

(Translation for Reference Purposes Only)

Bank of Ayudhya Public Company Limited

Re: Foreign Currency Deposit Rates (percentage per year)

Effective from 30 September 2019



Currency	Types of Deposit	Type of Customer					
		Residents			Non-Residents		
		Individuals	Juristic Person	Special Juristic	Individuals	Juristic Person	Special Juristic
USD (US Dollar)	A. Current Deposit Account						
	1. Current Deposit	0.00	0.00	-	0.00	0.00	-
	2. JVS Current Deposit (For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)	0.00	0.00	-	0.00	0.00	-
	3. Krungsri Global Current Deposit	-	0.00	-	-	0.00	-
	B. Special Current Deposit Account						
	Special Current Deposit 1	-	-	-	0.00	-	-
	C. Savings Deposit Account						
	1. Savings Deposit	0.01	0.01	-	0.01	0.01	-
	2. JVS Savings Deposit (For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)	0.01	0.01	-	0.01	0.01	-
	3. Krungsri Global Savings Deposit	-	0.01	-	-	0.01	-
	D. Special Savings Deposit Account						
	Special Savings Deposit 1	-	-	-	0.01	-	-
	E. Time Deposit Account						
	1. Time Deposit : Weekly Deposit Tenor						
	Tenor 1 week	0.10	0.10	-	0.10	0.10	-
	Tenor 2 weeks	0.10	0.10	-	0.10	0.10	-
	Tenor 3 weeks	0.10	0.10	-	0.10	0.10	-
	2. Time Deposit						
	Tenor 1 month	0.10	0.10	-	0.10	0.10	-
	Tenor 3 months	0.20	0.20	-	0.20	0.20	-
	Tenor 6 months	0.30	0.30	-	0.30	0.30	-
	Tenor 9 months	0.40	0.40	-	0.40	0.40	-
	Tenor 12 months	0.40	0.40	-	0.40	0.40	-
	3. Krungsri Global Time Deposit : Odd Tenors						
	Tenor 1 - 30 days	-	0.10	-	-	0.10	-
	Tenor 31 - 90 days	-	0.20	-	-	0.20	-
	Tenor 91 - 180 days	-	0.30	-	-	0.30	-
	Tenor 181 - 366 days	-	0.40	-	-	0.40	-
	4. Krungsri Global Time Deposit						
	Tenor 1 month	-	-	-	-	-	-
	Tenor 3 months	-	-	-	-	-	-
	Tenor 6 months	-	-	-	-	-	-
	Tenor 9 months	-	-	-	-	-	-
	Tenor 12 months	-	-	-	-	-	-

Remark : " - " is not permitted to open the account

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Bank of Ayudhya Public Company Limited

Re: Foreign Currency Deposit Rates (percentage per year)

Effective from 30 September 2019



Currency	Types of Deposit	Type of Customer					
		Residents			Non-Residents		
		Individuals	Juristic Person	Special Juristic	Individuals	Juristic Person	Special Juristic
EUR (Euro)	A. Current Deposit Account						
	1. Current Deposit	0.00	0.00	-	0.00	0.00	-
	2. JVS Current Deposit (For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)	0.00	0.00	-	0.00	0.00	-
	3. Krungsri Global Current Deposit	-	0.00	-	-	0.00	-
	B. Savings Deposit Account						
	1. Savings Deposit	0.001	0.001	-	0.001	0.001	-
	2. JVS Savings Deposit (For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)	0.001	0.001	-	0.001	0.001	-
	3. Krungsri Global Savings Deposit	-	0.001	-	-	0.001	-
	C. Time Deposit Account						
	1. Time Deposit : Weekly Deposit Tenor						
	Tenor 1 week	-	-	-	-	-	-
	Tenor 2 weeks	-	-	-	-	-	-
	Tenor 3 weeks	-	-	-	-	-	-
	2. Time Deposit						
	Tenor 1 month	0.001	0.001	-	0.001	0.001	-
	Tenor 3 months	0.001	0.001	-	0.001	0.001	-
	Tenor 6 months	0.001	0.001	-	0.001	0.001	-
	Tenor 9 months	0.001	0.001	-	0.001	0.001	-
	Tenor 12 months	0.001	0.001	-	0.001	0.001	-
	3. Krungsri Global Time Deposit : Odd Tenors						
	Tenor 1 - 30 days	-	0.001	-	-	0.001	-
	Tenor 31 - 90 days	-	0.001	-	-	0.001	-
	Tenor 91 - 180 days	-	0.001	-	-	0.001	-
	Tenor 181 - 366 days	-	0.001	-	-	0.001	-
	4. Krungsri Global Time Deposit						
	Tenor 1 month	-	-	-	-	-	-
	Tenor 3 months	-	-	-	-	-	-
	Tenor 6 months	-	-	-	-	-	-
	Tenor 9 months	-	-	-	-	-	-
	Tenor 12 months	-	-	-	-	-	-

