> 需泰国律师审阅后正式启用 / Admin-only: requires review by a Thai lawyer before official activation

> 税务/会计条款需持牌会计师/律师核实 / Tax and accounting provisions (Sections 12–15, 17–19) require verification by a licensed accountant / lawyer. Figures marked "default" are configurable platform defaults, not statements of law.

Refund and Billing Policy

Version 1.1.0 — Effective 1 December 2026
Provider: [บริษัท สยามวอยซ์ เอไอ จำกัด / Siam Voice AI Co., Ltd.], registered address [ที่อยู่สำนักงานใหญ่ / Head office address], Bangkok; Tax ID [เลขประจำตัวผู้เสียภาษี 13 หลัก] (brand: Nexora AI Call), referred to as "we" or the "Platform".

1. Scope and relationship to other documents

1.1 This policy applies to all paid services you buy, top up, subscribe to and use on the Nexora AI Call platform, including AI phone calls (outbound, inbound, Chinese–Thai translation bridge), SMS, LINE Official Account messaging, number rental, the enterprise knowledge base, business-document drafting (document packs), API calls and related subscription plans.

1.2 It forms part of the Terms of Service (individual or business edition). Where an Enterprise Service Agreement and order signed separately with an enterprise customer say something different, that agreement and order prevail.

1.3 Nothing in this policy excludes or limits a consumer's rights under the Consumer Protection Act and other mandatory law.

1.4 **Issuing entity.** Services are supplied and invoiced by the legal entity named in your order or invoice: the platform company (software-platform services: subscriptions, AI services, knowledge base, document packs) or [Thai-majority telecom licensee company name] (the "Telecom Licensee") for telecom components (call-minute line component, SMS, number rental). Each entity issues its own tax documents with its own running numbers (Section 13). Where this policy says "we", it means the entity issuing the relevant document. [Entity structure and NBTC licence type — to be verified.]

2. Definitions

- **Wallet Credit**: **service credit** you prepay to us to offset fees for Platform services.
- **Paid credit**: credit created by topping up with real money.
- **Free credit**: trial or promotional credit we give you.
- **Hold**: credit reserved in advance for a call, a send, or a task.
- **Subscription**: a plan with a fixed monthly fee and included benefits.
- **Usage billing**: charging by actual usage (minutes, SMS segments, documents, etc.).

- **Business day**: a day other than Saturday, Sunday and Thai public holidays.
- **Key Account (KA) / postpaid**: an enterprise customer approved by us for invoiced (postpaid) billing instead of prepaid Wallet Credit, with a credit limit and payment terms under Section 18.
- **Credit note**: a tax document reducing a previously issued tax invoice (Section 15).
- **Withholding top-up**: a top-up made with the withholding-tax option (Section 14).

3. Nature of Wallet Credit

3.1 Wallet Credit is **prepaid service credit**. It is not e-money, not a deposit, and not a bank or payment-service account.

3.2 Wallet Credit: (a) is **non-transferable** — it may not be sold, gifted or moved between users, accounts or tenants (including between sibling or related tenants), unless required by law or we agree in writing; (b) earns **no interest**; (c) is **not withdrawable and not redeemable for cash** — the only way money leaves the wallet is a refund under Section 10, paid to the **original payment method**; (d) may be used only to pay for our own Platform services, never for third-party purchases or payments to others.

3.3 The wallet is kept on a double-entry basis; every top-up, hold, settlement and refund creates an immutable ledger entry, which you can view and download on the "Wallet / Billing" page.

3.4 Our AI systems have no authority to alter ledger entries; all deductions are applied automatically under this policy and the price list.

3.5 The Platform offers no transfer, withdrawal or peer-to-peer payment function. Attempts to use Wallet Credit as a payment instrument, to launder funds or to cash out through resale of services may lead to suspension and reporting to the authorities.

3.6 Key Account customers on postpaid billing have no Wallet Credit balance for postpaid usage; Section 18 applies.

4. Top-up

4.1 You may top up by Thai PromptPay QR, bank card, or other methods we offer. Payments are processed by a Thai payment-gateway provider (Opn Payments / Omise). We do not store your full card number.

