

Bank of Ayudhya Public Company Limited
Conditions and Fees Related to Foreign Currency Deposit Accounts
Effective as from 1 January 2020



Currency	Conditions and Other Fees		Current Deposit Account	Savings Deposit Account	Time Deposit Account
USD	Initial Deposit Amount Required		Individual: USD 2,000	Individual: USD 500	Monthly Basis Individual: USD 5,000 Juristic Person: USD 5,000
			Juristic Person: USD 2,000	Juristic Person: USD 5,000	Daily Basis Individual: USD 500,000 Juristic Person: USD 3,000,000 Krungsri Global : USD 10,000
	Fees for accounts with an average balance of less than the minimum balance requirement ⁽⁶⁾	Average Minimum	Individual: USD 500	Individual: USD 500	Not Determined
		Balance Requirement	Juristic Person: USD 500	Juristic Person: USD 5,000	Not Determined
		Account Maintenance Fee	USD 10/month	USD 10/month	Free of Charge
	Fee for Inactive Account ⁽⁷⁾	Inactive Period	2 years	2 years	2 years
		Fee	Free of Charge	Free of Charge	Free of Charge
	*Fee for Monthly Service ⁽¹⁰⁾		USD 10/month	USD 10 /month	Free of Charge
	Fee for cheque issuance (USD cheque issued by Krungsri) is THB 15 per cheque (or equivalent) (Cheque fee is THB 12 per cheque plus stamp duty of THB 3 per cheque). This service is available at the Bangkok Tonson Branch only.				
	Fee for collection of USD cheque issued by Krungsri from an overseas bank (USD Overseas Collection Cheque) is USD 25 per cheque (regardless of whether cheque is successfully collected). This service is available at the Bangkok Tonson Branch only.				
	**Fee for a returned USD cheque in the case of a USD cheque issued by Krungsri and collected from an overseas bank is 0.25% of the cheque amount or a minimum of THB 400 (or equivalent). This service is available at the Bangkok Tonson Branch only. ⁽¹¹⁾				
Fee for a returned cheque/draft is THB 200 (or equivalent) per cheque plus interest (if any) in the case of a cheque/draft issued by an overseas bank and collected at a branch of Bank of Ayudhya Public Company Limited in Thailand. The fee shall be deducted from the account of the person who cashes a cheque.					
Remarks for USD:					
1. Foreign bank charges for returned cheque / draft will be collected based on actual expenses charged by foreign banks.					
2. For time deposit accounts on a daily basis, each deposit amount shall not be less than the initial minimum requirement. For time deposit accounts on a monthly basis, each deposit amount shall not be less than USD 2,000 or its equivalent. Upon the maturity of a time deposit, if depositors do not contact the Bank, the Bank's deposit system will automatically renew the deposit at the interest rate effective on the deposit renewal date.					
3. There is no fee for deposit account opening while deposit - withdrawal will be subject to commission in-lieu plus other fees.					
4. The principal and interest of these deposit accounts are not protected by the Deposit Protection Agency.					
5. Deposit-withdrawal service for FCD accounts on Saturday - Sunday and holidays is available only at branches designated by the Bank (Visit www.krungsri.com for the branch list).					
6. For savings and current deposit accounts of foreign depositors whose account has an average outstanding balance of less than the minimum balance requirement and has been inactive for at least 90 consecutive days, the Bank will collect the account maintenance fee of USD 10 or its equivalent in the currency of the account per month. (Excluding customers who are charged monthly service fee as per the condition in *10 and juristic customers who opened the Foreign Currency Deposit for account type JVS Current Deposit Account , JVS Savings Deposit Account, and juristic customers who had opened Krungsri Global Current Deposit Account and Krungsri Global Savings Deposit Account, at Bangkok Tonson Branch of the Bank of Ayudhya public Company Limited)					
7. For deposit accounts that have been inactive for not less than 2 years from the date of last movement, the Bank will send a notification letter at a one-year interval for not more than 3 consecutive years.					
8. For deposit accounts that have been inactive for 365 consecutive days from the date the outstanding balance equals zero (0.00), the Bank reserves the right to close the said accounts without prior notice.					
9. Exchange rate of each currency shall be as specified by the Bank.					
*10. Monthly service fee shall be applicable to customers who are Japanese diplomats or Japanese professors, that are going to be stationed in Myanmar and Bangladesh, who had opened Foreign Currency Deposit for account type Special Current Deposit 1 and Special Savings Deposit 1 at the Bangkok Tonson Branch of the Bank of Ayudhya Public Company Limited.					
**11. Fee for a returned USD cheque in case USD cheque issued by Krungsri. Fee charging method, the fee will be debited from the cheque issuer's account. If the fund in customer's account is insufficient to be charged for the returned USD cheque, we will only collect all of the remaining balance.					

