notify about Schedule of No.3 exercise of JMART-W4 date **31 March 2021** as follow;

1. Exercise Ratio and Exercise Price

The JMART-W4 1 unit of warrant has the rights to purchase 1 new ordinary share

The exercise price is 15 Baht per share

2. Period of notification of the intention to exercise

Date **16 March 2021-30 March 2021** (Only business day) during 9:00 a.m.–16:00 p.m.

3. Place to exercise

Investor Relation Department

Jay Mart Public Company Limited

187,189 Jay Mart Building, 7th Floor, Ramkhamhaeng Road, Rat Phatthana, Sapansoong,

Bangkok 10240 Tel. 02-308-8152, 02-3088197 and 02-3088196 Fax 02-308-8068

4. Exercise Procedure

4.1 The Warrant Holders may request the Exercise Notice form at the Company's office or download the form from the Company's website (www.jaymart.co.th). The Warrant Holders shall notify, the Company within the Notification Period for the Exercise of Warrant as specified in Clause 2. above.

Company Address :

Jay Mart Public Company Limited

187,189 JMART Building, 7th Floor, Ramkamheang Road

Rat Phatthana, Saphan Sung, Bangkok 10240

Tel. 0-2308-9000 Fax : 0-2308-8001

- 4.2 In case the Warrants are under script system (Script), Warrant Holders can promptly lodge Warrant certificates as an evidence to notify their intention to exercise.
- 4.3 In case the Warrants are under scripless system (Scripless), Warrant Holders who intend to exercise the warrants shall notify their intention and submit a request form for withdrawal of Warrant certificates or for issuance of the Warrant Substitutes in a form prescribed by the SET as follows:
- In case that the Warrant Holders have their own securities trading accounts in the account named "Thailand Securities Depository Company Limited for depositors", the Warrant Holders who wish to exercise their rights shall notify their intention and fill the request form to withdraw the warrants prescribed by the SET and submit to their securities company acting as their brokers. The securities company shall notify TSD to withdraw the warrants from the account named "Thailand Securities Depository Company Limited for depositors", and then TSD shall issue the Warrant Substitute to be used as an evidence or supplementary document for the exercise of warrant.
 - In case that the Warrant Holders do not have a securities trading account and the warrants are kept with TSD in the account named "the Securities Issuer's Account", the Warrant Holders who wish to exercise the warrants shall notify their intentions and fill the request form to withdraw the warrants prescribed by the SET and submit to TSD to withdraw the warrants from "the Securities Issuer's Account" and then TSD shall issue the Warrant Substitute which to be used as an evidence or supplemental document for the exercise of warrant.
- 4.4 All Warrant Holders (including all those who hold warrants in the script system and also in the scripless system), who wish to exercise their warrants, shall comply with the conditions regarding the Warrant's Exercise notice, take necessary actions and submit the required documents within the relevant Notification Period, detailed as follows:

- a) An accurately and completed form of the Warrant's Exercise Notice, duly signed by the Warrant Holders and submit to the Company within the Notification Period.
- b) The Warrant certificate or the Warrant substitute in form prescribed by the SET, bearing signature of holders representing the relevant number of warrants as specified in the Exercise Notice and a power of attorney letter in case that the warrant holders delegate other person to receive new certificates of the unexercised Warrants (if any) and send to the Company.
- c) Payment of the amount specified in the Warrant's Exercise Notice and send pay-in slip to the Company. The Warrant Holders who wish to exercise their rights shall pay in one of the following form:
 - 1) Money transfer to Saving Account, Bangkok Bank Public Company Limited, Klongtan Branch, payable to "Shares Subscription Account of Jay Mart Plc.", **Account No. 135-472560-6** , and enclose the evidence of such transfer as well as specify name-surname and contact telephone number or
 - 2) Payment in form of cheque, cashier's cheque, or draft which can be cashed in Bangkok Metropolitan area within 1 Business day from each Notification date. Cheque, cashier's cheque, or draft shall be dated 3 business days prior each Exercise Date and shall be crossed and made payable only to "**Shares Subscription Account of Jay Mart Plc.**" and specify name-surname and contact telephone number on back of those forms or

