

(Translation for Reference Purposes Only)

Bank of Ayudhya Public Company Limited

Re: Interest Rates for Deposit Accounts

Effective from 6 November 2019



unit: percentage per annum

Account Types	Customer Type										
	(1) Individuals	(2) Juristic Persons	(3) Government Agencies, State Enterprises, or Social Security Office	(4) Non-profit Juristic Persons	(5) Financial Institutions, Funds, Non-life Insurance Companies, Life Insurance Companies, or Government Pension Fund	(6) Cooperatives	(7) Special Persons 1	(8) Special Persons 2	Non-Resident		
									(9) Individuals	(10) Juristic Persons	(11) Financial Institutions
A. Current Deposit Account											
1. Current Deposit Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. JVS Current Deposit Account <small>(For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)</small>	0.00	0.00	0.00	0.00	0.00	0.00	-	-	0.00	0.00	0.00
3. Krungsri Global Current Deposit Account	-	0.00	0.00	0.00	0.00	0.00	-	-	-	0.00	0.00
B. Savings Deposit Account											
1. Savings Deposit Account											
less than Baht 10 million	0.30	0.10	0.10	0.30	0.10	0.10	0.20	-	0.00	0.00	0.00
from Baht 10 million but less than Baht 50 million	0.30	0.10	0.10	0.30	0.10	0.10	0.40	-	0.00	0.00	0.00
from Baht 50 million but less than Baht 100 million	0.30	0.10	0.10	0.30	0.10	0.10	0.50	-	0.00	0.00	0.00
from Baht 100 million but less than Baht 500 million	0.30	0.10	0.10	0.30	0.10	0.10	0.50	-	0.00	0.00	0.00
from Baht 500 million but less than Baht 1,000 million	0.30	0.10	0.10	0.30	0.10	0.10	0.70	-	0.00	0.00	0.00
from Baht 1,000 million but less than Baht 5,000 million	0.30	0.10	0.10	0.30	0.10	0.10	0.75	-	0.00	0.00	0.00
from Baht 5,000 million upward	0.30	0.10	0.10	0.30	0.10	0.10	0.80	-	0.00	0.00	0.00
2. JVS Savings Deposit <small>(For deposit account of juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)</small>											
less than Baht 2,500 million	-	0.10	0.10	0.30	0.10	0.10	-	0.10	-	0.00	0.00
from Baht 2,500 million upward	-	0.10	0.10	0.30	0.10	0.10	-	0.60	-	0.00	0.00
3. Krungsri Global Savings Deposit Account											
less than Baht 2,500 million	-	0.10	0.10	0.30	0.10	0.10	-	0.10	-	0.00	0.00
from Baht 2,500 million upward	-	0.10	0.10	0.30	0.10	0.10	-	0.60	-	0.00	0.00

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									Individuals (9)	Juristic Persons (10)	Financial Institutions (11)
C. Special Savings Deposit Account											
1. KRUNGSRI Teen Plus Savings Deposit (This product is discontinued on 4 October 2019)	0.30	-	-	-	-	-	-	-	-	-	-
2. KRUNGSRI Mix & Max Special Savings Deposit (This product is discontinued on 16 March 2011)											
less than Baht 30,000	0.25	-	-	-	-	-	-	-	-	-	-
from Baht 30,000 but less than Baht 100,000	0.55	-	-	-	-	-	-	-	-	-	-
from Baht 100,000 to Baht 10 million	0.80	-	-	-	-	-	-	-	-	-	-
from Baht 10 million upward	0.30	-	-	-	-	-	-	-	-	-	-
3. KRUNGSRI Max Savings / KRUNGSRI Max Savings#2 / KRUNGSRI Max Savings#3 Special Savings Deposit (This product is discontinued on 25 October 2017)											
less than Baht 30,000	0.25	-	-	-	-	-	-	-	-	-	-
from Baht 30,000 but less than Baht 100,000	0.55	-	-	-	-	-	-	-	-	-	-
from Baht 100,000 to Baht 10 million	0.80	-	-	-	-	-	-	-	-	-	-
from Baht 10 million upward	0.30	-	-	-	-	-	-	-	-	-	-
4. KRUNGSRI Step Savings Deposit (This product is discontinued on 4 October 2019)											
Up to Baht 30,000 ^(A)	0.50	0.10	0.10	0.50	0.10	0.10	-	-	-	-	-
More than Baht 30,000 up to Baht 1 million ^(B)	0.50	0.50	0.50	0.50	0.50	0.50	-	-	-	-	-
More than Baht 1 million up to Baht 5 million ^(C)	1.15	0.75	0.75	1.15	0.75	0.75	-	-	-	-	-
More than Baht 5 million up to Baht 10 million ^(D)	2.00	1.75	1.75	2.00	1.75	1.75	-	-	-	-	-
More than Baht 10 million ^(E)	0.50	0.10	0.10	0.50	0.10	0.10	-	-	-	-	-
* Average interest rate (For type of customers (1) and (4)) (A) 0.50% (B) 0.50% (C) 0.50%-1.02% (D) 1.02%-1.51% (E) 0.50%-1.51%											
* Average interest rate (For type of customers (2),(3),(5) and(6)) (A) 0.10% (B) 0.10%-0.4880% (C) 0.4880%-0.6976% (D) 0.6976%-1.2238% (E) 0.10%-1.2238%											
5. Savings Mee Tae Dai Deposit											
less than or equal Baht 50 million	1.30	-	-	-	-	-	-	-	-	-	-
more than Baht 50 million upward	0.60	-	-	-	-	-	-	-	-	-	-
6. Jad Hai Savings Deposit	0.10	-	-	-	-	-	-	-	-	-	-
7. Krungsri Thai Savings Deposit	0.30	-	-	-	-	-	-	-	-	-	-
8. Krungsri Thai Savings TR Deposit (For deposit account of individual customers which transferred from MUFG Bank, Ltd., Bangkok Branch)	0.30	-	-	-	-	-	-	-	0.00	-	-
9. Basic Banking Account	0.10	-	-	-	-	-	-	-	-	-	-

