Remarks

A. Current Deposit Account

1. Current Deposit

1.1 Available currencies: USD, EUR, JPY, GBP, CHF, AUD, SGD, HKD, DKK, NOK, SEK and CNY

1.2 The minimum initial deposit for account opening is USD 2,000 or equivalent

1.3 For foreign customers, if monthly average balance falls below USD 500 or equivalent and the account has been inactive for at least 90 consecutive days, a fee of USD 10 or equivalent will be charged to the account in the next month.

1.4 Account closing can be made at the branch where the account has been opened.

1.5 The Bank reserves the right to change conditions or service procedures without any prior notice.

2. JVS Current Deposit

(For deposit account of individual and juristic customers which transferred from Bank of Tokyo-Mitsubishi UFJ, 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 Sathorn branch on the banking day and hours.

2.1.3 The Bank reserves the right to change conditions or service procedures without any prior notice.

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 Sathorn branch on the banking day and hours.

2.2.3 The Bank reserves the right to change conditions or service procedures without any prior notice.

3. Krungsri Global Current Deposit

3.1 For juristic customers.

3.2 Available currencies: USD, EUR, JPY, GBP, AUD, SGD, and CNY

3.3 The minimum initial deposit for account opening is USD 2,000 or equivalent

3.4 Account opening, any transactions related to the account and account closing can be made at Bangkok Sathorn branch on the banking day and hours.

3.5 The Bank reserves the right to change conditions or service procedures without any prior notice.

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B. Special Current Deposit Account

1. Special Current Deposit 1 (Available to open new account until 31 March 2015)
   1.1 For Japanese embassy staffs and teachers assigned to work in Myanmar and Bangladesh.
   1.2 Available currency: USD
   1.3 The minimum initial deposit for account opening is USD 2,000
   1.4 Monthly fee charge: USD 10 per month will be charged to the account.
   1.5 Account opening and account closing can be made at Bangkok Sathorn branch on the banking day and hours.
   1.6 The Bank reserves the right to change conditions or service procedures without any prior notice.

C. Savings Deposit Account

1. Savings Deposit
   1.1 Available currencies: USD, EUR, JPY, GBP, CHF, AUD, SGD, HKD, DKK, NOK, SEK and CNY
   1.2 The minimum initial deposit for account opening is USD 500 or equivalent for individual customers and USD 5,000 or equivalent for juristic customers.
   1.3 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) except for those having special agreement with the Bank.
   1.4 For foreign customers, if monthly average balance falls below USD 500 or equivalent for individual customers and USD 5,000 or equivalent for juristic customers and the account has been inactive for at least 90 consecutive days, a fee of USD 10 or equivalent will be charged to the account in the next month.
   1.5 Account closing can be made at the branch where the account has been opened.
   1.6 The Bank reserves the right to change conditions or service procedures without any prior notice.

2. JVS Savings Deposit

   (For deposit account of individual and juristic customers which transferred from Bank of Tokyo-Mitsubishi UFJ, Ltd., Bangkok Branch)

   2.1 Individual Customers
      2.1.1 New accounts are not allowed to open.
      2.1.2 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)
      2.1.3 Account closing can be made at Bangkok Sathorn branch on the banking day and hours.
      2.1.4 The Bank reserves the right to change conditions or service procedures without any prior notice.

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2.2 Juristic Customer

2.2.1 New accounts are not allowed to open.

2.2.2 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).

2.2.3 Any transactions related to the account and account closing can be made at Bangkok Sathorn branch on the banking day and hours.

2.2.4 The Bank reserves the right to change conditions or service procedures without any prior notice.

3. Krungsri Global Savings Deposit

3.1 For juristic customers.

3.2 Available currencies: USD, EUR, JPY, GBP, AUD, SGD, and CNY

3.3 The minimum initial deposit for account opening is USD 5,000 or equivalent

3.4 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).

3.5 Account opening, any transactions related to the account and account closing can be made at Bangkok Sathorn branch on the banking day and hours.

3.6 The Bank reserves the right to change conditions or service procedures without any prior notice.

D. Special Savings Deposit Account

1. Special Savings Deposit 1 (Available to open new account until 31 March 2015)

1.1 For Japanese embassy staffs and teachers assigned to work in Myanmar and Bangladesh.

1.2 Available currency: USD

1.3 The minimum initial deposit for account opening is USD 500

1.4 Monthly fee charge: USD 10 per month will be charged to the account.

1.5 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.