4.2 Amounts are in Thai baht (THB). Minimum / maximum per top-up and daily limits are as shown on the top-up page [minimum top-up amount].

4.3 Credit is posted once the payment gateway confirms receipt. With network delay this can take from minutes to a few hours; if credit has not appeared after 24 hours please contact support with proof of payment.

4.4 **Paid-credit validity (default)**: paid credit expires **24 months after your last top-up**. A new top-up restarts the 24 months for the whole paid balance; usage does not extend it. We warn you 30 days before

expiry by in-app notice, email or LINE. Consequences of expiry are in Section 19.

4.5 On top-up we automatically issue a receipt / tax invoice (Section 13).

4.6 **Tax point.** VAT on a top-up or subscription fee arises on the date we receive your payment, not when the credit is later used. The receipt / tax invoice is therefore dated the payment date (Sections 12 and 13).

4.7 **Gateway fees.** Payment-gateway and bank fees are not refunded when you request a refund, unless mandatory law requires otherwise (Section 10.12).

4.8 **Withholding option.** A juristic customer who must withhold tax may select the withholding-tax option when topping up; the amount payable, wallet credit and certificate obligations are in Section 14.

4.9 **Foreign-currency payments** are converted to baht as described in Section 17; the wallet always stays in THB.

5. Free credit, coupons and promotions

5.1 New users receive free trial credit of **฿20** (maximum 3 calls, each no longer than 3 minutes, to verified own numbers or approved numbers only). Other promotional credit is as stated in the order or campaign page.

5.2 Free credit is **non-refundable, has no cash value, is non-transferable and not commissionable**. It expires as stated in the order or promotion (**default 30 days** from issue) and lapses automatically on expiry.

5.3 Order of use: for eligible products the system **consumes free credit first**, then paid credit (tenant-configurable). Free credit cannot be refunded as cash under any circumstance, including account closure.

5.4 We may revoke free credit obtained by abuse, arbitrage or false registration.

5.5 **Coupons and promo codes.** A coupon may give a percentage discount, a fixed-amount discount or free credit. Each is subject to the limits shown with it: total redemptions, redemptions per customer, minimum top-up or spend, expiry date, and eligible plans or products.

5.6 **One per verified phone and device.** Unless the promotion states otherwise, one coupon or trial benefit may be redeemed per verified phone number and device (and trial abuse controls also consider IP address); codes cannot be combined, exchanged for cash or transferred.

5.7 **Refund interaction.** If a top-up that earned a coupon bonus is refunded, the bonus or discount is reversed first; the refund is calculated on the cash actually paid and unused (Section 10).

5.8 **Abuse.** We may refuse, revoke or reverse a coupon or free credit obtained by multiple accounts, self-referral, fake registration, automation or other abuse, and may suspend the accounts involved.

5.9 We record free credit consumed for tax purposes; no tax invoice is issued when free credit is granted. [Tax treatment of promotional credit (deemed sale) — to be verified by a licensed accountant.]

6. Subscriptions and auto-renewal

6.1 Current subscription plans (THB per month):

Plan	Monthly fee
Life Phone (生活电话)	฿199
Sino-Thai Business Secretary (中泰商务秘书)	฿599
Enterprise Basic (企业基础)	฿1,490
Enterprise Growth (企业成长)	฿2,499
Enterprise Team (企业团队)	฿4,999

The credits, benefits and limits of each plan are as shown on the purchase page and in the order. **Prices for individuals (consumers) are shown inclusive of 7% VAT; prices for businesses exclude 7% VAT, which is added separately, unless the order says otherwise.**

6.2 **Auto-renewal.** A subscription renews automatically each month until you cancel. The renewal day is the same day of the month as your first subscription (in months without that day, the last day of the month). Renewal is charged to Wallet Credit or the payment method you linked.

6.3 **Renewal reminders.** At least 3 days before renewal we notify you of the amount and date by in-app notice, email or LINE; for annual or longer plans (if any), 30 days beforehand.