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									Individuals (9)	Juristic Persons (10)	Financial Institutions (11)
D. Time Deposit Account											
1. Time Deposit : Odd Tenors											
Tenor 1 - 2 days											
from Baht 500 million upward	0.15	0.15	0.15	0.15	0.15	0.15	-	-	-	-	-
Tenor 3 - 7 days											
from Baht 10 million but less than Baht 50 million	0.30	0.30	0.30	0.30	0.30	0.30	-	-	-	-	-
from Baht 50 million upward	0.40	0.40	0.40	0.40	0.40	0.40	-	-	-	-	-
Tenor 8 - 15 days											
from Baht 10 million but less than Baht 50 million	0.45	0.45	0.45	0.45	0.45	0.45	-	-	-	-	-
from Baht 50 million upward	0.55	0.55	0.55	0.55	0.55	0.55	-	-	-	-	-
Tenor 16 - 30 days											
from Baht 10 million but less than Baht 50 million	0.75	0.75	0.75	0.75	0.75	0.75	-	-	-	-	-
from Baht 50 million upward	0.85	0.85	0.85	0.85	0.85	0.85	-	-	-	-	-
Tenor 31 - 90 days											
from Baht 10 million but less than Baht 50 million	0.80	0.80	0.80	0.80	0.80	0.80	-	-	-	-	-
from Baht 50 million upward	0.90	0.90	0.90	0.90	0.90	0.90	-	-	-	-	-
Tenor 91 - 180 days											
from Baht 10 million but less than Baht 50 million	0.80	0.80	0.80	0.80	0.80	0.80	-	-	-	-	-
from Baht 50 million upward	0.90	0.90	0.90	0.90	0.90	0.90	-	-	-	-	-
Tenor 181 - 366 days											
from Baht 10 million but less than Baht 50 million	0.80	0.80	0.80	0.80	0.80	0.80	-	-	0.80	0.80	0.80
from Baht 50 million upward	0.90	0.90	0.90	0.90	0.90	0.90	-	-	0.90	0.90	0.90
2. Time Deposit :											
Tenor 3 months											
less than Baht 5 million	0.90	0.80	0.80	0.90	0.80	0.80	0.80	-	-	-	-
from Baht 5 million less than Baht 50 million	0.90	0.80	0.80	0.90	0.80	0.80	0.80	0.80	-	-	-
from Baht 50 million upward	1.00	0.90	0.90	1.00	0.90	0.90	0.90	0.90	-	-	-
Tenor 6 months											
less than Baht 5 million	1.40	0.90	0.90	1.40	0.90	0.90	0.90	0.90	-	0.90	0.90
from Baht 5 million less than Baht 50 million	1.20	0.90	0.90	1.20	0.90	0.90	0.90	0.90	-	0.90	0.90
from Baht 50 million upward	1.20	1.00	1.00	1.20	1.00	1.00	1.00	1.00	-	1.00	1.00
Tenor 12 months											
less than Baht 5 million	1.55	1.10	1.10	1.55	1.10	1.10	1.10	1.10	-	1.10	1.10
from Baht 5 million less than Baht 50 million	1.40	1.10	1.10	1.40	1.10	1.10	1.10	1.10	-	1.10	1.10
from Baht 50 million upward	1.40	1.10	1.10	1.40	1.10	1.10	1.10	1.10	-	1.10	1.10
Tenor 24 months											
less than Baht 5 million	1.70	1.10	1.10	1.70	1.10	1.10	1.10	1.10	-	1.10	1.10
from Baht 5 million less than Baht 50 million	1.45	1.10	1.10	1.45	1.10	1.10	1.10	1.10	-	1.10	1.10
from Baht 50 million upward	1.45	1.10	1.10	1.45	1.10	1.10	1.10	1.10	-	1.10	1.10
Tenor 36 months											
less than Baht 5 million	1.85	1.10	1.10	1.85	1.10	1.10	1.10	1.10	-	1.10	1.10
from Baht 5 million less than Baht 50 million	1.60	1.10	1.10	1.60	1.10	1.10	1.10	1.10	-	1.10	1.10
from Baht 50 million upward	1.60	1.10	1.10	1.60	1.10	1.10	1.10	1.10	-	1.10	1.10
Tenor 48 months											
less than Baht 5 million	1.65	1.15	1.15	1.65	1.15	1.15	1.15	1.15	-	1.15	1.15
from Baht 5 million less than Baht 50 million	1.65	1.15	1.15	1.65	1.15	1.15	1.15	1.15	-	1.15	1.15
from Baht 50 million upward	1.65	1.15	1.15	1.65	1.15	1.15	1.15	1.15	-	1.15	1.15