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Re: Foreign Currency Deposit Rates (percentage per year)

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Currency	Types of Deposit	Type of Customer					
		Residents			Non-Residents		
		Individuals	Juristic Person	Special Juristic	Individuals	Juristic Person	Special Juristic
JPY (Japanese Yen)	A. Current Deposit Account						
	1. Current Deposit	0.00	0.00	0.00	0.00	0.00	0.00
	2. JVS Current Deposit (For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)	0.00	0.00	-	0.00	0.00	-
	3. Krungsri Global Current Deposit	-	0.00	-	-	0.00	-
	B. Savings Deposit Account						
	1. Savings Deposit	0.002	0.002	0.00	0.002	0.002	0.00
	2. JVS Savings Deposit (For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)	0.002	0.002	-	0.002	0.002	-
	3. Krungsri Global Savings Deposit	-	0.002	-	-	0.002	-
	C. Time Deposit Account						
	1. Time Deposit : Weekly Deposit Tenor						
	Tenor 1 week	-	-	-	-	-	-
	Tenor 2 weeks	-	-	-	-	-	-
	Tenor 3 weeks	-	-	-	-	-	-
	2. Time Deposit						
	Tenor 1 month	0.01	0.01	0.00	0.01	0.01	0.00
	Tenor 3 months	0.01	0.01	0.00	0.01	0.01	0.00
	Tenor 6 months	0.01	0.01	0.00	0.01	0.01	0.00
	Tenor 9 months	0.01	0.01	0.00	0.01	0.01	0.00
	Tenor 12 months	0.01	0.01	0.00	0.01	0.01	0.00
	3. Krungsri Global Time Deposit : Odd Tenors						
	Tenor 1 - 30 days	-	0.01	-	-	0.01	-
	Tenor 31 - 90 days	-	0.01	-	-	0.01	-
	Tenor 91 - 180 days	-	0.01	-	-	0.01	-
	Tenor 181 - 366 days	-	0.01	-	-	0.01	-
	4. Krungsri Global Time Deposit						
	Tenor 1 month	-	-	-	-	-	-
	Tenor 3 months	-	-	-	-	-	-
	Tenor 6 months	-	-	-	-	-	-
	Tenor 9 months	-	-	-	-	-	-
	Tenor 12 months	-	-	-	-	-	-

