



(Translation for Reference Purposes Only)  
**Bank of Ayudhya Public Company Limited**

Notification No. 34/2552  
Re: Interest Rates for Deposit Accounts  
Effective from 18 August 2009

Unit: percentage per annum

| Account Type                                                                                     | Customer Type                                              |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
|--------------------------------------------------------------------------------------------------|------------------------------------------------------------|-------------------------|-----------------------------------------------------------------------------------|---------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------------|-------------------------------------------------|--------------|------------------|---------------------------|
|                                                                                                  | Individuals<br>(1)                                         | Juristic Persons<br>(2) | Government<br>Agencies, State<br>Enterprises, or Social<br>Security Office<br>(3) | Non-profit Juristic<br>Persons<br>(4) | Financial Institutions,<br>Funds, Non-life<br>Insurance Companies<br>or Life Insurance<br>Companies<br>(5) | Cooperatives or<br>Government Pension<br>Fund<br>(6) | Special Individuals/<br>Juristic Persons<br>(7) | Non-Resident |                  |                           |
|                                                                                                  |                                                            |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 | Individuals  | Juristic Persons | Financial<br>Institutions |
| 1. Current Deposit Accounts                                                                      | 0.00                                                       | 0.00                    | 0.00                                                                              | 0.00                                  | 0.00                                                                                                       | 0.00                                                 | 0.00                                            | 0.00         | 0.00             | 0.00                      |
| 2. Savings Deposit Accounts                                                                      | 0.50                                                       | 0.25                    | 0.25                                                                              | 0.50                                  | 0.25                                                                                                       | 0.25                                                 | 0.25                                            | 0.00         | 0.00             | 0.00                      |
| from Baht 500 millions but less than Baht 1,000 millions                                         | -                                                          | -                       | -                                                                                 | -                                     | -                                                                                                          | -                                                    | 0.50                                            | -            | -                | -                         |
| from Baht 1,000 millions upwards                                                                 | -                                                          | -                       | -                                                                                 | -                                     | -                                                                                                          | -                                                    | 0.75                                            | -            | -                | -                         |
| 3. Krungsri Teen Plus Saving Deposit Accounts                                                    | 0.50                                                       | -                       | -                                                                                 | -                                     | -                                                                                                          | -                                                    | -                                               | -            | -                | -                         |
| 4. Time Deposit Accounts                                                                         |                                                            |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
| <u>7 Days</u>                                                                                    |                                                            |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
| from Baht 50 millions but less than Baht 100 millions                                            | -                                                          | -                       | -                                                                                 | -                                     | -                                                                                                          | -                                                    | 0.25                                            | -            | -                | -                         |
| from Baht 100 millions upwards                                                                   | -                                                          | -                       | -                                                                                 | -                                     | -                                                                                                          | -                                                    | 0.50                                            | -            | -                | -                         |
| <u>14 Days</u>                                                                                   |                                                            |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
| from Baht 50 millions but less than Baht 100 millions                                            | -                                                          | -                       | -                                                                                 | -                                     | -                                                                                                          | -                                                    | 0.25                                            | -            | -                | -                         |