Remark The last payment date of cheque is on **25 March 2021** and please send them to the Company by **5.00 p.m. 25 March 2021**

In this regard, the Exercise of Warrants be considered completed and valid only if the Company successfully collected the payment. In case that, the Company could not collect such payment, for any reason not cause by the Company, the Company shall deem that such Warrant Holders intend to cancel their respective intention to exercise warrants. In such case, the Company shall return the Warrant Certificates or the Warrant Substitutes together with the cheque, cashier's cheque, or draft which could not be collected to such Warrant Holders within 14 days from each the Exercise Date. However, such cancellation shall not deprive the Warrant Holders the rights to purchase ordinary shares for the next period, except in case of the Last Exercise Period, the Company shall deem that such warrant is expired without being exercised. In such case, the Company shall not responsible for the interest and/or any damages or compensations in whatsoever cases.

d) Warrant Holders are responsible for all taxes and/or duty stamps (if any) pursuant to the provisions in the Revenue Code or relevant regulations, laws applicable to the exercise of the Warrants.

4.5 The number of Warrants to be exercised must be in a whole number with the exercise ratio of one unit of Warrant to 1 ordinary share, except for the adjustment of rights as specified in Term of Rights and Duties.

4.6 The number of ordinary shares to be issued upon the exercise of warrants shall be calculated by dividing the Warrant Holders' amount of payment as mentioned above by the Exercise price at the relevant exercise period. The Company shall issue the ordinary shares in in a whole number not greater than the number of Warrants multiplied by the exercise ratio. If there is a fraction of share derived from the calculation of the adjustment of exercise price and/or exercise ratio, the Company shall discard such fraction from the calculation and shall return the remaining amount of payment left from such exercise, in form of a cheque crossing "A/C payee only" to the Warrant Holders through registered mail within 14 days from each Exercise date with no interest reimbursement in all cases.

In case of the adjustment of exercise ratio, according to the adjustment of exercise price, and/or the adjustment exercise ratio as specified in the Right Adjustment Condition, any fraction of shares arise from such exercise, the fraction shall be disregarded.

4.7 The Warrant Holders shall exercise the rights to purchase the ordinary shares at a minimum amount of 100 shares. However, in case where the Warrant Holders have the rights to purchase less than 100 ordinary shares, they shall exercise the rights to purchase all shares at one single time, except in case of the last exercise, the Warrant Holders may exercise the rights to purchase the ordinary shares with no limitation of number of shares.

5. Evidence supporting the exercise

5.1 Thai Individual Person: Certified copy of Identification card or the Government official card or the State enterprise employee card (In case of the name/surname changing that cause such name/surname different from that appearing on the Warrants, additional certified copy of relevant government documents e.g. certificate of name/surname change etc. must be attached). (In case of a minor, letter of consent of parents, certified copy of identification card of the parents and household registration having the name of the minor must be attached.)

5.2 Foreign Individual Person: Certified copy of foreigner certificate (alien identification card) or certified copy of valid passport

- 5.3 Thai Juristic Person : Copy of corporate affidavit issued by the Ministry of Commerce not more than 6 months prior to each Exercise Date, duly certified by authorized director(s) as stated in that corporate affidavit and certified copies of supporting evidences of such authorized director(s) as in 5.1 or 5.2
- 5.4 Foreign Juristic Person: Copy of the certificate of incorporation and/or corporate affidavit of such legal entity, duly certified by the authorized director(s) and certified copies of supporting evidences of such authorized director(s) as in 5.1 or 5.2. All documents shall be duly certified by a Notary Public in the country in which such document is issued and not more than 6 months prior to each Exercise date.
- 5.5 Custodian: Copy of corporate affidavit and document evidencing appointment of custodian and certified copies of supporting evidences of the authorized person(s) as in 5.1 or 5.2. All documents shall be duly certified by a Notary Public in the country in which such document is issued and not more than 6 months prior to each Exercise date.

In this regards, if the Warrant Holders fail to submit the abovementioned evidence, the Company shall deem that such Warrant Holders do not intend to exercise the rights at the relevant Exercise Date. However, the Company might use its own discretion to allow the exercise of warrant as deemed appropriate.