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		Residents			Non-Residents		
		Individuals	Juristic Person	Special Juristic	Individuals	Juristic Person	Special Juristic
GBP (British Pound)	A. Current Deposit Account						
	1. Current Deposit	0.00	0.00	-	0.00	0.00	-
	2. JVS Current Deposit (For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)	0.00	0.00	-	0.00	0.00	-
	3. Krungsri Global Current Deposit	-	0.00	-	-	0.00	-
	B. Savings Deposit Account						
	1. Savings Deposit	0.10	0.10	-	0.10	0.10	-
	2. JVS Savings Deposit (For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)	0.10	0.10	-	0.10	0.10	-
	3. Krungsri Global Savings Deposit	-	0.10	-	-	0.10	-
	C. Time Deposit Account						
	1. Time Deposit : Weekly Deposit Tenor						
	Tenor 1 week	-	-	-	-	-	-
	Tenor 2 weeks	-	-	-	-	-	-
	Tenor 3 weeks	-	-	-	-	-	-
	2. Time Deposit						
	Tenor 1 month	0.30	0.30	-	0.30	0.30	-
	Tenor 3 months	0.40	0.40	-	0.40	0.40	-
	Tenor 6 months	0.50	0.50	-	0.50	0.50	-
	Tenor 9 months	0.55	0.55	-	0.55	0.55	-
	Tenor 12 months	0.60	0.60	-	0.60	0.60	-
	3. Krungsri Global Time Deposit : Odd Tenors						
	Tenor 1 - 30 days	-	0.30	-	-	0.30	-
	Tenor 31 - 90 days	-	0.40	-	-	0.40	-
	Tenor 91 - 180 days	-	0.50	-	-	0.50	-
	Tenor 181 - 366 days	-	0.60	-	-	0.60	-
	4. Krungsri Global Time Deposit						
	Tenor 1 month	-	-	-	-	-	-
	Tenor 3 months	-	-	-	-	-	-
	Tenor 6 months	-	-	-	-	-	-
	Tenor 9 months	-	-	-	-	-	-
	Tenor 12 months	-	-	-	-	-	-

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Currency	Types of Deposit	Type of Customer					
		Residents			Non-Residents		
		Individuals	Juristic Person	Special Juristic	Individuals	Juristic Person	Special Juristic
AUD (Australian Dollar)	A. Current Deposit Account						
	1. Current Deposit	0.00	0.00	-	0.00	0.00	-
	2. JVS Current Deposit (For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)	0.00	0.00	-	0.00	0.00	-
	3. Krungsri Global Current Deposit	-	0.00	-	-	0.00	-
	B. Savings Deposit Account						
	1. Savings Deposit	0.25	0.25	-	0.25	0.25	-
	2. JVS Savings Deposit (For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)	0.25	0.25	-	0.25	0.25	-
	3. Krungsri Global Savings Deposit	-	0.25	-	-	0.25	-
	C. Time Deposit Account						
	1. Time Deposit : Weekly Deposit Tenor						
	Tenor 1 week	-	-	-	-	-	-
	Tenor 2 weeks	-	-	-	-	-	-
	Tenor 3 weeks	-	-	-	-	-	-
	2. Time Deposit						
	Tenor 1 month	0.75	0.75	-	0.75	0.75	-
	Tenor 3 months	0.85	0.85	-	0.85	0.85	-
	Tenor 6 months	0.95	0.95	-	0.95	0.95	-
	Tenor 9 months	1.00	1.00	-	1.00	1.00	-
	Tenor 12 months	1.05	1.05	-	1.05	1.05	-
	3. Krungsri Global Time Deposit : Odd Tenors						
	Tenor 1 - 30 days	-	0.75	-	-	0.75	-
	Tenor 31 - 90 days	-	0.85	-	-	0.85	-
	Tenor 91 - 180 days	-	0.95	-	-	0.95	-
	Tenor 181 - 366 days	-	1.05	-	-	1.05	-
	4. Krungsri Global Time Deposit						
	Tenor 1 month	-	-	-	-	-	-
	Tenor 3 months	-	-	-	-	-	-
	Tenor 6 months	-	-	-	-	-	-
	Tenor 9 months	-	-	-	-	-	-
	Tenor 12 months	-	-	-	-	-	-