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									Individuals (9)	Juristic Persons (10)	Financial Institutions (11)
3. Krungsri Global Time Deposit : Odd Tenor											
Tenor 1 - 2 days											
from Baht 500 million upward	-	0.15	0.15	0.15	0.15	0.15	-	-	-	-	-
Tenor 3 - 7 days											
from Baht 1 million but less than Baht 50 million	-	0.30	0.30	0.30	0.30	0.30	-	-	-	-	-
from Baht 50 million upward	-	0.40	0.40	0.40	0.40	0.40	-	-	-	-	-
Tenor 8 - 15 days											
from Baht 1 million but less than Baht 50 million	-	0.45	0.45	0.45	0.45	0.45	-	-	-	-	-
from Baht 50 million upward	-	0.55	0.55	0.55	0.55	0.55	-	-	-	-	-
Tenor 16 - 30 days											
from Baht 1 million but less than Baht 50 million	-	0.75	0.75	0.75	0.75	0.75	-	-	-	-	-
from Baht 50 million upward	-	0.85	0.85	0.85	0.85	0.85	-	-	-	-	-
Tenor 31 - 90 days											
from Baht 1 million but less than Baht 50 million	-	0.80	0.80	0.80	0.80	0.80	-	-	-	-	-
from Baht 50 million upward	-	0.90	0.90	0.90	0.90	0.90	-	-	-	-	-
Tenor 91 - 180 days											
from Baht 1 million but less than Baht 50 million	-	0.80	0.80	0.80	0.80	0.80	-	-	-	-	-
from Baht 50 million upward	-	0.90	0.90	0.90	0.90	0.90	-	-	-	-	-
Tenor 181 - 366 days											
from Baht 1 million but less than Baht 50 million	-	0.80	0.80	0.80	0.80	0.80	-	-	-	0.80	0.80
from Baht 50 million upward	-	0.90	0.90	0.90	0.90	0.90	-	-	-	0.90	0.90
Tenor 367 - 732 days											
from Baht 1 million but less than Baht 50 million	-	0.80	0.80	0.80	0.80	0.80	-	-	-	0.80	0.80
from Baht 50 million upward	-	0.90	0.90	0.90	0.90	0.90	-	-	-	0.90	0.90
4. Krungsri Global Time Deposit											
Tenor 3 months											
less than Baht 50 million	-	0.80	0.80	0.90	0.80	0.80	-	-	-	-	-
from Baht 50 million upward	-	0.90	0.90	1.00	0.90	0.90	-	-	-	-	-
Tenor 6 months											
less than Baht 50 million	-	0.90	0.90	1.15	0.90	0.90	-	-	-	0.90	0.90
from Baht 50 million upward	-	1.00	1.00	1.20	1.00	1.00	-	-	-	1.00	1.00
Tenor 12 months											
less than Baht 50 million	-	1.10	1.10	1.35	1.10	1.10	-	-	-	1.10	1.10
from Baht 50 million upward	-	1.10	1.10	1.35	1.10	1.10	-	-	-	1.10	1.10

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									Individuals (9)	Juristic Persons (10)	Financial Institutions (11)
E. Tax Free Time Deposit Account											
1. Save for Your Child Time Deposit Account (24 months) (This product is discontinued on 4 October 2019)	2.10	-	-	-	-	-	-	-	-	-	-
2. Save for Your Child Time Deposit Account (36 months) (This product is discontinued on 4 October 2019)	2.35	-	-	-	-	-	-	-	-	-	-
3. Tax Free Time Deposit Account 24 months	2.50	-	-	-	-	-	-	-	-	-	-
4. Tax Free Time Deposit Account 36 months	2.35	-	-	-	-	-	-	-	-	-	-
F. Special Time Deposit Account											
1. KRUNGSRI Saver Plus Time Deposit (This product is discontinued on 4 October 2019)	1.90	-	-	-	-	-	-	-	-	-	-
2. 7 months Special Time Deposit	1.50	-	-	1.50	-	-	-	-	-	-	-
3. 12 months Special Time Deposit (KRUNGSRI Secure (2) 12 months campaign)	-	-	1.00	-	-	-	-	-	-	-	-
4. 14 months Special Time Deposit	1.50	-	-	1.50	-	-	-	-	-	-	-

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Definition of Customer Type (1) - (8) as specified in the above table:

- (1) Individuals refer to Thai citizens; or individuals of other nationalities and their spouses with foreign passports who are authorized to stay in Thailand for at least three months or who have work permits and are residing or conducting businesses in Thailand in accordance with the Bank's criteria.
- (2) Juristic persons refer to limited companies, public limited companies, limited partnerships, ordinary partnerships, or registered agricultural unions, excluding savings cooperatives and savings credit unions.
- (3) Government agencies, state enterprises, or Social Security Office refer to ministries or departments of the Thai government; state enterprises and other Thai government organizations; municipalities; local administrative organizations; or hospitals (excluding those that are incorporated as limited companies).
- (4) Non-profit juristic persons refer to foundations; temples; churches; associations; the Thai Red Cross Society; condominium juristic persons; non-registered agricultural unions; the Ministry of Education; Department of Religious Affairs; Bureau of University Affairs; schools; or universities.
- (5) Financial institutions or funds refer to the Bank of Thailand; commercial banks; the Government Savings Bank; Bank for Agriculture and Agricultural Cooperatives; Government Housing Bank; Export-Import Bank of Thailand; finance companies; securities companies; finance & securities companies; credit foncier companies; mutual fund/asset management companies; the Stock Exchange of Thailand; public, municipal and private pawnshops; the Small Industry Finance Corporation; Financial Institution Asset Management Corporation; branches of foreign commercial banks in Thailand; international banking facilities of foreign commercial banks; funds managed by asset management companies and securities companies or limited securities companies or asset/fund management companies; the Financial Institutions Development Fund; foreign funds; funds established for welfare purposes, or Government Pension Fund.
- (6) Cooperatives refer to savings cooperatives; savings credit unions; cooperative alliances; agricultural groups or other cooperatives.
- (7) Special persons 1 means individual and juristic customers, the type of customer in (1) to (6), which receive the approval from the Bank and deposit money to the account in the amount as agreed with the Bank.
- (8) Special persons 2 means individual and juristic customers, the type of customer in (1) to (7), which use the Bank's or Subsidiaries' products/services and receive the approval from the Bank and deposit money to the account at least THB 1,000 million on the date as agreed with the Bank.