| from Baht 100 millions upwards                                                                   | -                                                          | -                       | -                                                                                 | -                                     | -                                                                                                          | -                                                    | 0.50                                            | -            | -                | -                         |
| <u>3 months</u>                                                                                  | 0.75                                                       | 0.75                    | 0.75                                                                              | 0.75                                  | 0.75                                                                                                       | 0.75                                                 | 0.75                                            | -            | -                | -                         |
| <u>6 months</u>                                                                                  | 0.75                                                       | 0.75                    | 0.75                                                                              | 0.75                                  | 0.75                                                                                                       | 0.75                                                 | 0.75                                            | 0.75         | 0.75             | 0.75                      |
| <u>12 months</u>                                                                                 | 1.00                                                       | 1.00                    | 1.00                                                                              | 1.00                                  | 1.00                                                                                                       | 1.00                                                 | 1.00                                            | 1.00         | 1.00             | 1.00                      |
| <u>24 months</u>                                                                                 | 1.50                                                       | 1.50                    | 1.50                                                                              | 1.50                                  | 1.50                                                                                                       | 1.50                                                 | 1.50                                            | 1.50         | 1.50             | 1.50                      |
| <u>36 months</u>                                                                                 | 1.75                                                       | 1.75                    | 1.75                                                                              | 1.75                                  | 1.75                                                                                                       | 1.75                                                 | 1.75                                            | 1.75         | 1.75             | 1.75                      |
| <u>48 months</u>                                                                                 | 3.30                                                       | 3.30                    | 3.30                                                                              | 3.30                                  | 3.30                                                                                                       | 3.30                                                 | 3.30                                            | 3.30         | 3.30             | 3.30                      |
| 5. Krungsri Teen Plus Time Deposit Accounts (60 months)                                          | Please see in Interest Payment Conditions specified below. |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
| 6. Krungsri 24-month Tax Free Time Deposit Accounts                                              | Please see in Interest Payment Conditions specified below. |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
| 7. Krungsri Saver Plus Time Deposit Accounts                                                     | Please see in Interest Payment Conditions specified below. |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
| 8. 9-month Special Time Deposit Accounts (Super Steps Campaign)                                  |                                                            |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
| 1 <sup>st</sup> to the 3 <sup>rd</sup> month                                                     | Please see in Interest Payment Conditions specified below. |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
| 4 <sup>th</sup> to the 6 <sup>th</sup> month                                                     | Please see in Interest Payment Conditions specified below. |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
| 7 <sup>th</sup> to the 9 <sup>th</sup> month                                                     | Please see in Interest Payment Conditions specified below. |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
| 9. 15-month Special Time Deposit Accounts (Chalad-aom 2 Campaign)                                | Please see in Interest Payment Conditions specified below. |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
| 10. 9-month Special Time Deposit Accounts<br>(Krungsri Max Step 9 Months Campaign)               | Please see in Interest Payment Conditions specified below. |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
| 11. 15-month Special Time Deposit Accounts<br>(Krungsri Max Step 15 Months Campaign)             | Please see in Interest Payment Conditions specified below. |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
| 12. 10-month Special Time Deposit Accounts<br>(Krungsri Max Step 10 Months Campaign)             | Please see in Interest Payment Conditions specified below. |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
| 13. 18-month Special Time Deposit Accounts<br>(Krungsri Max Step 18 Months Campaign)             | Please see in Interest Payment Conditions specified below. |                         |                                                                                   |                                       |                                                                                                            |                                                      |                                                 |              |                  |                           |
| 14. 30-month Special Time Deposit Accounts<br>(Krungsri 30 Months Special Time Deposit Campaign) | 2.50                                                       | 2.50                    | 2.50                                                                              | 2.50                                  | 2.50                                                                                                       | 2.50                                                 | 2.50                                            | -            | -                | -                         |