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Currency	Types of Deposit	Type of Customer					
		Residents			Non-Residents		
		Individuals	Juristic Person	Special Juristic	Individuals	Juristic Person	Special Juristic
SGD (Singapore Dollar)	A. Current Deposit Account						
	1. Current Deposit	0.00	0.00	-	0.00	0.00	-
	2. JVS Current Deposit (For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)	0.00	0.00	-	0.00	0.00	-
	3. Krungsri Global Current Deposit	-	0.00	-	-	0.00	-
	B. Savings Deposit Account						
	1. Savings Deposit	0.10	0.10	-	0.10	0.10	-
	2. JVS Savings Deposit (For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)	0.10	0.10	-	0.10	0.10	-
	3. Krungsri Global Savings Deposit	-	0.10	-	-	0.10	-
	C. Time Deposit Account						
	1. Time Deposit : Weekly Deposit Tenor						
	Tenor 1 week	-	-	-	-	-	-
	Tenor 2 weeks	-	-	-	-	-	-
	Tenor 3 weeks	-	-	-	-	-	-
	2. Time Deposit						
	Tenor 1 month	0.00	0.00	-	0.00	0.00	-
	Tenor 3 months	0.00	0.00	-	0.00	0.00	-
	Tenor 6 months	0.20	0.20	-	0.20	0.20	-
	Tenor 9 months	0.20	0.20	-	0.20	0.20	-
	Tenor 12 months	0.20	0.20	-	0.20	0.20	-
	3. Krungsri Global Time Deposit : Odd Tenors						
	Tenor 1 - 30 days	-	0.10	-	-	0.10	-
	Tenor 31 - 90 days	-	0.10	-	-	0.10	-
	Tenor 91 - 180 days	-	0.15	-	-	0.15	-
	Tenor 181 - 366 days	-	0.20	-	-	0.20	-
	4. Krungsri Global Time Deposit						
	Tenor 1 month	-	-	-	-	-	-
	Tenor 3 months	-	-	-	-	-	-
	Tenor 6 months	-	-	-	-	-	-
	Tenor 9 months	-	-	-	-	-	-
	Tenor 12 months	-	-	-	-	-	-

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Currency	Types of Deposit	Type of Customer					
		Residents			Non-Residents		
		Individuals	Juristic Person	Special Juristic	Individuals	Juristic Person	Special Juristic
CNY (Chinese Yuan/ Renminbi)	A. Current Deposit Account						
	1. Current Deposit	0.00	0.00	-	0.00	0.00	-
	2. JVS Current Deposit (For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)	0.00	0.00	-	0.00	0.00	-
	3. Krungsri Global Current Deposit	-	0.00	-	-	0.00	-
	B. Savings Deposit Account						
	1. Savings Deposit	0.10	0.10	-	0.10	0.10	-
	2. JVS Savings Deposit (For deposit account of individual and juristic customers which transferred from MUFG Bank, Ltd., Bangkok Branch)	0.10	0.10	-	0.10	0.10	-
	3. Krungsri Global Savings Deposit	-	0.10	-	-	0.10	-
	C. Time Deposit Account						
	1. Time Deposit : Weekly Deposit Tenor						
	Tenor 1 week	-	-	-	-	-	-
	Tenor 2 weeks	-	-	-	-	-	-
	Tenor 3 weeks	-	-	-	-	-	-
	2. Time Deposit						
	Tenor 1 month	0.10	0.10	-	0.10	0.10	-
	Tenor 3 months	0.15	0.15	-	0.15	0.15	-
	Tenor 6 months	0.15	0.15	-	0.15	0.15	-
	Tenor 9 months	0.20	0.20	-	0.20	0.20	-
	Tenor 12 months	0.30	0.30	-	0.30	0.30	-
	3. Krungsri Global Time Deposit : Odd Tenors						
	Tenor 1 - 30 days	-	1.25	-	-	1.25	-
	Tenor 31 - 90 days	-	1.35	-	-	1.35	-
	Tenor 91 - 180 days	-	1.45	-	-	1.45	-
	Tenor 181 - 366 days	-	1.55	-	-	1.55	-
	4. Krungsri Global Time Deposit						
	Tenor 1 month	-	-	-	-	-	-
	Tenor 3 months	-	-	-	-	-	-
	Tenor 6 months	-	-	-	-	-	-
	Tenor 9 months	-	-	-	-	-	-
	Tenor 12 months	-	-	-	-	-	-