Remarks

A. Current Deposit Account

1. Current Deposit

- 1.1 Account “for” or “by” are not permitted.
- 1.2 The minimum initial deposit for account opening is THB 10,000 for individual customer and THB 20,000 for juristic customer.
- 1.3 Account closing can be made at the branch where the account has been opened.
- 1.4 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

2. JVS Current Deposit

(For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)

2.1 Individual customers

- 2.1.1 New accounts are not allowed to open.
- 2.1.2 Account closing can be made at Bangkok Tonson branch on the banking day and hours.
- 2.1.3 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

2.2 Juristic customers.

- 2.2.1 New accounts are not allowed to open.
- 2.2.2 Any transactions related to the account and account closing can be made at Bangkok Tonson branch on the banking day and hours.
- 2.2.3 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

3. Krungsri Global Current Deposit

- 3.1 For juristic customers.
- 3.2 The minimum initial deposit for account opening is THB 20,000.
- 3.3 In case of monthly average balance falls below THB 100,000, a fee of THB 300 will be charged to the account in the next month.
- 3.4 Account opening, any transactions related to the account and account closing can be made at Bangkok Tonson branch on the banking day and hours.
- 3.5 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

B. Savings Deposit Account

1. Savings Deposit

- 1.1 The minimum initial deposit for account opening is THB 500.
- 1.2 The Bank shall calculate interests on a daily basis based on the remaining balance and the interests shall be paid semiannually on the banking day before the last banking day of June and December (after withholding tax) except for those having special agreement with the Bank.
- 1.3 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

2. JVS Savings Deposit

(For deposit account of juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)

- 2.1 New accounts are not allowed to open.
- 2.2 The Bank shall calculate interests on a daily basis based on the remaining balance and the interests shall be paid semiannually in June and December (after withholding tax).
- 2.3 Account opening, any transactions related to the account can be made at Bangkok Tonson branch on the banking day and hours.
- 2.4 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

3. Krungsri Global Savings Deposit

- 3.1 For juristic customers.
- 3.2 The minimum initial deposit for account opening is THB 500.
- 3.3 The Bank shall calculate interests on a daily basis based on the remaining balance and the interests shall be paid semiannually on 18 of June and December (after withholding tax).
- 3.4 In case of monthly average balance falls below THB 100,000, a fee of THB 300 will be charged to the account in the next month.
- 3.5 Account opening, any transactions related to the account can be made at Bangkok Tonson branch on the banking day and hours.
- 3.6 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

C. Special Savings Deposit Account

1. KRUNGSRI Teen Plus Savings Deposit

- 1.1 KRUNGSRI Teen Plus Savings Deposit is discontinued on 4 October 2019.
- 1.2 For individual customers aged below 19 years on the account opening date.
- 1.3 The minimum initial deposit for account opening is THB 500.
- 1.4 The interest rate will be calculated according to Savings Deposit Account at minimum rate for individual customer.
- 1.5 The accounts with an average deposit balance from THB 5,000 or more within an accounting period (January to June and July to December) will receive an additional interest of 10% of the interest amount calculated for the said accounting period.
- 1.6 The calculation and payment of the extra interests will start in the following accounting period after the date on which the account has been opened.
- 1.7 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

2. KRUNGSRI Mix & Max Special Savings Deposit

- 2.1 Joint accounts, account “for” or “by” are not permitted. (Individual customers is allowed to open only one account.)
- 2.2 Available from 6 October 2010 – 15 March 2011
- 2.3 The minimum initial deposit for account opening is THB 30,000.
- 2.4 Withdrawal Transaction means any withdrawal or fund transfer via all of the Bank’s channels which also include automatic account deduction and the closing of an account.
- 2.5 The account holders shall be able to make the Withdrawal Transaction 2 times of each month with free of charge. The 3rd transaction of the month onwards, the fee will be charged in the amount of THB 500 per transaction given that such fee will be deducted from the account in the next day.
- 2.6 In the case where the remaining balance is less than the Withdrawal Transaction fee, the account holders shall not be allowed to make any Withdrawal Transaction.
- 2.7 The Bank shall calculate interests on a daily basis based on the remaining balance and the interests shall be paid on the banking day before the last banking day of each month (after withholding tax).
- 2.8 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

3. KRUNGSRI Max Savings / KRUNGSRI Max Savings#2 / KRUNGSRI Max Savings#3 Special Savings Deposit

- 3.1 For individual customers (joint accounts, account “for” or “by” are not permitted).
- 3.2 Account opening
 - 3.2.1 KRUNGSRI Max Savings is available from 16 March – 30 June 2011
 - 3.2.2 KRUNGSRI Max Savings#2 is available from 1 July 2011 – 3 April 2012
 - 3.2.3 KRUNGSRI Max Savings#3 is available from 4 April 2012 – 24 October 2017
- 3.3 The minimum initial deposit for account opening is THB 30,000.
- 3.4 Withdrawal Transaction means any withdrawal or fund transfer via all of the Bank’s channels which also include automatic account deduction and the closing of account.
- 3.5 The account holders shall be able to make the Withdrawal Transaction 2 times of each month with free of charge. The 3rd transaction of the month onwards, the fee will be charged in the amount of THB 500 per transaction given that such fee will be deducted from the account in the next day.
- 3.6 In the case where the remaining balance is less than the Withdrawal Transaction fee, the account holders shall not be allowed to make any Withdrawal Transaction.
- 3.7 The Bank shall calculate interests on a daily basis based on the remaining balance and the interests shall be paid on the banking day before the last banking day of each month (after withholding tax).
- 3.8 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

4. KRUNGSRI Step Savings Deposit

- 4.1 KRUNGSRI Step Savings Deposit is discontinued on 4 October 2019.
- 4.2 Joint accounts, account “for” or “by” are not permitted
- 4.3 The minimum initial deposit for account opening is THB 30,000.
- 4.4 Withdrawal Transaction means any withdrawal or fund transfer via all of the Bank’s channels which also include automatic account deduction and the closing of account.
- 4.5 The account holders shall be able to make the Withdrawal Transaction 2 times of each month with free of charge. The 3rd transaction of the month onwards, the fee will be charged in the amount of THB 500 per transaction given that such fee will be deducted from the account in the next day.
- 4.6 In the case where the remaining balance is less than the Withdrawal Transaction fee, the account holders shall not be allowed to make any Withdrawal Transaction.
- 4.7 The Bank shall calculate interests on a daily basis based on the remaining balance and the interests shall be paid on the banking day before the last banking day of each month (after withholding tax).
- 4.8 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