If you need any further information, please contact place aforesaid in business day during 9:00 a.m. – 16:00 p.m.

Please be informed accordingly

Sincerely Yours,

-Signed-

(Ms. Ladda Waruntarakul)

Company Secretary

Jay Mart Public Company Limited



**Notification of the Intention to Exercise Warrants to Purchase Ordinary shares of
Jay Mart Public Company Limited No. 4 or "JMART-W4"**

To: The Board of Directors of Jay Mart Public Company Limited

Date of notifying the intention to exercise.....

**Holders of Warrants to Purchase Ordinary shares of Jay Mart Public Company Limited ("Warrant Holders"),
please clearly fill in the spaces below**

I (Please specify type of Warrant Holders) Natural Person of Thai Nationality ID Card No. Natural Person of Alien Nationality Alien Card/Passport No.....
 Juristic Person of Thai Nationality Company Registration No..... Juristic Person of Alien Nationality Company Registration No.....
 Name Mr. Mrs. Miss Juristic Person.....
 Contact address: Housing Number..... Moo..... Soi..... Street.....
 Kwang/Tambol..... Khet/Amphur..... Province..... Postal Code.....
 Telephone No. Mobile No. Email..... Nationality.....
 Occupation Date of Birth/Registration Date (DD/MMYY)...../...../..... Tax ID No.
 Condition of Withholding Tax Non-withholding Tax Withholding Tax

Hereby intend to exercise the right to purchase ordinary shares of Jay Mart Public Company Limited No. 4 "JMART-W4" in the exercise ratio of
1 Warrant to 1 Ordinary Share as follows:

Holding Warrant Certificate		Holding Warrant Substitutes	
Warrant Certificate No.	Document No.	Date	Broker Member ID
Number of the Warrants to Be Exercised (Units)	Number of the Ordinary Shares to Be Received from the Exercise (Shares)	Exercise Price (Baht/Share)	Total Payment (Baht)
		15.00	

If the shares are allotted to me, I hereby agree to the following procedure: (Please choose one and mark ✓ in front of your choice)

In the event that there is a securities trading account:

Issue a share certificate in the name of "Thailand Securities Depository Company Limited for Depositors" for the allotted shares and arrange for participant Name No..... to deposit those shares with Thailand Securities Depository Company Limited for security trading account No..... Name which I have with the said Company (The Warrant Holder's name must be correspondent with the trading account name, otherwise the share certificate in the name of Warrant Holder shall be issued and delivered through registered mail to the names and addresses indicated in the Warrant register book)

In the event that there is no securities trading account:

Issue a share certificate in the name of "Thailand Securities Depository Company Limited" and deposit those shares with Thailand Securities Depository Company Limited under Issuer account for my name account number 600 (As such, please also fill in the form "Additional Subscription Documents only for those who wish to deposit the securities into the Issuer Account" to be delivered to Thailand Securities Depository Company Limited. If Thailand Securities Depository Company Limited form is not submitted, a share certificate in the name of Warrant Holder shall be issued and delivered to the name and address as indicated in the Warrant register book through registered mail.

Issue a share certificate in my name and deliver to the name and address as indicated in the Warrant register book within 15 business days from each Exercise Date through registered mail. In this regards, I may receive the share certificate after ordinary shares issued from the exercise are listed and granted approval to trade on the Stock Exchange of Thailand.

I herewith submit my payment for subscription of the said shares by

Cashier Cheque Personal Cheque Draft
 Cheque No. Date Bank Branch

which can be cashed in Bangkok Metropolitan area within 1 Business day from each Notification date. Personal cheque, Cashier cheque, or draft shall be dated 3 business days prior each Exercise Date and shall be crossed and made payable only to "Shares Subscription Account of Jay Mart Plc." and specify name-surname and contact telephone number on back of those forms

Money Transfer to Saving Account, Bangkok Bank Public Company Limited, Klongtan Branch, payable to "Shares Subscription Account of Jay Mart Plc.", Account No. 135-472560-6, and enclose the evidence of such transfer as well as specify name-surname and contact telephone number

I hereby undertake to purchase the said number of shares or any amount allotted to me and shall not cancel my subscription. In case I have not submitted the Warrant Certificate or Warrant Substitutes with clearly and fully filled information or do not affix stamp duty (if any) or do not pay the exercise price according to the amount specified above or do not submit a copy of pay-in slip of payment for exercise according to such amount specified above to the Agent Receiving Exercise Intention within the Notification Period for the Exercise of Warrants or the Personal Cheque/Cashier Cheque/Draft cannot be cashed, I consent to allow the Company to proceed in accordance with the Terms and Conditions of JMART-W4.