6.4 **Cancellation.** You may cancel auto-renewal at any time at "Account – Subscription", without giving a reason. Cancellation takes effect **at the end of the current billing period**; you keep the paid benefits until then. Fees for a period already begun are not pro-rated or refunded, except in the case in Section 10.3.

6.5 **Failed payment.** If renewal fails we notify you and retry within 3 days; if it still fails the subscription is downgraded to pay-as-you-go, your data is kept for 30 days, and after that handled under the Privacy Policy.

6.6 **Upgrade / downgrade.** An upgrade takes effect immediately and the difference is charged pro rata for the remaining days; a downgrade takes effect in the next billing period.

6.7 Changes to subscription prices or benefits are notified under Section 16.

7. Usage billing and rounding

7.1 **Price list** (the price list at the time of use prevails):

Item	Rate
Outbound AI call	฿3.00 / minute
Inbound AI answering	฿2.00 / minute
Chinese–Thai translation bridge call	฿4.00 / minute

Item	Rate
SMS (Thailand)	฿0.75 / segment
Number rental	฿150 / month
Document pack (business-document drafting)	฿49 / document

Prices for individuals include VAT; prices for businesses exclude VAT. International SMS, dedicated lines etc. are published separately in the price list.

7.2 **Call billing increment.** Calls are billed per started billing unit. The unit is configurable as 6 seconds, 30 seconds or 60 seconds (default as per your plan or order). Time runs from **when the called party answers** to hang-up.

7.3 **Rounding example** (outbound call at ฿3.00/minute, call length 2 min 10 s = 130 seconds):

Billing unit	Billed duration	Charge
60 seconds	3 units = 180 seconds	฿9.00
30 seconds	5 units = 150 seconds	฿7.50
6 seconds	22 units = 132 seconds	฿6.60

7.4 **SMS segmentation.** A message in the GSM 7-bit character set holds 160 characters as a single message and 153 characters per segment when concatenated. A message containing Unicode characters such as Thai or Chinese holds 70 characters as a single message and 67 per segment when concatenated. You are billed for the number of segments actually sent.

7.5 **Amount rounding.** Each billing item is calculated in baht and rounded to two decimal places (1 satang); tax is calculated separately under tax rules and rounded under those rules.

7.6 **Number rental** is charged monthly in advance and not pro-rated within a month; ending a rental takes effect at the end of that month.

7.7 **Document packs.** Each successfully generated document is charged once; a generation that fails due to the system is not charged. A regeneration counts as a new document unless it is a retry caused by a system error.

7.8 **API and enterprise usage** is billed at the order prices and measured usage; the monthly invoice itemises it and you can export call detail records.

7.9 **Outcome-based charges.** Some packages charge per confirmed outcome (for example a confirmed appointment, a delivered reminder or a screened candidate) in addition to or instead of per-minute usage, as stated in the package and order. An outcome is charged only when it meets the definition in the package (for example the counterparty confirmed the appointment, or the reminder was delivered per the delivery report). Outcomes that fail the definition, duplicates, and outcomes reversed on re-verification are not charged or are returned to your wallet automatically. Per-minute usage for the same call is billed separately under Sections 7.2–7.3 unless the package says the outcome fee includes it.

8. Holds, failed calls and automatic return

8.1 **Holds.** Before a call, bulk SMS or task, the system reserves credit equal to the estimated cost to prevent overdraft. When the call or task ends, the system **settles** at the actual cost and immediately releases any over-reserved part; if the task is cancelled or fails, the entire hold is released. Held amounts are shown separately on the wallet page.

8.2 If credit is insufficient, the system may refuse to start a call or end it mid-call, and prompt you to top up.

8.3 **Failed calls.** The following are not charged, or are returned automatically: the called party did not answer (busy, no answer, rejected, unallocated number); a network or supplier fault prevented the call being established; an interruption caused by the Platform (for the interrupted part); and duplicate charges. **Credit for a failed service is returned to your wallet automatically**, with no application needed.

8.4 The following are still charged: a connected call that drops because of you or the other party; a call that reaches voicemail (because it was answered); and a call that reaches someone else because you entered a wrong number.