5. Savings Mee Tae Dai Deposit

5.1 Opening an account via a branch office

5.1.1 For individual customers (Joint accounts, account “for” or “by” are not permitted).

5.1.2 The minimum initial deposit for account opening is THB 500.

5.2 Opening an account online

5.2.1 For Individual Thai nationality customers age 15 years old and over.

5.2.2 Mee Tae Dai online is special savings account with no passbook with no minimum initial deposit required.

5.2.3 The account may be opened only via Krungsri Mobile Application, every day, from 06.00 to 21.00 hrs.

5.2.4 Transactions or other matters relating to the account may be transacted via the following channels.

- 1) Deposit by funds transfers into your own account or deposit through Cash Deposit Machine (CDM).
- 2) Withdrawal by funds transfers into other account or by Cardless ATM through Krungsri ATM.
- 3) Transfer and pay bill via Krungsri Online (KOL) and Krungsri Mobile App (KMA).

5.2.5 You can link your account in order to use automatic debit service via Krungsri Online (KOL) and Krungsri Mobile App (KMA).

5.2.6 The account cannot be used as a security against debt repayment or as any other collateral in favor of third parties. The account cannot be used for Krungsri ATM Card/ Krungsri Debit Card.

5.2.7 The account may be closed only at Rama III branch during the business hours.

5.3 Withdrawal Transaction means any withdrawal or fund transfer via all of the Bank’s channels which also include automatic account deduction and the closing of account.

5.4 The account holders shall be able to make the Withdrawal Transaction 2 times of each month with free of charge. The 3rd transaction of the month onwards, the fee will be charged in the amount of THB 50 per transaction given that such fee will be deducted from the account in the next day. In the case where the remaining balance is less than the Withdrawal Transaction fee, the account holders shall not be allowed to make any Withdrawal Transaction.

- 5.5 The Bank shall calculate interests on a daily basis based on the remaining balance and the interests shall be paid on the banking day before the last banking day of each month(after withholding tax).
- 5.6 Calculation of interest on income tax shall be in accordance with the conditions prescribed by the Revenue Department.
- 5.7 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

Remarks:Example of interest calculation

Interest rate for Savings Mee Tae Dai Deposit Account as of 6 June 2019 in accordance with the Bank's announcement		
The whole amount of remaining balance at the end of day	Less than or equal Baht 50 million	More than Baht 50 million upward
Interest rate (per annum)	1.30%	0.60%
The interest calculation: (The whole amount of remaining balance at the end of day x interest rate as prescribed under the Bank's announcement from time to time)/365 days		
Remaining balance at the end of day	THB 2,550,000	THB 50,002,000
Interest received	(THB 2,550,000 x 1.30%)/365 days	(THB 50,002,000 x 0.60%)/365 days

6. Jad Hai Savings Deposit

- 6.1 For individual customers aged 15 years old and over on the account opening date. (Account "for" or "by" are not permitted.)
- 6.2 The minimum initial deposit for account opening is THB 500.
- 6.3 The Bank shall calculate interests on a daily basis based on the remaining balance and the interests shall be paid semiannually on the banking day before the last banking day of June and December (after withholding tax).
- 6.4 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

7. Krungsri Thai Savings Deposit

- 7.1 For individual foreign customers who are permitted having permanent residence in Thailand according to the Bank's criteria of account opening for Resident Baht Account.
- 7.2 The minimum initial deposit for account opening is THB 500.
- 7.3 The Bank shall calculate interests on a daily basis based on the remaining balance and the interests shall be paid semiannually on the banking day before the last banking day of June and December (after withholding tax).
- 7.4 In case of monthly average balance falls below THB 20,000, a fee of THB 100 will be charged to the account in the next month.
- 7.5 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

8. Krungsri Thai Savings TR Deposit

(For deposit account of individual customers which transferred deposit account from MUFG Bank, Ltd., Bangkok Branch)

- 8.1 New accounts are not allowed to open.
- 8.2 The Bank shall calculate interests on a daily basis based on the remaining balance and the interests shall be paid semiannually on the banking day before the last banking day of June and December (after withholding tax).
- 8.3 In case of monthly average balance falls below THB 20,000, a fee of THB 100 will be charged to the account in the next month.
- 8.4 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

9. Basic Banking Conditions

- 9.1 Only for individual who hold valid government welfare card or age 65 years and up (Joint accounts, account "for" or "by" are not permitted).
- 9.2 Limit only one account for one person.
- 9.3 No minimum initial deposit for account opening.
- 9.4 No account maintenance fee until the Basic Banking Account changed to Normal Savings Account.

- 9.5 Bank reserves the right to change 'Basic Banking Account' to 'Normal Savings Account' with prior notice at least 30 days when a Basic Banking Account meets Bank's conditions.
- 9.5.1 Daily average balance over 50,000 Baht
- 9.5.2 Either total of credit amount (inflow) or debit amount (outflow) transactions over 50,000 Baht/month
- 9.5.3 The account has no movement more than 24 months consecutively.
- 9.5.4 Account owner is not eligible for Basic Banking account open conditions.
- 9.6 The Bank shall calculate interests on a daily basis based on the remaining balance and the interests shall be paid semiannually on the banking day before the last banking day of June and December (after withholding tax).
- 9.7 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