Signed Warrant Holder
 (.....)

Receipt of the Notification of the Intention to Exercise Warrants of JMART-W4 (The Warrant Holder please fill in this part)

No. Date.....
 I/We (.....) hereby intend to exercise the rights under JMART-W4 in the number of..... units of warrant or equivalent to the number of shares received from the exercise at the price of Baht **15.00** per share, with total payment of Baht
 (.....) Baht

Made payable by: Money Transfer Cashier Cheque Personal Cheque Draft
 Cheque No. Date Bank Branch

If the Warrant Holder receives the allocation of the aforesaid shares, the Warrant Holder requests as follow:

Issue a share certificate in the name of "Thailand Securities Depository Company Limited for Depositors" Participant No..... Security trading account No.....

Issue a share certificate in the name of "Thailand Securities Depository Company Limited" and deposit those shares with Thailand Securities Depository Company Limited under Issuer account for my name account number 600

Issue a share certificate in the name of Warrant Holder

Authorized Officer.....

ผู้ฝากเลขที่ Participant No.	ชื่อบริษัท Company Name	ผู้ฝากเลขที่ Participant No.	ชื่อบริษัท Company Name
BROKER			
002	บริษัทหลักทรัพย์ทีสโก้ จำกัด TISCO SECURITIES COMPANY LIMITED	032	บริษัทหลักทรัพย์ เคทีบี (ประเทศไทย) จำกัด KTB SECURITIES (THAILAND) COMPANY LIMITED
003	บริษัทหลักทรัพย์ คันทรี กรุ๊ป จำกัด (มหาชน) COUNTRY GROUP SECURITIES PUBLIC COMPANY LIMITED	034	บริษัทหลักทรัพย์ฟิลลิป (ประเทศไทย) จำกัด (มหาชน) PHILLIP SECURITIES (THAILAND) PUBLIC COMPANY LIMITED
004	บริษัทหลักทรัพย์ ดีบีเอส วิคเคอร์ส (ประเทศไทย) จำกัด DBS VICKERS SECURITIES (THAILAND) COMPANY LIMITED	038	บริษัทหลักทรัพย์ เออีซี จำกัด (มหาชน) AEC SECURITIES PUBLIC COMPANY LIMITED
005	บริษัทหลักทรัพย์ แลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน) LAND AND HOUSES SECURITIES PUBLIC COMPANY LIMITED	048	บริษัทหลักทรัพย์ ไอรา จำกัด (มหาชน) AIRA SECURITIES PUBLIC COMPANY LIMITED
006	บริษัทหลักทรัพย์ ภัทร จำกัด (มหาชน) PHATRA SECURITIES PUBLIC COMPANY LIMITED	050	บริษัทหลักทรัพย์ เอเอสแอล จำกัด ASL SECURITIES COMPANY LIMITED
007	บริษัทหลักทรัพย์ ซีจีเอส-ซีไอเอ็มบี (ประเทศไทย) จำกัด CGS-CIMB SECURITIES (THAILAND) COMPANY LIMITED	051	บริษัทหลักทรัพย์ เอสบีไอ ไทย ออนไลน์ จำกัด SBI THAI ONLINE SECURITIES COMPANY LIMITED