## **Definition of Customer Type (1) - (7) as specified in the above table:**

- (1) Individuals refers 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) A juristic person refers to limited companies, public limited companies, limited partnerships, ordinary partnerships, or registered agricultural unions except savings cooperatives and savings credit unions.
- (3) Government agencies, state enterprises, or Social Security Office refers 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 refers 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 refers to the Bank of Thailand; commercial banks; the Government Savings Bank; Bank for Agriculture and Agricultural Cooperatives; 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; or funds established for welfare purposes.
- (6) A cooperative refers to savings cooperatives; savings credit unions; cooperative alliances; agricultural groups or other cooperatives.
- (7) Special individuals/juristic persons refers to individuals, juristic persons, organizations, government agencies, state enterprises or foundations that have provided support and used the Bank's products and have special agreements with the Bank which have been approved by the relevant authorities of the Bank.



## Remarks

### Interest Payment Conditions

- 1 Time deposit accounts or Krungsri Teen Plus time deposit accounts that have been deposited for less than 3 months do not receive any interest.
- 2 7-day and 14-day time deposit accounts that are withdrawn before their maturity are not paid any interest except for those for which there is a special agreement with the Bank.
- 3 All time deposit accounts that have been deposited for not less than 3 months but withdrawn before their maturity are paid a normal interest rate on savings deposit accounts applicable to each customer type as announced on the date of the deposit except for those for which there is a special agreement with the Bank. Furthermore, for time deposit accounts of 6 months or more, interest may be paid on a monthly or quarterly basis as per a special agreement with the Bank.
- 4 Interest payment on 12-month, 24-month, 36-month or 48-month time deposit accounts:
  - 4.1 Time deposit accounts are paid an interest on an annual basis after deduction of the withholding tax on the deposit date until maturity of the deposit. This interest payment shall be credited to the savings deposit account or current account according to the notifications given to the Bank in writing by depositors. If the Bank has not been given any notification regarding their savings deposit accounts or current accounts by depositors, interest payments shall be credited in lump sum to those time deposit accounts at maturity only.
  - 4.2 Withdrawal prior to maturity:
    - 4.2.1 Deposits with a period of less than 3 months will not be paid any interest and any interest, inclusive of withholding taxes, that has already been paid will be deducted from the principal that depositors will be paid back. However, depositors may claim for a refund of the withholding tax from the Department of Revenue.
    - 4.2.2 Deposits with a period of 3 months or more are paid interest calculated according to the savings deposit rate as per the Bank's announcement effective on the deposit date calculated based on the actual deposit days. The principal and accrued interest on the deposit will be paid to depositors after deduction of interest which has already been paid, inclusive of withholding taxes. However, depositors may claim for a refund of the withholding tax from the Department of Revenue.
- 5 Savings deposit accounts as per Account Type 2 are paid interest at every accounting period of 6 months. Savings deposit accounts of special individuals/juristic persons as per Customer Type 7 with deposit amounts as specified above are paid interest on the daily balance in the accounts as per a special agreement approved by the relevant authority of the Bank.
- 6 Krungsri Teen Plus saving deposit accounts are paid interest equal to savings deposit accounts for individuals. However, accounts with an average deposit balance of THB 5,000 or more within an accounting period (January to June and July to December) are paid additional interest of 10% of the interest amount calculated for the said accounting period. The calculation and payment of the extra interests will start in the accounting period following the accounting period when the deposit account was open or the depositor applied to use this service.



- 7 Krungsri Teen Plus time deposit accounts are paid interest for each deposit amount based on 12-month time deposit account for individuals as announced by the Bank on the date of the deposit. The initial interest rate for each deposit is that of the 12-month time deposit accounts for individuals. However, at the 12-month maturity of each deposit, an extra interest rate of 0.25% per annum is added to the 12-month time deposit interest rate for individuals as per the Bank's announcement effective on the due date of the 12-month period. Details on the conditions refer to the Circular No. 6/2549 dated 9 January 2006 and details relating to interest rates are as follows:

| Deposits                           | The 1 <sup>st</sup> Year | The 2 <sup>nd</sup> Year | The 3 <sup>rd</sup> Year | The 4 <sup>th</sup> Year | The 5 <sup>th</sup> Year |
|------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1 <sup>st</sup> -12 <sup>th</sup>  | RATE 12M*                | RATE 12M* + 0.25**       | RATE 12M* + 0.50**       | RATE 12M* + 0.75**       | RATE 12M* + 1.00**       |
| 13 <sup>th</sup> -24 <sup>th</sup> |                          | RATE 12M*                | RATE 12M* + 0.25**       | RATE 12M* + 0.50**       | RATE 12M* + 0.75**       |
| 25 <sup>th</sup> -36 <sup>th</sup> |                          |                          | RATE 12M*                | RATE 12M* + 0.25**       | RATE 12M* + 0.50**       |
| 37 <sup>th</sup> -48 <sup>th</sup> |                          |                          |                          | RATE 12M*                | RATE 12M* + 0.25**       |
| 49 <sup>th</sup> -60 <sup>th</sup> |                          |                          |                          |                          | RATE 12M*                |

\* refers to the 12-month time deposit interest rate for individuals.

\*\* refers to the additional interest rate per annum.