D. Time Deposit Account

1. Time Deposit: Odd Tenors

- 1.1 The initial deposit for account opening and each deposit
- Tenor 1-2days not less than THB 500,000,000
 - Other tenors not less than THB 10,000,000
- 1.2 Upon the maturity of the deposit period, the interest after withholding tax shall be credited to Savings Deposit Accounts or Current Accounts according to the notification given to the Bank in writing.
- 1.3 The Bank shall consider the deposit contract is terminated at the maturity of the tenor is completed. If the account holders do not withdraw the money or notify the Bank otherwise, it shall be considered that the deposit has been renewed in form of previous deposit and the interest rate and conditions of the new deposit shall be as part the Bank's announcement at the time.
- 1.4 In case of the withdrawal before the maturity date, the interest will not be paid.
- 1.5 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

2. Time Deposit

- 2.1 The minimum initial deposit for account opening is THB 1,000.
- 2.2 Upon the maturity of the deposit period, the interest after withholding tax shall be credited to the accounts.
- 2.3 The Bank shall consider the deposit contract is terminated at the maturity of the tenor is completed. If the account holders do not withdraw the money or notify the Bank otherwise, it shall be considered that the deposit has been renewed in form of previous deposit and the interest rate and conditions of the new deposit shall be as part the Bank's announcement at the time.
- 2.4 In order to withdraw the deposit before maturity.
- 2.4.1 Deposits for a period of less than 3 months will not be paid any interest. The interest (inclusive of withholding taxes) which has already been paid will be deducted from the principal that account holders will be paid back. The account holders may ask for a refund of such withholding taxes from The Revenue Department.
- 2.4.2 Deposits for a period of 3 months or more will be paid interest according to the Savings Deposit as per the Bank's announcement effective on the deposit day of such amount and the number of actual deposit days. The principal and accrued interest of the deposit will be paid to account holders after the deduction of interest which has already been paid (inclusive of withholding taxes). The account holders may ask for a refund of the withholding taxes from The Revenue Department.
- 2.4.3 For non-resident customers, making the withdrawal before maturity date, will not receive any interest for the deposit amount if a period of deposit is less than 6 months.
- 2.5 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

3. Krungsri Global Time Deposit: Odd Tenor

3.1 For juristic customers.

3.2 The initial deposit for account opening and each deposit

- Tenor 1-2 days not less than THB 500,000,000
- Other tenors not less than THB 1,000,000

3.3 Upon the maturity of the deposit period, the interest after withholding tax shall be credited to savings deposit accounts or current accounts according to the notification given to the Bank in writing.

3.4 The Bank shall consider the deposit contract is terminated at the maturity of the tenor is completed. If the account holders do not withdraw the money or notify the Bank otherwise, it shall be considered that the deposit has been renewed in form of previous deposit with the same tenor as previous and the interest rate and conditions of the new deposit shall be as part the Bank's announcement at the time.

3.5 In order to withdraw the deposit before maturity; the total of each deposit amount has to be withdrawn subject to the following conditions:

3.5.1 Deposits for a period of less than 3 months will not be paid any interest. The interest (inclusive of withholding taxes) which has already been paid will be deducted from the principal that account holders will be paid back. The account holders may ask for a refund of such withholding taxes from The Revenue Department.

3.5.2 Deposits for a period of 3 months or more will be paid interest according to the Savings Deposit as per the Bank's announcement effective on the deposit day of such amount and the number of actual deposit days. The principal and accrued interest of the deposit will be paid to account holders after the deduction of interest which has already been paid (inclusive of withholding taxes). The account holders may ask for a refund of the withholding taxes from The Revenue Department.

3.5.3 For non-resident customers, making the withdrawal before maturity date, will not receive any interest for the deposit amount if a period of deposit is less than 6 months.

3.6 Any transactions related to the account can be made at Bangkok Tonson branch on the banking day and hours.

3.7 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

4. Krungsri Global Time Deposit

- 4.1 For juristic customers.
- 4.2 The minimum initial deposit for account opening is THB 1,000.
- 4.3 Upon the maturity of the deposit period, the interest after withholding tax shall be credited to savings deposit accounts or current accounts according to the notification given to the Bank in writing.
- 4.4 The Bank shall consider the deposit contract is terminated at the maturity of the tenor is completed. If the account holders do not withdraw the money or notify the Bank otherwise, it shall be considered that the deposit has been renewed in form of previous deposit with the same tenor as previous and the interest rate and conditions of the new deposit shall be as part the Bank's announcement at the time.
- 4.5 In order to withdraw the deposit before maturity; the total of each deposit amount has to be withdrawn subject to the following conditions:
 - 4.5.1 Deposits for a period of less than 3 months will not be paid any interest. The interest (inclusive of withholding taxes) which has already been paid will be deducted from the principal that account holders will be paid back. The account holders may ask for a refund of such withholding taxes from The Revenue Department.
 - 4.5.2 Deposits for a period of 3 months or more will be paid interest according to the Savings Deposit as per the Bank's announcement effective on the deposit day of such amount and the number of actual deposit days. The principal and accrued interest of the deposit will be paid to account holders after the deduction of interest which has already been paid (inclusive of withholding taxes). The account holders may ask for a refund of the withholding taxes from The Revenue Department.
 - 4.5.3 For non-resident customers, making the withdrawal before maturity date, will not receive any interest for the deposit amount if a period of deposit is less than 6 months.
- 4.6 Account opening, any transactions related to the account can be made at Bangkok Tonson branch on the banking day and hours.
- 4.7 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