008	บริษัทหลักทรัพย์ เอเชีย พลัส จำกัด ASIA PLUS SECURITIES COMPANY LIMITED	052	บริษัทหลักทรัพย์ จีเอ็มโอ-แซด คอม (ประเทศไทย) จำกัด GMO-Z COM SECURITIES (THAILAND) PCL.
010	บริษัทหลักทรัพย์ เมอร์ริล ลินช์ (ประเทศไทย) จำกัด MERRILL LYNCH SECURITIES (THAILAND) LIMITED	200	บริษัทหลักทรัพย์ เมย์แบงก์ กิมเอ็ง (ประเทศไทย) จำกัด (มหาชน) MAYBANK KIM ENG SECURITIES (THAILAND) PUBLIC CO., LTD.
011	บริษัทหลักทรัพย์ กสิกรไทย จำกัด (มหาชน) KASIKORN SECURITIES PUBLIC COMPANY LIMITED	211	บริษัทหลักทรัพย์ ยูบีเอส (ประเทศไทย) จำกัด UBS SECURITIES (THAILAND) COMPANY LIMITED
013	บริษัทหลักทรัพย์ เคจีไอ (ประเทศไทย) จำกัด (มหาชน) KGI SECURITIES (THAILAND) PUBLIC COMPANY LIMITED	213	บริษัทหลักทรัพย์ เอเชีย เวลท์ จำกัด ASIA WEALTH SECURITIES COMPANY LIMITED
014	บริษัทหลักทรัพย์ โนมูระ พัฒนสิน จำกัด (มหาชน) CAPITAL NOMURA SECURITIES PUBLIC COMPANY LIMITED	221	บริษัทหลักทรัพย์ เมอร์ชันทน์ พาร์ทเนอร์ จำกัด (มหาชน) MERCHANT PARTNERS SECURITIES PCL.
015	บริษัทหลักทรัพย์ แอปเพิล เวลธ์ จำกัด APPLE WEALTH SECURITIES COMPANY LIMITED	224	บริษัทหลักทรัพย์ บัวหลวง จำกัด (มหาชน) BUALUANG SECURITIES PUBLIC COMPANY LIMITED
016	บริษัทหลักทรัพย์ ธนชาติ จำกัด (มหาชน) THANACHART SECURITIES PUBLIC COMPANY LIMITED	225	บริษัทหลักทรัพย์ ซี แอล เอส เอ (ประเทศไทย) จำกัด CLSA SECURITIES (THAILAND) LIMITED
019	บริษัทหลักทรัพย์ หยวนต้า (ประเทศไทย) จำกัด YUANTA SECURITIES (THAILAND) COMPANY LIMITED	229	บริษัทหลักทรัพย์ เจพีมอร์แกน (ประเทศไทย) จำกัด JP MORGAN SECURITIES (THAILAND) LIMITED
022	บริษัทหลักทรัพย์ ทรินิตี้ จำกัด TRINITY SECURITIES COMPANY LIMITED	230	บริษัทหลักทรัพย์ โกลเบล็ก จำกัด GLOBLEX SECURITIES COMPANY LIMITED
023	บริษัทหลักทรัพย์ ไทยพาณิชย์ จำกัด SCB SECURITIES COMPANY LIMITED	244	บริษัทหลักทรัพย์ แมคควารี (ประเทศไทย) จำกัด MACQUARIE SECURITIES (THAILAND) LIMITED
026	บริษัทหลักทรัพย์ ยูโอบี เคียฮัน (ประเทศไทย) จำกัด (มหาชน) UOB KAYHIAN SECURITIES (THAILAND) PUBLIC COMPANY LIMITED	247	บริษัทหลักทรัพย์ เครดิต สวิส (ประเทศไทย) จำกัด CREDIT SUISSE SECURITIES (THAILAND) LIMITED
027	บริษัทหลักทรัพย์ อาร์เอชบี (ประเทศไทย) จำกัด (มหาชน) RHB SECURITIES (THAILAND) PUBLIC COMPANY LIMITED	248	บริษัทหลักทรัพย์ เคที ซีมิโก้ จำกัด KT ZMICO SECURITIES COMPANY LIMITED
029	บริษัทหลักทรัพย์ กรุงศรี จำกัด (มหาชน) KRUNGSRI SECURITIES PUBLIC COMPANY LIMITED	924	บริษัทหลักทรัพย์ ฟินันเซีย ซีอาร์เอส จำกัด (มหาชน) FINANSIA SYRUS SECURITIES PUBLIC COMPANY LIMITED