- 8 Krungsri 24-month Tax Free time deposit accounts : Deposit terms

8.1 Eligible customers:

- 8.1.1 The account name shall be the same as the depositor's name and the use of aliases is prohibited. In the case where the account is opened for minors, the name of the minor shall be indicated.
- 8.1.2 Depositors have to acknowledge that they can have only one tax-free deposit account with all commercial banks.
- 8.1.3 Both depositors and their lawful spouses can have only one tax-free deposit account under the name of either the depositors or their lawful spouses.
- 8.1.4 If depositors cannot provide their tax identification numbers or national identification numbers, the Bank will deduct interest taxes at the rate as specified by the law.

8.2 Deposit:

- 8.2.1 Depositors shall make 24 monthly deposits. Failure to make a monthly deposit or to deposit the full monthly amount or failure to make the monthly deposit on the due date is permitted only twice subject to the condition that depositors still shall complete the 24 monthly deposits.
- 8.2.2 Depositors shall deposit the same amount every month throughout the deposit period. The first deposit amount shall constitute the basis for the monthly deposits thereafter.
- 8.2.3 The minimum and maximum amounts of the monthly deposits as per clause 8.2.2 are set at THB 1,000 and THB 25,000 respectively. Any increase in the deposits shall be by a multiple of THB 500. However, the total principal of the 24 monthly deposits shall not exceed THB 600,000.

8.3 Interest:

- 8.3.1 Interest is paid at the rate of 12-month time deposit accounts for individuals as per the Bank's announcement on the date of deposit plus an extra interest rate of 0.50% per annum after depositors have completed their 24-month deposits.



- 8.3.2 In case of withdrawal before maturity date, the account will be closed and interest will be paid according to the following terms:
- (1) Deposits for a period of less than 3 months are not paid any interest.
  - (2) Deposits for a period of 3 months or more are paid interest at the savings deposit account rate as per the Bank's announcement on the date of the account opening and the actual number of deposit days is used to calculate interest with interest taxes deducted at the rate of 15% per annum.

- 8.3.3 If depositors fail to abide by clause 8.2.1 and have not contacted the Bank within two months after such a failure; the Bank will change these accounts into 12-month time deposit accounts and the calculation and payment of interest and principal will be as per clause 8.3.2 subject to the deposit and interest payment conditions as per the Bank's announcement effective at the time.

8.4 Deposit maturity:

At the deposit maturity, which falls on the exact date of one month following the 24<sup>th</sup> monthly deposit, the Bank will calculate interest as per the conditions, which is then accrued to the principal amount. If depositors do not close the accounts, the Bank will change these accounts into 12-month time deposit accounts with deposit and interest payment conditions as per the Bank's announcement effective at the time.

8.5 Others:

- 8.5.1 As for other conditions of interest tax exemption that have not been mentioned, the Bank will follow the Notification of the Department of Revenue effective at the time.

- 8.5.2 Should there be any changes to the above-mentioned conditions, the Bank will notify depositors according to the regulations of the Bank of Thailand.

9 Krungsri Saver Plus time deposit accounts : Deposit terms

9.1 Eligible customers:

- 9.1.1 The account name shall be the same as the depositor's name and the use of aliases is prohibited. In the case the account is opened for minors, the name of the minor shall be indicated.

9.2 Deposit:

- 9.2.1 Depositors shall make 6 monthly deposits. Failure to make the monthly deposit or to deposit the full monthly deposit amount or failure to make the monthly deposit on the due date is permitted only twice subject to the condition that depositors still shall complete the 6 monthly deposits.

- 9.2.2 Depositors shall deposit the same amounts every month throughout the deposit period. The first deposit amount shall constitute the basis for the monthly deposit amounts thereafter.

- 9.2.3 The minimum and maximum of the monthly deposit amounts as per clause 9.2.2 are set at THB 5,000 and THB 500,000 respectively. Any increase in the deposits shall be by a multiple of THB 500. However, the total principal of the 6 monthly deposits shall not exceed THB 3,000,000.