E. Tax Free Time Deposit

1. Save for Your Child Time Deposit (24 months) and Save for Your Child Time Deposit (36 months)

- 1.1 KRUNGSRI Save for Your Child Time Deposit (24 months) and (36 months) are discontinued on 4 October 2019.
- 1.2 For individual customers aged below 19 years on the account opening date and the account holders are allowed to open only one account.
- 1.3 The minimum initial deposit for account opening is THB 1,000 and up to THB 25,000 (for 24 months deposit period) or up to THB 16,000 (for 36 months deposit period) and the account holders must have monthly equal deposit. The total deposit amount throughout the period shall not exceed THB 600,000.
Any increase in the deposits shall be by a multiple of THB 500.
- 1.4 The account holders will deposit on a monthly deposit for 24 months or 36 months deposit period. Failure to make monthly deposit is allowed up to 2 times and the account holders shall continue to deposit up to the completion of deposit period.
- 1.5 Upon the maturity of the deposit period, the Bank will pay to the account holders the interest at the rate of 24 months Time Deposit (for individual) plus additional 0.40% per annum (for 24 months deposit period) or 36 months Time Deposit (for individual) plus additional 0.50% per annum (for 36 months deposit period) as prescribed under the Bank's announcement from time to time.
- 1.6 In the case where the account holders fail to comply with the deposit conditions or withdraw the money prior to the maturity of the deposit period, the Bank will pay to the account holders the interest in actual deposit period according to Savings Account (for individual) at the date of such deposit less withholding tax but will not pay any interest if a period of deposit is less than 3 months.
- 1.7 If the account holders do not withdraw the deposit at the maturity, which falls on the exact date 1 month after the last monthly deposit, or do not contact the Bank for a period of 2 months after failing to comply with the deposit condition herein, it shall be considered that the account holders desire to continue depositing in the form of 6 months Time Deposit and the interest rate and conditions of the new deposit shall be as part the Bank's announcement at the time.
- 1.8 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

2. Tax Free Time Deposit 24 months and Tax Free Time Deposit 36 months

- 2.1 For individual customers and the account holders are allowed to open only one account.
- 2.2 The minimum initial deposit for account opening is THB 1,000 and up to THB 25,000 (for 24 months deposit period) or up to THB 16,000 (for 36 months deposit period) and the account holders must have monthly equal deposit. The total deposit amount throughout the period shall not exceed THB 600,000.
- Any increase in the deposits shall be by a multiple of THB 500.
- 2.3 The account holders will deposit on a monthly deposit for 24 months or 36 months deposit period. Failure to make monthly deposit is allowed up to 2 times and the account holders shall continue to deposit up to the completion of deposit period.
- 2.4 Upon the maturity of the deposit period, the Bank will pay to the account holders the interest at the rate of 24 months Time Deposit (for individual) plus additional 0.80% per annum (for 24 months deposit period) or 36 months Time Deposit (for individual) plus additional 0.50% per annum (for 36 months deposit period) as prescribed under the Bank's announcement from time to time.
- 2.5 In the case where the account holders fail to comply with the deposit conditions or withdraw the money prior to the maturity of the deposit period, the Bank will pay to the account holders the interest in actual deposit period according to Savings Account (for individual) at the date of such deposit less withholding tax but will not pay any interest if a period of deposit is less than 3 months.
- 2.6 If the account holders do not withdraw the deposit at the maturity, which falls on the exact date 1 month after the last monthly deposit, or do not contact the Bank for a period of 2 months after failing to comply with the deposit condition herein, it shall be considered that the account holders desire to continue in the form of 6 months Time Deposit and the interest rate and conditions of the new deposit accounts shall be as part the Bank's announcement at the time.
- 2.7 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

F. Special Time Deposit Account

1. KRUNGSRI Saver Plus Time Deposit

- 1.1 KRUNGSRI Saver Plus Time Deposit is discontinued on 4 October 2019.
- 1.2 For individual customers.
- 1.3 The account holders shall make 6 monthly deposits (1 time per month) and the account holders must have monthly equal deposit throughout the deposit period. The first deposit amount shall constitute the basis for the monthly deposit amount thereafter. Failure of monthly deposit is allowed up to 2 times. In which case, the account holders shall continue to deposit up to the completion of deposit period.
- 1.4 The minimum and maximum of the monthly deposit amounts are set at THB 500 and THB 500,000, respectively. Any increase in the deposits shall be by a multiple of THB 500. However, the total deposit amount throughout the period shall not exceed THB 3,000,000.
- 1.5 Interest will be paid at the rate of the 6 months Time Deposit (for individual) as per the Bank's announcement on the deposit date plus an extra interest rate of 0.50% per annum after the account holders have completed their 6 months deposit.
- 1.6 In order to withdraw the deposit before maturity; the total of each deposit amount has to be withdrawn subject to the following conditions:
 - 1.6.1 Deposits for a period of less than 3 months will not be paid any interest. The interest (inclusive of withholding taxes) which has already been paid will be deducted from the principal that account holders will be paid back. The account holders may ask for a refund of such withholding taxes from The Revenue Department.
 - 1.6.2 Deposits for a period of 3 months or more will be paid interest according to Savings Deposit as per the Bank's announcement effective on the deposit day for such amount and the number of actual deposit days. The principal and accrued interest of the deposit will be paid to account holders after the deduction of interest which has already been paid, inclusive of withholding taxes. The account holders may ask for a refund of the withholding taxes from The Revenue Department.
- 1.7 If the account holders fail to comply with the deposit conditions and do not contact the Bank within 2 months after such a failure, the Bank will change the type of deposit to 6 months Time Deposit and the interest rate and conditions of the new deposit shall be as part the Bank's announcement at the time.
- 1.8 At the maturity of the deposit, which falls on the exact date 1 month after the 6 monthly deposit, the Bank will calculate interest as per the conditions, which will then be accrued to the principal amount. If account holders do not close the account, the Bank will change the type of deposit to 6 months Time Deposit (for individual) and the interest rate and conditions of the new deposit shall be as part the Bank's announcement at the time.
- 1.9 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