8.5 If you believe a charge should not apply, raise a dispute under Section 9.

9. Billing disputes

9.1 To dispute a charge you must notify us within **30 days of the charge date (or invoice date)** via support [support@example.co.th] or a ticket, stating the call/transaction ID, time and reason.

9.2 We acknowledge within 3 business days and investigate and reply within 15 business days. We may review call records, billing logs and supplier call-detail records.

9.3 If the dispute is upheld we return the difference to your wallet or, if you request, to the original payment method (Section 10). If not upheld, we explain the reasons and basis of calculation.

9.4 During a dispute we continue to provide other services; if the disputed amount affects account security we may restrict the relevant features temporarily.

9.5 For disputes raised after 30 days we will help as far as we can, but may be unable to adjust because supplier call-detail records are no longer available; this does not affect your statutory rights.

9.6 **Disputed outcomes and re-verification.** You may dispute an outcome charge within the period in Section 9.1, stating the reference and reason (for example the appointment was cancelled by the counterparty at the time of the call, or the candidate record is wrong). We re-verify against the call recording, transcript, delivery report and supplier records and reply under Section 9.2. If the outcome is not verified, the outcome fee is reversed to your wallet (a credit note is issued where a tax invoice was already issued, Section 15). An outcome that changes after the charge (for example a later cancellation) is not reversed unless the package provides for it.

10. Refunds

10.1 **General principle.** Refunds apply only to **paid credit** and follow the rules below. **Free credit is non-refundable. Used credit is non-refundable. Credit for failed services is returned automatically (Section 8.3).**

10.2 **Within 14 days of top-up.** The unused portion of a paid top-up, if requested within 14 days of the top-up date, is **refunded in full less payment-gateway / bank fees** (and any amounts used or held).

10.3 **Subscriptions.** Within 14 days of first subscribing (or upgrading), if you have not used any credit or benefit included in that plan, you may request a refund of the subscription fee less payment fees. Once a renewal period has begun it is not refunded, except where a serious outage on our side meets the threshold in the Service Level Agreement, in which case you receive the service credit that agreement provides.

10.4 **After 14 days.** The unused paid-credit balance may be refunded **on account closure**, less payment fees and a **handling fee**, which is **capped at the actual cost and at no more than 3% of the refunded amount**.

10.5 **Not refundable**: used credit; calls, SMS and document packs already billed; the current month's number rental once begun; free, promotional and gifted credit; **expired credit (breakage — Section 19)**; balances when an account is suspended for breach of the Terms of Service or the Acceptable Use Policy (unless investigation finds no breach; funds connected with a case are dealt with as the law and the authorities require).

10.6 **Application and review.** Apply on the "Wallet – Request refund" page or through support. We review within 3 business days and may ask you to verify your identity (especially for accounts that have not completed KYC) and check the top-up history.

10.7 **Method and timing.** Refunds are paid **only to the original payment method** used for the top-up or subscription (PromptPay / card / bank account) within **7–14 business days** of approval (depending on banks and the gateway). We do not refund to a third party's account, to a different account of yours, in cash, or by wallet-to-bank withdrawal. If the original method is no longer available, we will work with you and the gateway on a documented alternative that returns funds to the same payer.

10.8 Refunds are in baht; exchange-rate differences are a matter for the card issuer and are not our responsibility.

10.9 A refund is posted as a reversing ledger entry, reducing your Wallet Credit accordingly, and we issue the related **credit note** (Section 15).

10.10 **Referral / agent commission clawback.** If a top-up that generated referral or agent commission is refunded or charged back, the related commission is **clawed back** from the referrer or agent (see the Referral Programme Terms and, for resellers, the Reseller Agreement). This concerns only the relationship between us and the referrer or agent and does not affect your refund rights.

10.11 **Consumer statutory rights.** If you are a consumer, the rules above do not affect your statutory rights under the Consumer Protection Act, the Electronic Transactions Act and other law.

10.12 **Gateway and bank fees** are not refundable, and are deducted from refunds where Section 10.2 or 10.3 so provides, unless mandatory law requires otherwise. Where we alone caused the error (for example a duplicate charge), we bear the fee.