9.3 Interest:

- 9.3.1 Interest is paid at the rate of the 6-month time deposit accounts for individuals as per the Bank's announcement on the date of deposit plus an extra interest rate of 0.50% per annum after depositors have completed their 6 monthly deposits.

- 9.3.2 In case of the withdrawal before the maturity date; the account will be closed and interest will be paid according to the following terms:

- (1) Deposits for a period of less than 3 months are not paid any interest.
- (2) Deposits for a period of 3 months or more are paid interest at the savings deposit account rate as per the Bank's announcement on the day of the account opening and the actual number of deposit days is used to calculate interest with interest taxes deducted at the rate of 15% per annum.



9.3.3 If depositors fail to abide by clause 9.2.1 and have not contacted the Bank within two months after such a failure, the Bank will change these accounts into 6-month time deposit accounts and the calculation and payment of interest will be as per clause 9.3.2.subject to the deposit and interest payment conditions as per the Bank's announcement effective at the time.

9.4 Deposit maturity:

At the maturity of the deposit, which falls on the exact date one month after the 6<sup>th</sup> monthly deposit, the Bank will calculate interest as per the conditions, which will then be accrued to the principal amount. If depositors do not close the account, the Bank will change these accounts into 6-month time deposit accounts with deposit and interest payment conditions as per the Bank's announcement effective at the time.

9.5 Others:

Should there be any changes to the above-mentioned conditions, the Bank will notify depositors according to the regulations of the Bank of Thailand.

10 9-month Special Time deposit accounts (Super Steps Campaign) : Deposit terms

10.1 Available from 13 October to 4 December 2008.

10.2 The opening of the 9-month special time deposit accounts (Super Steps Campaign) is considered as a contract to deposit funds for nine months with the Bank and only one deposit may be made per account. Depositors who wish to increase this deposit have, therefore, to open another account.

10.3 Minimum initial deposit at THB 50,000.

10.4 For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.

10.5 The interest rate on this deposit is as per the Bank's announcement.

10.6 Interest is paid on a monthly basis on the deposit date of the ensuing months until maturity of the deposit as per clause 10.2 and withholding tax is deducted from these interest payments before they are credited to savings deposit accounts or current accounts according to the notifications given to the Bank in writing by depositors.

10.7 The Bank shall consider that the 9-month special time deposit account is terminated after the tenor as per clause 10.2 is completed. If depositors 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-month time deposit account and the interest rate and conditions of the new 3-month time deposit accounts shall be as per the Bank's announcement at the time.

10.8 In order to withdraw the deposit before maturity; the total of each deposit has to be withdrawn subject to conditions as follows:

10.8.1 Deposits for a period of less than 3 months will not be paid any interest and interest, inclusive of withholding taxes, that has already been paid will be deducted from the principal that depositors will be paid back. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.

10.8.2 Deposits for a period of 3 months or more are paid the interest rate of savings deposit accounts as per the Bank's announcement effective on the day of account opening calculated based on the actual deposit days. The principal and accrued interest of the deposit will be paid to depositors after deduction of interest which has already been paid, inclusive of withholding taxes. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.

10.9 The 9-month special time deposit accounts cannot be used as collateral or to apply for loans with the Bank.

10.10 The Bank reserves the right to change conditions or the procedure to provide this service without any prior notice to depositors.