030	บริษัทหลักทรัพย์ ไอวี โกลบอล จำกัด (มหาชน) I V GLOBAL SECURITIES PUBLIC COMPANY LIMITED		
SUB-BROKER			
236	ธนาคาร ทีสโก้ จำกัด (มหาชน) TISCO BANK PUBLIC COMPANY LIMITED	243	บริษัทหลักทรัพย์ เพื่อธุรกิจหลักทรัพย์ จำกัด (มหาชน) TSFC SECURITIES PUBLIC COMPANY LIMITED
242	บริษัทหลักทรัพย์ ซิตี้คอร์ป (ประเทศไทย) จำกัด CITICORP SECURITIES (THAILAND) LIMITED	245	ธนาคาร ธนชาติ จำกัด (มหาชน) THANACHART BANK PUBLIC COMPANY LIMITED
CUSTODIAN			
301	ธนาคารซิตีแบงก์ เอ็น.เอ.(CUSTODY SERVICES) CITIBANK, N.A.-CUSTODY SERVICES	329	ธนาคารทหารไทย จำกัด (มหาชน) TMB BANK PUBLIC COMPANY LIMITED
302	ธนาคารไทยพาณิชย์ จำกัด (มหาชน) THE SIAM COMMERCIAL BANK PUBLIC COMPANY LIMITED	330	ธนาคารฮ่องกงและเซี่ยงไฮ้แบงกิงคอร์ปอเรชั่น จำกัด (เพื่อตราสารหนี้) THE HONGKONG AND SHANGHAI BANKING CORP., LTD. BKK.-BOND
303	ธนาคารกรุงเทพ จำกัด (มหาชน) – ผู้รับฝากทรัพย์สิน BANGKOK BANK PUBLIC COMPANY LIMITED – CUSTODY	334	บริษัทหลักทรัพย์ เพื่อธุรกิจหลักทรัพย์ จำกัด (มหาชน) (คลังโตเดียน) TFSC SECURITIES PUBLIC COMPANY LIMITED-CUSTODIAN
304	ธนาคารฮ่องกงและเซี่ยงไฮ้แบงกิง คอร์ปอเรชั่น จำกัด THE HONGKONG AND SHANGHAI BANKING CORP., LTD. BKK.	336	ธนาคารเกียรตินาคิน จำกัด (มหาชน) KIATNAKIN BANK PUBLIC COMPANY LIMITED
305	ธนาคารกรุงไทย จำกัด (มหาชน) THE KRUNG THAI BANK PUBLIC COMPANY LIMITED	337	ธนาคารทหารไทย จำกัด (มหาชน) TMB BANK PUBLIC COMPANY LIMITED
308	ธนาคารกสิกรไทย จำกัด (มหาชน) KASIKORN BANK PUBLIC COMPANY LIMITED	339	ธนาคาร ทีสโก้ จำกัด (มหาชน) (เพื่อรับฝากทรัพย์สิน) TISCO BANK PUBLIC COMPANY LIMITED (CUSTODIAN)
312	ธนาคารสแตนดาร์ดชาร์เตอร์ด (ไทย) จำกัด (มหาชน) STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED	340	ธนาคาร เจพีมอร์แกน เชส (เพื่อค้าตราสารหนี้) JP MORGAN CHASE BANK (BOND TRADING)
316	ธนาคารไอซีบีซี (ไทย) จำกัด (มหาชน) INDUSTRIAL AND COMMERCIAL BANK OF CHINA (THAI) PLC.	343	ธนาคาร ซีไอเอ็มบี ไทย จำกัด (มหาชน) CIMB THAI BANK PUBLIC COMPANY LIMITED
320	ธนาคารดอยช์แบงก์ เอจี สาขากรุงเทพฯ - เพื่อรับฝากทรัพย์สิน DEUTSCHE BANK AKTIENGESELLSCHAFT BANGKOK BRANCH-CUSTODY SERVICES	345	ธนาคาร ธนชาติ จำกัด (มหาชน) THANACHART BANK PUBLIC COMPANY LIMITED
328	ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน) BANK OF AYUDHYA PUBLIC COMPANY LIMITED	425	ธนาคารกรุงไทย จำกัด (มหาชน) (เพื่อลูกค้า) KRUNG THAI BANK PUBLIC COMPANY LIMITED (FOR CUSTOMER)