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Currency	Types of Deposit	Type of Customer					
		Residents			Non-Residents		
		Individuals	Juristic Person	Special Juristic	Individuals	Juristic Person	Special Juristic
CHF (Swiss Franc)	1. Current Deposit Account	0.00	0.00	-	0.00	0.00	-
	2. Savings Deposit Account	0.00	0.00	-	0.00	0.00	-
	3. Time Deposit Account						
	1. Time Deposit : Weekly Deposit Tenor						
	Tenor 1 week	-	-	-	-	-	-
	Tenor 2 weeks	-	-	-	-	-	-
	Tenor 3 weeks	-	-	-	-	-	-
	2. Time Deposit						
	Tenor 1 month	0.00	0.00	-	0.00	0.00	-
	Tenor 3 months	0.00	0.00	-	0.00	0.00	-
	Tenor 6 months	0.00	0.00	-	0.00	0.00	-
	Tenor 9 months	0.00	0.00	-	0.00	0.00	-
	Tenor 12 months	0.00	0.00	-	0.00	0.00	-
HKD (Hong Kong Dollar)	1. Current Deposit Account	0.00	0.00	-	0.00	0.00	-
	2. Savings Deposit Account	0.00	0.00	-	0.00	0.00	-
	3. Time Deposit Account						
	1. Time Deposit : Weekly Deposit Tenor						
	Tenor 1 week	-	-	-	-	-	-
	Tenor 2 weeks	-	-	-	-	-	-
	Tenor 3 weeks	-	-	-	-	-	-
	2. Time Deposit						
	Tenor 1 month	0.10	0.10	-	0.10	0.10	-
	Tenor 3 months	0.25	0.25	-	0.25	0.25	-
	Tenor 6 months	0.00	0.00	-	0.00	0.00	-
	Tenor 9 months	0.00	0.00	-	0.00	0.00	-
	Tenor 12 months	0.40	0.40	-	0.40	0.40	-

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		Residents			Non-Residents		
		Individuals	Juristic Person	Special Juristic	Individuals	Juristic Person	Special Juristic
DKK (Danish Krone)	1. Current Deposit Account	0.00	0.00	-	0.00	0.00	-
	2. Savings Deposit Account	0.00	0.00	-	0.00	0.00	-
	3. Time Deposit Account						
	1. Time Deposit : Weekly Deposit Tenor						
	Tenor 1 week	-	-	-	-	-	-
	Tenor 2 weeks	-	-	-	-	-	-
	Tenor 3 weeks	-	-	-	-	-	-
	2. Time Deposit						
	Tenor 1 month	0.00	0.00	-	0.00	0.00	-
	Tenor 3 months	0.00	0.00	-	0.00	0.00	-
	Tenor 6 months	0.00	0.00	-	0.00	0.00	-
	Tenor 9 months	0.00	0.00	-	0.00	0.00	-
	Tenor 12 months	0.00	0.00	-	0.00	0.00	-
NOK (Norwegian Kroner)	1. Current Deposit Account	0.00	0.00	-	0.00	0.00	-
	2. Savings Deposit Account	0.00	0.00	-	0.00	0.00	-
	3. Time Deposit Account						
	1. Time Deposit : Weekly Deposit Tenor						
	Tenor 1 week	-	-	-	-	-	-
	Tenor 2 weeks	-	-	-	-	-	-
	Tenor 3 weeks	-	-	-	-	-	-
	2. Time Deposit						
	Tenor 1 month	0.00	0.00	-	0.00	0.00	-
	Tenor 3 months	0.00	0.00	-	0.00	0.00	-
	Tenor 6 months	0.00	0.00	-	0.00	0.00	-
	Tenor 9 months	0.00	0.00	-	0.00	0.00	-
	Tenor 12 months	0.00	0.00	-	0.00	0.00	-
SEK (Swedish Krona)	1. Current Deposit Account	0.00	0.00	-	0.00	0.00	-
	2. Savings Deposit Account	0.00	0.00	-	0.00	0.00	-
	3. Time Deposit Account						
	1. Time Deposit : Weekly Deposit Tenor						
	Tenor 1 week	-	-	-	-	-	-
	Tenor 2 weeks	-	-	-	-	-	-
	Tenor 3 weeks	-	-	-	-	-	-
	2. Time Deposit						
	Tenor 1 month	0.00	0.00	-	0.00	0.00	-
	Tenor 3 months	0.00	0.00	-	0.00	0.00	-
	Tenor 6 months	0.00	0.00	-	0.00	0.00	-
	Tenor 9 months	0.00	0.00	-	0.00	0.00	-
	Tenor 12 months	0.00	0.00	-	0.00	0.00	-