- 11 15-month Special Time deposit accounts (Chalad-aom 2 Campaign) : Deposit terms
- 11.1 Available from 3 November to 4 December 2008.
  - 11.2 The opening of a 15-month special time deposit account (Chalad-aom 2 Campaign) is considered as a contract to deposit funds for 15 months with the Bank and only one deposit may be made per account. Depositors who wish to increase this deposit have to open another account.
  - 11.3 Minimum initial deposit at THB 50,000.
  - 11.4 For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
  - 11.5 The interest rate for the deposit is as per the Bank's announcement.
  - 11.6 Interest is paid on a monthly basis on the deposit date of the ensuing months until maturity of the deposit as per clause 11.2 and withholding taxes are deducted from these interests payments before being they are credited to savings deposit accounts or current accounts according to the notification given in writing to the Bank by depositors.
  - 11.7 The Bank shall consider that the 15-month special time deposit account terminated after completion of the tenor as per clause 11.2. If depositors do not withdraw the money or notify the Bank otherwise; it shall be considered that the account has been renewed as a 3-month time deposit account and the interest rate and conditions of the new 3-month time deposit accounts shall be as per the Bank's announcement effective at the time.
  - 11.8 In order to withdraw the deposit before maturity, the total of each deposit has to be withdrawn subject to conditions as follows:
    - 11.8.1 Deposits for a period of less than 3 months will not be paid any interest and interest, inclusive of withholding taxes, which has already been paid will be deducted from the principal that depositors will be paid back. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.
    - 11.8.2 Deposits for a period of 3 months or more will be paid the interest rate of savings deposit accounts as per the Bank's announcement effective on the date of account opening calculated based on the actual deposit days. The principal and accrued interests of the deposit will be paid to depositors after deduction of interest which has already been paid, inclusive of withholding taxes. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.
  - 11.9 The 15-month special time deposit accounts cannot be used as collateral or to apply for loans with the Bank.
  - 11.10 The Bank reserves the right to change conditions or the procedure to provide this service without any prior notice to depositors.
- 12 9-month Special Time deposit accounts (Krungsri Max Step 9 Month Campaign) : Deposit terms
- 12.1 Available from 1 June to 31 July 2009.
  - 12.2 The opening of the 9-month special time deposit accounts (Krungsri Max Step 9 Month Campaign) is considered a contract to deposit funds for nine months with the Bank
  - 12.3 Minimum initial deposit at THB 50,000.
  - 12.4 For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
  - 12.5 The interest rate on this deposit is as per the Bank's announcement.
  - 12.6 Interest is paid on a monthly basis on the deposit date of the ensuing months until maturity of the deposit as per clause 12.2 and credited to savings deposit accounts or current accounts according to the notifications given to the Bank in writing by depositors.



- 12.7 The Bank shall consider that the 9-month special time deposit account terminated after the tenor as per clause 12.2 is completed. If depositors 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-month time deposit account and the interest rate and conditions of the new 3-month time deposit accounts shall be as per the Bank's announcement at the time.
- 12.8 In order to withdraw the deposit before maturity; the total of each deposit has to be withdrawn subject to conditions as follows:
- 12.8.1 Deposits for a period of less than 3 months will not be paid any interest and interest, inclusive of withholding taxes, that has already been paid will be deducted from the principal that depositors will be paid back. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.
- 12.8.2 Deposit for a period of 3 months or more are paid the interest rate of savings deposit accounts as per the Bank's announcement effective on the deposit day calculated based on the actual deposit days. The principal and accrued interest of the deposit will be paid to depositors after deduction of interest which has already been paid, inclusive of withholding taxes. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.
- 12.9 The 9-month special time deposit accounts cannot be used as collateral or to apply for loans with the Bank.
- 12.10 The Bank reserves the right to change conditions or the procedure to provide this service without any prior notice to depositors.
- 13 15-month Special Time deposit accounts (Krungsri Max Step 15 Month Campaign) : Deposit terms
- 13.1 Available from 1 June to 31 July 2009.
- 13.2 The opening of the 15-month special time deposit accounts (Krungsri Max Step 15 Month Campaign) is considered a contract to deposit funds for 15 months with the Bank.
- 13.3 Minimum initial deposit at THB 50,000.
- 13.4 For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
- 13.5 The interest rate on this deposit is as per the Bank's announcement.
- 13.6 Interest is paid on a monthly basis on the deposit date of the ensuing months until maturity of the deposit as per clause 13.2 and credited to savings deposit accounts or current accounts according to the notifications given to the Bank in writing by depositors.
- 13.7 The Bank shall consider that the 15-month special time deposit account terminated after the tenor as per clause 13.2 is completed. If depositors 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-month time deposit account and the interest rate and conditions of the new 3-month time deposit accounts shall be as per the Bank's announcement at the time.
- 13.8 In order to withdraw the deposit before maturity; the total of each deposit has to be withdrawn subject to conditions as follows:
- 13.8.1 Deposits for a period of less than 3 months will not be paid any interest and interest, inclusive of withholding taxes, that has already been paid will be deducted from the principal that depositors will be paid back. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.
- 13.8.2 Deposits for a period of 3 months or more are paid an interest rate of savings deposit accounts as per the Bank's announcement effective on the deposit day calculated based on the actual deposit days. The principal and accrued interest of the deposit will be paid to depositors after deduction of interest which has already been paid, inclusive of withholding taxes. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.
- 13.9 The 15-month special time deposit accounts cannot be used as collateral or to apply for loans with the Bank.
- 13.10 The Bank reserves the right to change conditions or the procedure to provide this service without any prior notice to depositors.