10.13 **Refunds of withholding top-ups.** For a withholding top-up (Section 14), cash is refunded only up to the amount we actually received (the net payment). The credited portion funded by the withheld tax is not paid out in cash; if unused it is reversed against the withheld amount, and the credit note and the outstanding 50 Bis certificate are adjusted accordingly. [Mechanics to be verified by a licensed accountant.]

10.14 **Internal approval.** Refunds above ฿1,000 and manual credit adjustments require a second internal approver (four-eyes), which may extend the review time in Section 10.6.

11. Chargebacks and payment disputes

11.1 If you doubt a card charge, we suggest contacting us first; we can normally resolve it faster.

11.2 If you file a chargeback with the card issuer: (a) we will give the gateway and issuer usage records, call records and ledger evidence; (b) during the dispute we may suspend related account functions and hold the related credit; (c) if the final outcome is against us, the related credit is deducted back (the wallet may go negative and you must make it good); (d) chargeback fees charged by the gateway may be passed to you to the extent actually incurred; (e) a bad-faith chargeback (for example after using the service) may lead to account termination and recovery action.

11.3 If the chargeback is decided in your favour, we will restore the related credit or not pursue it.

11.4 **Negative balance.** If a chargeback or reversal leaves the wallet negative, new usage is blocked and the account may be **suspended** until the balance is made good. Chargeback losses and gateway fees are recorded in separate accounts, and we issue or adjust the related credit note.

12. Taxes and charges

12.1 **Value-added tax (VAT).** We are VAT-registered in Thailand (where applicable [VAT registration number]). The rate is **7%**. Prices for individuals (consumers) include VAT; prices for businesses exclude VAT, shown separately on the invoice.

12.2 You bear any other taxes and duties (where applicable) arising in your jurisdiction from using the service.

12.3 If the tax rate changes, we charge at the new rate as tax law requires.

12.4 **Tax point.** Output VAT on top-ups and subscriptions is recognised on the date we receive payment (not on later usage). For postpaid KA invoices, VAT follows the tax-invoice rules for services in force [to be

verified].

12.5 We are subject to income-tax and revenue-recognition rules (including deferral of prepaid credit and recognition on usage or expiry). These are internal accounting matters and do not change the amounts you pay.

13. Tax invoices, receipts and e-Tax

13.1 **Issuing entity and numbering.** Each tax document is issued by the legal entity that sold the service (the platform company or the Telecom Licensee — Section 1.4), showing that entity's name, address, tax ID and branch. Each entity numbers its documents in its own consecutive series, by document type and branch. A single order may therefore produce documents from both entities; each line is tagged by revenue stream (software platform / telecom resale).

13.2 **Types of document.** On each successful top-up or subscription payment (the tax point) we **issue automatically**, for download:

- **Businesses (juristic persons that provide a 13-digit tax ID, address and branch code such as "head office" / 00000):** a **full tax invoice** (or receipt / tax invoice) containing the items required by section 86/4 of the Revenue Code, such as the words "tax invoice", seller and buyer names, addresses and tax IDs, number, date, description, price and VAT amount.
- **Individuals:** an **abbreviated tax invoice** (the items required by section 86/6) or a receipt. An individual who needs a full tax invoice must supply name, address and tax ID before payment.
- **Credit note** for refunds, cancellations, billing corrections and SLA credits (Section 15); **debit note** for additional charges.

13.3 **e-Tax Invoice and e-Receipt.** Documents are generated in the Revenue Department's e-Tax format (PDF and XML) with the document-type code applicable to each document (for example 81 for a credit note and 80 for a debit note; other codes per the Revenue Department table in force [to be verified]) and are issued as e-Tax Invoice / e-Receipt automatically, with the amount also in Thai words ("บาทถ้วน"). Where an e-Tax transmission is delayed, the document is still issued as a PDF and transmitted when possible.

13.4 Please enter the correct juristic-person name, address, tax ID and branch details at "Account – Invoicing details" before topping up. **Corrections after issue** must be requested within the month of issue; across months they are handled by a credit note and re-issue.