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		Residents			Non-Residents		
		Individuals	Juristic Person	Special Juristic	Individuals	Juristic Person	Special Juristic
MYR (Malaysian Ringgit)	A. Current Deposit Account						
	1. Current Deposit	-	-	-	-	-	-
	2. Krungsri Global Current Deposit	-	0.00	-	-	-	-
	B. Savings Deposit Account						
	1. Savings Deposit	-	-	-	-	-	-
	2. Krungsri Global Savings Deposit	-	0.00	-	-	-	-
	C. Time Deposit Account						
	1. Time Deposit : Weekly Deposit Tenor						
	Tenor 1 week	-	-	-	-	-	-
	Tenor 2 weeks	-	-	-	-	-	-
	Tenor 3 weeks	-	-	-	-	-	-
	2. Time Deposit						
	Tenor 1 month	-	-	-	-	-	-
	Tenor 3 months	-	-	-	-	-	-
	Tenor 6 months	-	-	-	-	-	-
	Tenor 9 months	-	-	-	-	-	-
	Tenor 12 months	-	-	-	-	-	-
	3. Krungsri Global Time Deposit : Odd Tenors						
	Tenor 1 - 30 days	-	-	-	-	-	-
	Tenor 31 - 90 days	-	-	-	-	-	-
	Tenor 91 - 180 days	-	-	-	-	-	-
	Tenor 181 - 366 days	-	-	-	-	-	-
	4. Krungsri Global Time Deposit						
	Tenor 1 month	-	-	-	-	-	-
	Tenor 3 months	-	-	-	-	-	-
	Tenor 6 months	-	-	-	-	-	-
	Tenor 9 months	-	-	-	-	-	-
	Tenor 12 months	-	-	-	-	-	-

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		Residents			Non-Residents		
		Individuals	Juristic Person	Special Juristic	Individuals	Juristic Person	Special Juristic
IDR (Indonesian Rupiah)	A. Current Deposit Account						
	1. Current Deposit	-	-	-	-	-	-
	2. Krungsri Global Current Deposit	-	0.00	-	-	-	-
	B. Savings Deposit Account						
	1. Savings Deposit	-	-	-	-	-	-
	2. Krungsri Global Savings Deposit	-	0.00	-	-	-	-
	C. Time Deposit Account						
	1. Time Deposit : Weekly Deposit Tenor						
	Tenor 1 week	-	-	-	-	-	-
	Tenor 2 weeks	-	-	-	-	-	-
	Tenor 3 weeks	-	-	-	-	-	-
	2. Time Deposit						
	Tenor 1 month	-	-	-	-	-	-
	Tenor 3 months	-	-	-	-	-	-
	Tenor 6 months	-	-	-	-	-	-
	Tenor 9 months	-	-	-	-	-	-
	Tenor 12 months	-	-	-	-	-	-
	3. Krungsri Global Time Deposit : Odd Tenors						
	Tenor 1 - 30 days	-	-	-	-	-	-
	Tenor 31 - 90 days	-	-	-	-	-	-
	Tenor 91 - 180 days	-	-	-	-	-	-
	Tenor 181 - 366 days	-	-	-	-	-	-
	4. Krungsri Global Time Deposit						
	Tenor 1 month	-	-	-	-	-	-
	Tenor 3 months	-	-	-	-	-	-
	Tenor 6 months	-	-	-	-	-	-
	Tenor 9 months	-	-	-	-	-	-
	Tenor 12 months	-	-	-	-	-	-