- 14 10-month Special Time deposit accounts (Krungsri Max Step 10 Month Campaign): Deposit terms
- 14.1 Available from 3 August to 4 September 2009.
  - 14.2 The opening of the 10-month special time deposit accounts (Krungsri Max Step 10 Month Campaign) is considered a contract to deposit funds for 10 months with the Bank.
  - 14.3 The minimum initial deposit is THB 50,000.
  - 14.4 For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
  - 14.5 The interest rate on this deposit is as per the Bank's announcement.
  - 14.6 Interest is paid on a monthly basis on the deposit date of the ensuing months until maturity of the deposit as per clause 14.2 and shall be credited to savings deposit accounts or current accounts according to the notifications given to the Bank in writing by depositors.
  - 14.7 The Bank shall consider that the 10-month special time deposit account terminated after the tenor as per clause 14.2 is completed. If depositors 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-month time deposit account and the interest rate and conditions of the new 3-month time deposit accounts shall be as per the Bank's announcement at the time.
  - 14.8 In order to withdraw the deposit before maturity; the total of each deposit has to be withdrawn subject to conditions as follows:
    - 14.8.1 Deposits for a period of less than 3 months will not be paid any interest and interest, inclusive of withholding taxes, that has already been paid will be deducted from the principal that depositors will be paid back. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.
    - 14.8.2 Deposit for a period of 3 months or more are paid interest at the savings deposit account rate as per the Bank's announcement effective on the deposit day calculated based on the actual deposit days. The principal and accrued interest of the deposit will be paid to depositors after deduction of interest which has already been paid, inclusive of withholding taxes. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.
  - 14.9 The 10-month special time deposit accounts cannot be used as collateral or to apply for loans with the Bank.
  - 14.10 The Bank reserves the right to change conditions or the procedure to provide this service without any prior notice to depositors.
- 15 18-month Special Time deposit accounts (Krungsri Max Step 18 Month Campaign): Deposit terms
- 15.1 Available from 3 August to 4 September 2009.
  - 15.2 The opening of the 18-month special time deposit accounts (Krungsri Max Step 18 Month Campaign) is considered a contract to deposit funds for 18 months with the Bank.
  - 15.3 The minimum initial deposit is THB 50,000.
  - 15.4 For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
  - 15.5 The interest rate on this deposit is as per the Bank's announcement.
  - 15.6 Interest is paid on a monthly basis on the deposit date of the ensuing months until maturity of the deposit as per clause 15.2 and shall be credited to savings deposit accounts or current accounts according to the notifications given to the Bank in writing by depositors.