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Conditions and Fees Related to Foreign Currency Deposit Accounts (Continued)

Currency	Conditions and Other Fees		Current Deposit Account	Savings Deposit Account	Time Deposit Account
EUR	Initial deposit amount for all currencies		Individual: The equivalent of USD 2,000	Individual: The equivalent of USD 500	Monthly Basis Individual: The equivalent of USD 5,000 Juristic person: The equivalent of USD 5,000
JPY			Juristic Person: The equivalent of USD 2,000	Juristic Person: The equivalent of USD 5,000	Daily Basis Individual: The equivalent of USD 500,000 Juristic person: The equivalent of USD 3,000,000 Krungsri Global :The equivalent of USD 10,000
GBP					
AUD					
CHF	Fees for accounts with an average balance of less than the minimum balance requirement ⁽⁶⁾	Average Minimum Balance	Individual: The equivalent of USD 500	Individual: The equivalent of USD 500	Not Determined
SGD		Requirement	Juristic Person: The equivalent of USD 500	Juristic Person: The equivalent of USD 5,000	Not Determined
HKD		Account Maintenance Fee	The equivalent of USD 10/month	The equivalent of USD 10/month	Free of Charge
SEK	Fee for Inactive Account ⁽⁷⁾	Inactive Period	2 years	2 years	2 years
		Fee	Free of Charge	Free of Charge	Free of Charge
NOK	Fee for a returned cheque/draft is THB 200 (or equivalent) plus interest (if any) in the case of a cheque/draft issued by an overseas bank and collected at a branch of Bank of Ayudhya Public Company Limited in Thailand. The fee shall be deducted from the account of the person who cashes a cheque.				
DKK	Remarks for EUR JPY GBP AUD CHF SGD HKD SEK NOK DKK CNY :				
CNY	1. Foreign bank charges for returned cheque / draft will be collected based on actual expenses charged by foreign banks. 2. For time deposit accounts on a daily basis, each deposit amount shall not be less than the initial minimum requirement. For time deposit accounts on a monthly basis, each deposit amount shall not be less than USD 2,000 or its equivalent. Upon the maturity of a time deposit, if depositors do not contact the Bank, the Bank's deposit system will automatically renew the deposit at the interest rate effective on the deposit renewal date. 3. There is no fee for deposit account opening while deposit - withdrawal will be subject to commission in-lieu plus other fees. 4. The principal and interest of these deposit accounts are not protected by the Deposit Protection Agency. 5. Deposit-withdrawal service for FCD accounts on Saturday - Sunday and holidays is available only at branches designated by the Bank (Visit www.krungsri.com for the branch list). 6. For savings and current deposit accounts of foreign depositors whose account has an average outstanding balance of less than the minimum balance requirement and has been inactive for at least 90 consecutive days, the Bank will collect the account maintenance fee of USD 10 or its equivalent in the currency of the account per month. (Excluding juristic customers who opened the Foreign Currency Deposit for account type JVS Current Deposit Account , JVS Savings Deposit Account, and juristic customers who had opened Krungsri Global Current Deposit Account and Krungsri Global Savings Deposit Account, at Bangkok Tonson Branch of the Bank of Ayudhya public Company Limited) 7. For deposit accounts that have been inactive for not less than 2 years from the date of last movement, the Bank will send a notification letter at a one-year interval for not more than 3 consecutive years. 8. For deposit accounts that have been inactive for 365 consecutive days from the date the outstanding balance equals zero (0.00), the Bank reserves the right to close the said accounts without prior notice. 9. Exchange rate of each currency shall be as specified by the Bank.				