13.5 If you need documents with Buddhist-Era dates, choose this in settings.

13.6 We may apply electronic signatures / digital certificates (CA) to tax documents, enabled when ready.

14. Withholding tax and the 50 Bis certificate

14.1 If you are a **juristic customer** (company, partnership, association etc.) required by law to withhold income tax when paying service fees, the rate follows the nature of the payment and the Revenue

Department's rules. Typical rates: general service fees **3%** (the default for the withholding top-up option); transport fees 1%; advertising fees 2%. If unsure, consult your tax adviser.

14.2 The base for withholding is the **service fee excluding VAT**.

14.3 **Top-up with the withholding option.** When topping up you may select the withholding option. We issue the tax invoice on the **gross** service value; VAT is charged on the gross; and you pay the gross less 3% withholding. Your **Wallet Credit is credited at the gross amount**. Illustration (not a statement of law): gross credit ฿10,000 + VAT ฿700 = ฿10,700; less 3% of ฿10,000 (฿300) = ฿10,400 payable; wallet credited ฿10,000. We record the ฿300 as a withholding-tax receivable until the 50 Bis certificate arrives.

14.4 **50 Bis certificate per payment.** You must issue a withholding-tax certificate (form 50 Bis / แบบ 50 ทวิ) for each withholding payment and **upload it** at "Billing – Withholding tax" (or deliver it to us) promptly. If a certificate is missing 30 days after the payment we send a reminder.

14.5 **If the certificate is not delivered.** If the 50 Bis certificate is still missing after the reminder and a further period of [15] days, we may, after written notice: (a) claim the withheld amount (the shortfall) from you by invoice or debit note; (b) hold or deduct the equivalent Wallet Credit; and (c) disable the withholding option for your account. A certificate that does not match the payment (wrong amount, entity or tax ID) counts as not delivered.

14.6 On receipt of a valid certificate we treat the withheld tax as settling that part of the amount due, and reconcile it against the tax credit we claim in our annual corporate income-tax return.

14.7 The same rules apply, with the withholding certificate delivered per invoice payment, to postpaid Key Account invoices (Section 18), where the amount paid is net of the withholding.

14.8 We supply data you need to issue a 50 Bis certificate (our entity name, tax ID, invoice number, base amount). Refund effects are in Section 10.13.

15. Credit notes

15.1 Where an event requires reducing a tax invoice already issued, the entity that issued it issues a **credit note** (document type code 81) stating the original invoice number, the amount reduced, the **reason** and the VAT adjustment. Reasons we use include: (a) **refund** of a top-up or subscription; (b) cancellation; (c) billing-error correction; (d) **SLA credit** under the Service Level Agreement or a Key Account contract; (e) agreed compensation or goodwill; (f) chargeback reversal.

15.2 A debit note (code 80) is used to charge an additional difference.

15.3 For a refund, the credit note is issued when the refund is approved, for the amount refunded (VAT portion included); for an SLA credit, the credit note is issued for the period concerned and offsets the next invoice, or is applied as the contract provides, and is **not paid out in cash and is not Wallet Credit** unless the contract says otherwise.

15.4 Credit and debit notes are numbered consecutively in each issuing entity's series and kept for the same period as accounting records.

16. Notice of price changes

16.1 **Usage prices.** The price list at the time of use prevails. We publish it on the price-list page and give notice before changes take effect.

16.2 **Subscriptions and enterprise customers.** For changes to prices, benefits or billing rules we give **at least 30 days'** notice before they take effect, by in-app notice, email or LINE.

16.3 If you do not accept, you may cancel the subscription or end the service before the effective date without liability, and any unused balance is dealt with under Section 10. Continued use after the effective date means acceptance of the new price.

16.4 Changes in your favour (for example price cuts) may take effect immediately.

16.5 Prices in a confirmed order are not affected during the order's term.

17. Currency and exchange rate

17.1 All prices and ledgers are in Thai baht (THB). The Wallet always stays in THB.

17.2 **Foreign-currency payments.** If we accept a payment in another currency, it is converted to baht at an exchange rate **locked when you confirm payment**, plus a conversion fee, both shown before you confirm. The converted baht amount is credited; foreign-currency amounts shown elsewhere are indicative only. The rate is not adjusted afterwards.