Remark : " - " is not permitted to open the account

Definition of Customer Type in the above Table

1. Resident individual means a Thai or foreign person who is permitted to reside in Thailand permanently.
2. Resident juristic person means (1) business, institution or company incorporated in Thailand (2) office, branch and agent of a foreign person or juristic person incorporated in Thailand (3) Thai government agency, government organization, state enterprise (4) juristic person established by specific law (5) government pension fund, social security fund, provident fund, mutual fund (6) securities company, insurance company, financial institution established by specific law.
3. Non-resident Individual means (1) foreign person who lives or works in Thailand temporarily (2) Thai person with permanent residence overseas (3) foreign officer or employee or specialist or other person who works for embassy, consulate, specialized agency of the United Nations, international organization or institution based in Thailand.
4. Non-resident juristic person means (1) office, branch and representative of a person or juristic person outside Thailand (2) business, institution or company incorporated in overseas (3) foreign government and organization (4) embassy, consulate, specialized agency of the United Nations, international organization or institution based in Thailand
5. "Special Juristic Person" means a juristic person who, on a case-by-case basis, is granted for Terms and Conditions and interest rates, stipulated by the Bank, on deposit agreement such as juristic person classified as institutional investors per the definition of the Securities and Exchange Commission. However, such juristic person does not include entrepreneurs of Small and Medium Enterprises (SME). In this regard, any activities related to the deposit account under such Terms & Conditions, Special Juristic Person must conduct any transactions at the Rama 3 office or at the Ploenchit office during banking office hours only.
In addition, in the case of Time deposit that is subject to the aforementioned Terms and Conditions, a Special Juristic Person shall place deposit money until maturity date and shall not exercise a right for early withdrawal, in any case.

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 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 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 Tonson 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, CNY, MYR and IDR

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 Tonson branch on the banking day and hours.

3.5 There should be no physical cash withdrawal from or deposit into MYR or IDR account.

3.6 MYR and IDR account are allowed to open for Thai juristic customers and should be complied with the following conditions.

3.6.1 Conditions for MYR:

- 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.
- 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.

3.6.2 Conditions for IDR

- 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.
- 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.

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

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 Tonson 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 MUFG Bank, 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 Tonson 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.

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 Tonson 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, CNY, MYR and IDR
- 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 Tonson branch on the banking day and hours.
- 3.6 There should be no physical cash withdrawal from or deposit into MYR or IDR account.
- 3.7 MYR and IDR account are allowed to open for Thai juristic customers and should be complied with the following conditions.
 - 3.7.1 Condition for MYR account:
 - 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.
 - 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.
 - 3.7.2 Conditions for IDR account:
 - 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.
 - 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.
- 3.8 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 Tonson branch on the banking day and hours.
- 1.7 The Bank reserves the right to change conditions or service procedures without any prior notice.

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.
- 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 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.

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

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

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 Tonson branch on the banking day and hours.

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

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, HKD and MYR.
 - 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-

(Mr. Siwate Rojanasoonthon)

Executive Vice President

Head of Business Process Planning and Management Division

Issued on 30 September 2019