2. 7 months Special Time Deposit

- 2.1 For individuals and non-profit juristic persons only.
- 2.2 The minimum initial deposit for account opening and each deposit is THB 10,000.
- 2.3 Upon the maturity of the deposit period, the interest after withholding tax shall be credited to the accounts.
- 2.4 Upon the maturity of the deposit period, if account holders do not withdraw the money or notify the Bank otherwise; it shall be considered that the deposit has been renewed in the form of a 3 months Time Deposit and the interest rate and conditions of the new deposit shall be as part the Bank's announcement at the time.
- 2.5 In order to withdraw the deposit before maturity; the total of each deposit amount has to be withdrawn subject to the following conditions:
 - 2.5.1 Deposits for a period of less than 3 months will not be paid any interest.
 - 2.5.2 Deposits for a period of 3 months or more will be paid interest according to Savings Deposit as per the Bank's announcement effective on the deposit day for such amount and the number of actual deposit days. The principal and accrued interest of the deposit will be paid to account holders after the deduction of interest which has already been paid, inclusive of withholding taxes. The account holders may ask for a refund of the withholding taxes from the Revenue Department.
- 2.6 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

3. 12 months special Time Deposit (KRUNGSRI Secure(2) 12 Months Campaign)

- 3.1 For government authorities, government organizations and state enterprises who deposit funds with the Bank under the condition that the Bank will provide financial support in the form of housing loan to employees, staff and any persons attached to the said government authorities, government organizations and state enterprises.
- 3.2 The account holders must deposit and maintain the amount in the account as agreed with the Bank under the condition that the Bank will provide financial support in the form of housing loan to employees, staff and other persons attached to the account holders.
- 3.3 Interest will be paid every 6 months on the same date as the deposit date until the maturity of the deposit period. The interest will be credited to savings deposit accounts or current accounts according to the notification given to the Bank in writing.
- 3.4 Upon the maturity of the deposit period, the deposit shall be renewed in the form of “12-month special time deposit (KRUNGSRI Secure (2) 12 Month Campaign)” and the interest rate and conditions of deposit as per the Bank’s announcement on the date of renewal shall apply.
- 3.5 In order to withdraw the deposit before maturity; the total of each deposit amount has to be withdrawn subject to the following conditions:
- 3.5.1 Deposits for a period of less than 3 months will not be paid any interest. The interest (inclusive of withholding taxes) which has already been paid will be deducted from the principal that account holders will be paid back. The account holders may ask for a refund of such withholding taxes from The Revenue Department.
- 3.5.2 Deposits for a period of 3 months or more will be paid interest according to Savings Deposit as per the Bank’s announcement effective on the deposit day for such amount and the number of actual deposit days. The principal and accrued interest of the deposit will be paid to account holders after the deduction of interest which has already been paid, inclusive of withholding taxes. The account holders may ask for a refund of the withholding taxes from The Revenue Department.
- 3.6 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

4. 14 months Special Time Deposit

- 4.1 For individuals and non-profit juristic persons only.
- 4.2 The minimum initial deposit for account opening and each deposit is THB 10,000.
- 4.3 Upon the maturity of the deposit period, the interest after withholding tax shall be credited to the accounts.
- 4.4 Upon the maturity of the deposit period, if account holders do not withdraw the money or notify the Bank otherwise; it shall be considered that the deposit has been renewed in the form of a 3 months Time Deposit and the interest rate and conditions of the new deposit shall be as part the Bank's announcement at the time.
- 4.5 In order to withdraw the deposit before maturity; the total of each deposit amount has to be withdrawn subject to the following conditions:
 - 4.5.1 Deposits for a period of less than 3 months will not be paid any interest.
 - 4.5.2 Deposits for a period of 3 months or more will be paid interest according to Savings Deposit as per the Bank's announcement effective on the deposit day for such amount and the number of actual deposit days. The principal and accrued interest of the deposit will be paid to account holders after the deduction of interest which has already been paid, inclusive of withholding taxes. The account holders may ask for a refund of the withholding taxes from the Revenue Department.
- 4.6 The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.

Other Conditions

1. The Bank reserves the right to pay interest rates for savings deposit accounts for special individuals or juristic persons to those customers with a special agreement with the Bank.
2. For all types of savings and time deposit accounts, the Bank may pay interest which is higher than the rate announced by the Bank by not more than 1.50% per annum.
3. For all types of time deposit accounts existing prior to this notification, the Bank shall continue to pay interest as originally agreed until their maturity except for customers with an agreement to use a floating rate according to the movement of interest rates as announced by the Bank.
4. The Bank reserves the right to consider and change the interest payment frequency of time deposit as deemed appropriate.
5. This Notification does not apply to foreign currency deposits. If offices/branches would like to provide deposit services for financial institutions, please inquire about interest rates for such deposits directly from the Treasury Department.
6. For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
7. If the maturity date of the time deposit accounts falls on banking holiday and the money has been withdrawn on the next business day after such banking holiday, the Bank will pay interest occurring in that holiday to the account owner in accordance with the regulations of the Bank of Thailand.
8. The Bank reserves the right to consider and change the conditions and interest rates of deposits as deemed appropriate and/or to be in line with the prevailing economic conditions.
9. Account owners can find more details of deposit promotion from Deposit Promotion Announcement which post at all branches of the bank or some branches that held promotion, the announcement declare value of premium be converted to interest rate per annum and any conditions of deposit promotion.
10. For interest calculation, it is considered that there are 365 days in one year. The formula to calculate interests is as follows:

$$\text{Interest amount} = \text{Principal} \times \frac{\text{Interest rate per year}}{100} \times \frac{\text{Actual deposit period}}{365}$$

(Translation for Reference Purposes Only)



11. Exemptions of withholding tax on interest shall be in accordance with criteria of the Revenue Department.
12. The principal and interest of the aforementioned deposits are guaranteed by the Deposit Protection Agency per the amount and protection period specified in the Deposit Protection Agency Act B.E. 2551 (2008) and its amendment, The guarantee does not cover principal nor interest of non-resident baht accounts which are special accounts used for the purpose of specific transactions in accordance with the Exchange Control Act as well as inter-financial institution deposit accounts

Authorized Signature

-Signature-

(Mr. Siwate Rojanasoonthon)

Executive Vice President

Head of Business Process Planning and Management Division

Issued on 5 November 2019