17.3 Your issuing bank or card network may also charge exchange margins and cross-border fees, which you bear.

17.4 Tax invoices are issued in baht. Refunds are made in baht to the original payment method (Section 10.7); exchange differences are for you and your issuer.

18. Late payment, dunning and Key Accounts

18.1 **Postpaid and payment terms.** Enterprise and Key Account customers approved for postpaid billing are invoiced monthly (a billing run issues a statement and invoices per issuing entity and per revenue stream) and must pay within the payment term in the contract: **net 15, net 30 or net 45 days** from invoice date (default 30 days).

18.2 **Credit limit.** New usage is checked against your credit limit less unbilled usage and open receivables. When the limit is reached we may decline or restrict new usage until you pay or we raise the limit.

18.3 **Dunning schedule (default).** For overdue enterprise invoices we send reminders at **3 days before the due date (D-3), on the due date (D0), D+3 and D+7**, and may **suspend the service at D+14**. For Key Accounts, suspension requires prior internal approval and, where the contract so requires, written notice. Service is **restored on payment** (or an agreed payment plan).

18.4 Late payment: after written notice we may (a) charge default interest at the rate the law permits or as agreed in the order; (b) restrict outbound calling; (c) require prepayment; (d) claim reasonable collection and legal costs.

18.5 Late payment does not affect your right to dispute under Section 9; disputed amounts are not in default during the investigation.

18.6 If Wallet Credit is insufficient to settle usage already incurred, you must top up promptly.

18.7 **SLA credits.** Service-level credits for Key Accounts are calculated under the contract (delivery rate, answer rate, latency, uptime) and issued as **credit notes** (Section 15) applied to your next invoice, unless the contract states otherwise.

18.8 Withholding tax on postpaid invoices follows Section 14.7.

19. Expiry (breakage) of unused credit

19.1 **Paid credit** expires 24 months after your last top-up (Section 4.4), with a warning 30 days beforehand. **Free and promotional credit** expires as stated in the promotion (default 30 days).

19.2 On expiry the unused balance lapses and **cannot be refunded or reinstated** (this is "breakage"), to the extent the law permits. This does not affect consumer statutory rights. We recommend topping up or using your credit before the expiry date.

19.3 Free credit that expires lapses automatically.

19.4 On account closure **before** expiry we refund unused paid credit under Section 10.

20. Record keeping

We keep accounting and tax documents for at least the period Thai accounting and tax law requires (not less than 5 years); as a safeguard we keep them for **10 years**. Call recordings, transcripts and other data are kept for the periods in the Privacy Policy.

21. Contacts and complaints

Support [support@example.co.th]; legal [legal@example.co.th]; privacy [dpo@example.co.th]; telephone [เบอร์โทรศัพท์]; address [ที่อยู่สำนักงานใหญ่ / Head office address], Bangkok. We handle complaints under the Complaint Handling Procedure.

22. Governing law and dispute resolution

22.1 This policy is governed by the laws of the Kingdom of Thailand.

22.2 **Consumers.** Disputes fall under the Thai courts in Bangkok, without prejudice to a consumer's statutory right to sue in the courts of their domicile.

22.3 **Business customers (B2B).** Disputes are referred to the Thai Arbitration Institute (TAI), seat Bangkok, in Thai or English, before one arbitrator; where the amount in dispute exceeds THB 5,000,000, three arbitrators. Urgent injunctive relief may be sought from the Bangkok courts.

23. Language and precedence

This policy is published in Chinese, Thai and English. In case of conflict or ambiguity the Thai version governs (如有歧义以泰文版为准).

24. Version and changes

This policy is version 1.1.0. Changes from 1.0.0: paid-credit validity changed from 12 months (from last use) to 24 months from last top-up, breakage without refund; coupon rules; tax point, issuing entity and e-Tax rules; withholding top-up credited gross and 50 Bis upload; credit-note reasons including SLA credits; foreign-currency rate locking; dunning and Key Account postpaid terms. We give notice of changes under Section 16 and keep every version together with your acceptance record (document key, version, hash, IP, UA, time).