- 15.7 The Bank shall consider the 18-month special time deposit account terminated after the tenor as per clause 15.2 is completed. If depositors 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-month time deposit account and the interest rate and conditions of the new 3-month time deposit accounts shall be as per the Bank's announcement at the time.
- 15.8 In order to withdraw the deposit before maturity; the total of each deposit has to be withdrawn subject to conditions as follows:
- 15.8.1 Deposits for a period of less than 3 months will not be paid any interest and interest, inclusive of withholding taxes, that has already been paid will be deducted from the principal that depositors will be paid back. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.
- 15.8.2 Deposit for a period of 3 months or more are paid interest at the savings deposit account rate as per the Bank's announcement effective on the deposit day calculated based on the actual deposit days. The principal and accrued interest of the deposit will be paid to depositors after deduction of interest which has already been paid, inclusive of withholding taxes. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.
- 15.9 The 18-month special time deposit accounts cannot be used as collateral or to apply for loans with the Bank.
- 15.10 The Bank reserves the right to change conditions or the procedure to provide this service without any prior notice to depositors
- 16 30-month Special Time deposit accounts (Krungsri 30 Months Special Time Deposit Campaign):
- Deposit terms
- 16.1 Available from 18 August to 4 September 2009.
- 16.2 The opening of the 30-month special time deposit accounts (Krungsri 30 Months Special Time Deposit Campaign) is considered a contract to deposit funds for 30 months with the Bank.
- 16.3 The minimum initial deposit is THB 50,000.
- 16.4 For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
- 16.5 The interest rate on this deposit is as per the Bank's announcement.
- 16.6 Interest is paid on a monthly basis on the deposit date of the ensuing months until maturity of the deposit as per clause 16.2 and shall be credited to savings deposit accounts or current accounts according to the notifications given to the Bank in writing by depositors.
- 16.7 The Bank shall consider the 30-month special time deposit account terminated after the tenor as per clause 16.2 is completed. If depositors 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-month time deposit account and the interest rate and conditions of the new 3-month time deposit accounts shall be as per the Bank's announcement at the time.
- 16.8 In order to withdraw the deposit before maturity; the total of each deposit has to be withdrawn subject to conditions as follows:
- 16.8.1 Deposits for a period of less than 3 months will not be paid any interest and interest, inclusive of withholding taxes, that has already been paid will be deducted from the principal that depositors will be paid back. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.
- 16.8.2 Deposits for a period of 3 months or more are paid interest at the savings deposit account rate as per the Bank's announcement effective on the deposit day calculated based on the actual deposit days. The principal and accrued interest of the deposit will be paid to depositors after deduction of interest which has already been paid, inclusive of withholding taxes. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.



- 16.9 The 30-month special time deposit accounts cannot be used as collateral or to apply for loans with the Bank.
- 16.10 The Bank reserves the right to change conditions or the procedure to provide this service without any prior notice to depositors

### 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 0.75% 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 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.
- 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 For accounts that have been transferred from GE Money Retail Bank PCL, the Bank will still be paying interests at the interest rates as specified in the agreement between GE Money Retail Bank PCL and customers until maturity of the deposits (details of interest rates of GE Money Retail Bank PCL are as per Attachment).
- 7 For accounts that have been transferred from AIG Retail Bank PCL, the Bank will still be paying interests at the interest rates as specified in the agreement between AIG Retail Bank PCL and customers until maturity of the deposits (details of interest rates of AIG Retail Bank PCL are as per Attachment).
- 8 For interest calculation, it is considered that there are 365 days in one year. The formula to calculate interests is as follows:  

$$\text{Interest amount} = \text{principal} \times \frac{\text{Interest rate per year}}{100} \times \frac{\text{Actual deposit period}}{365}$$
- 9 Exemptions of withholding tax on interest shall be in accordance with criteria of the Department of Revenue.
- 10 The types of deposit that are protected, both for principal and interests, by the Deposit Protection Agency are Thai Baht accounts deposited with domestic financial institutions (except for Non-Resident Baht Accounts). Furthermore, the maximum protected deposit amounts according to the law are as follows:

|                      | <u>Protection Period</u>        | <u>Protected Deposit Amount</u> |
|----------------------|---------------------------------|---------------------------------|
| 1 <sup>st</sup> year | 11 August 2008 – 10 August 2009 | Full coverage                   |
| 2 <sup>nd</sup> year | 11 August 2009 – 10 August 2010 | Full coverage                   |
| 3 <sup>rd</sup> year | 11 August 2010 – 10 August 2011 | Full coverage                   |
| 4 <sup>th</sup> year | 11 August 2011 – 10 August 2012 | Baht 50 million                 |
| 5 <sup>th</sup> year | From 11 August 2012 onwards     | Baht 1 million                  |

Authorized Signature

-Signature-  
(Mr.Tan Kong Khoon)  
President and CEO  
Issued on 17 August 2009