1.6 Account opening and account closing can be made at Bangkok Sathorn branch on the banking day and hours.

1.7 The Bank reserves the right to change conditions or service procedures without any prior notice.

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E. Time Deposit Account

1. Time Deposit: Weekly Deposit Tenor

1.1 Available currencies: USD, EUR, JPY, GBP, CHF, AUD, SGD, HKD, DKK, NOK, SEK and CNY

1.2 The minimum initial deposit for account opening and each deposit

1.2.1	Individual customers	not less than USD 500,000 or equivalent
1.2.2	Juristic customers	not less than USD 3,000,000 or equivalent

1.3 Upon the maturity of the deposit period, the interest after withholding tax shall be credited to the account.

1.4 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 and the interest rate and conditions of the new deposit shall be as part the Bank's announcement at the time.

1.5 In case of the withdrawal before the maturity date, the interest will not be paid.

1.6 Account closing can be made at the branch where the account has been opened.

1.7 The Bank reserves the right to change conditions or service procedures without any prior notice.

2. Time Deposit

2.1 Available currencies: USD, EUR, JPY, GBP, CHF, AUD, SGD, HKD, DKK, NOK, SEK and CNY

2.2 The minimum initial deposit for account opening is USD 5,000 or equivalent and each deposit is not less than USD 2,000 or equivalent.

2.3 Upon the maturity of the deposit period, the interest after withholding tax shall be credited to the account.

2.4 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 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 1 month will not be paid any interest. 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.

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2.5.2 Deposits for a period of 1 month or more will be paid interest at 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.

2.6 Account closing can be made at the branch where the account has been opened.

2.7 The Bank reserves the right to change conditions or service procedures without any prior notice.

3. Krungsri Global Time Deposit: Odd Tenor

3.1 For juristic customers.

3.2 Available currencies: USD, EUR, JPY, GBP, AUD, SGD and CNY

3.3 The minimum initial deposit for account opening and each deposit is USD 10,000 or equivalent.

3.4 Upon the maturity of the deposit period, the interest after withholding tax shall be credited to savings deposit accounts or current accounts.

3.5 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.

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

3.6.1 Deposits for a period of less than 3 months will not be paid any interest. 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.

3.6.2 Deposits for a period of 3 months or more will be paid interest at 0.010% 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.

3.7 Account opening, any transactions related to the account and account closing can be made at Bangkok Sathorn branch on the banking day and hours.

3.8 The Bank reserves the right to change conditions or service procedures without any prior notice.

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4. Krungsri Global Time Deposit Account

4.1 For juristic customers.

4.2 Available currencies: USD, EUR, JPY, GBP, AUD, SGD, and CNY

4.3 The minimum initial deposit for account opening and each deposit is USD 5,000 or equivalent.

4.4 Upon the maturity of the deposit period, the interest after withholding tax shall be credited to savings deposit accounts or current accounts.

4.5 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.

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

4.6.1 Deposits for a period of less than 3 months will not be paid any interest. 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.

4.6.2 Deposits for a period of 3 months or more will be paid interest at 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.

4.7 Account opening, any transactions related to the account and account closing can be made at Bangkok Sathorn branch on the banking day and hours.

4.8 The Bank reserves the right to change conditions or service procedures without any prior notice.

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Other Conditions

1. 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.
2. The Bank may consider applying special deposit interest rate to major customers on a case-by-case basis and based on market conditions.
3. For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
4. 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.
5. 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.
6. The bases of number of days per year applied to the interest calculation vary by currency of deposit as follows:-
   6.1 The basis of 365-day year is applied to GBP, SGD and HKD.
   6.2 The basis of 360-day year is applied to other currencies specified in the above mentioned.
7. Interest calculation is based on the following formula

$$\text{Accrued interest} = \text{Principal} \times \frac{\text{Annual Interest Rate}}{100} \times \frac{\text{Actual Deposit Period}}{360}$$

$$\text{Accrued interest} = \text{Principal} \times \frac{\text{Annual Interest Rate}}{100} \times \frac{\text{Actual Deposit Period}}{365}$$

8. Exemptions of withholding tax on interest shall be in accordance with criteria of the Revenue Department.
9. Principal and accrued interests of FCY accounts are not protected by the Deposit Protection Agency.
10. The FCY service is available at all branches nationwide (except for the Naradhiwaas Branch).

Authorized Signature -Signature-

(Ms. Wanna Thamsirisup)

Chief Information and Operations Officer

Issued on 11 May 2016

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