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Conditions and Fees Related to Foreign Currency Deposit Accounts (Continued)

Currency	Conditions and Other Fees		Current Deposit Account	Savings Deposit Account	Time Deposit Account
MYR	Initial deposit amount for all currencies		Individual: Not Available	Individual: Not Available	Monthly Basis Not Available
Fees for accounts with an average balance of less than the minimum balance requirement ⁽⁶⁾			Juristic Person: The equivalent of USD 2,000	Juristic Person: The equivalent of USD 5,000	Daily Basis Not Available
			Individual: Not Available	Individual: Not Available	Not Available
	Juristic Person: The equivalent of USD 500	Juristic Person: The equivalent of USD 5,000	Not Available		
	Account Maintenance Fee	The equivalent of USD 10/month	The equivalent of USD 10/month	Not Available	
Fee for Inactive Account ⁽⁷⁾	Inactive Period	2 years	2 years	Not Available	
	Fee	Free of Charge	Free of Charge	Not Available	
	Remarks for MYR IDR: 1. There is no fee for deposit account opening while deposit - withdrawal will be subject to commission in-lieu plus other fees. 2. The principal and interest of these deposit accounts are not protected by the Deposit Protection Agency. 3. For savings and current deposit accounts of foreign depositors whose account has an average outstanding balance of less than the minimum balance requirement and has been inactive for at least 90 consecutive days, the Bank will collect the account maintenance fee of USD 10 or its equivalent in the currency of the account per month. (Excluding juristic customers who opened the Foreign Currency Deposit for account type JVS Current Deposit Account , JVS Savings Deposit Account, and juristic customers who had opened Krungsri Global Current Deposit Account and Krungsri Global Savings Deposit Account, at Bangkok Tonson Branch of the Bank of Ayudhya public Company Limited) 4. For deposit accounts that have been inactive for not less than 2 years from the date of last movement, the Bank will send a notification letter at a one-year interval for not more than 3 consecutive years. 5. For deposit accounts that have been inactive for 365 consecutive days from the date the outstanding balance equals zero (0.00), the Bank reserves the right to close the said accounts without prior notice. 6. Exchange rate of each currency shall be as specified by the Bank. 7. MYR and IDR service for Thai juristic customers. Account opening, any transactions related to the account and account closing can be made at Bangkok Tonson branch on the banking day and hours. 8. The Bank shall not accept the deposit / withdrawal transaction with MYR / IDR banknotes 9. Terms and Conditions for Opening Malaysia Ringgit Currency (MYR) Deposit Account ("MYR Deposit Account"): 9.1 Resident juristic person who wishes to open MYR Deposit Account shall have obligation or income from payment of goods or services with juristic person in Malaysia or direct investment in Malaysia. 9.2 The customer shall comply with Terms and Conditions Re: Deposit/Withdraw/ Transfer/Renewal Deposit and any other regulations announced by the Bank of Thailand and the Bank Negara Malaysia. 10. Terms and Conditions for Opening Indonesian Rupiah Currency (IDR) Deposit Account ("IDR Deposit Account"): 10.1 Resident juristic person who wishes to open IDR Deposit Account shall have obligation or income from payment of goods or services with juristic person in Indonesia. 10.2 The customer shall comply with Terms and Conditions Re: Deposit/Withdraw/ Transfer/Renewal Deposit and any other regulations announced by the Bank of Thailand and the Bank Indonesia.				

Authorized Signatory

- Signature -

(Mr. Siwate Rojanasoonthon)

Executive Vice President

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