



(Translation for Reference Purposes Only)

Bank of Ayudhya Public Company Limited

Re: Interest Rates for Deposit Accounts

Effective from 15 August 2013

Unit: percentage per annum

Account Types	Customer Type										
	Individuals (1)	Juristic Persons (2)	Government Agencies, State Enterprises, or Social Security Office (3)	Non-profit Juristic Persons (4)	Financial Institutions, Funds, Non-life Insurance Companies or Life Insurance Companies (5)	Cooperatives or Government Pension Fund (6)	Special Individuals/ Juristic Persons 1 (7)	Special Individuals/ Juristic Persons 2 (8)	Non-Resident		
									Individuals	Juristic Persons	Financial Institutions
1. Current Deposit Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Savings Deposit Account											
less than Baht 10 million	0.60	0.50	0.50	0.60	0.50	0.50	0.75	0.75	0.00	0.00	0.00
from Baht 10 million but less than Baht 50 million	0.60	0.50	0.50	0.60	0.50	0.50	0.85	0.75	0.00	0.00	0.00
from Baht 50 million but less than Baht 100 million	0.60	0.50	0.50	0.60	0.50	0.50	1.00	1.00	0.00	0.00	0.00
from Baht 100 million but less than Baht 500 million	0.60	0.50	0.50	0.60	0.50	0.50	1.10	1.10	0.00	0.00	0.00
from Baht 500 million but less than Baht 1,000 million	0.60	0.50	0.50	0.60	0.50	0.50	1.20	1.20	0.00	0.00	0.00
from Baht 1,000 million but less than Baht 5,000 million	0.60	0.50	0.50	0.60	0.50	0.50	1.50	2.00	0.00	0.00	0.00
from Baht 5,000 million upward	0.60	0.50	0.50	0.60	0.50	0.50	1.80	2.00	0.00	0.00	0.00
3. KRUNGSRI Teen Plus Savings Deposit Account	Please see Interest Payment Conditions as attached.										
4. KRUNGSRI Mix and Max / KRUNGSRI Max Savings / KRUNGSRI Max Savings#2 Special Savings Deposit Account											
less than Baht 30,000	0.25	-	-	-	-	-	-	-	-	-	-
from Baht 30,000 but less than Baht 100,000	SA+0.25	-	-	-	-	-	-	-	-	-	-
from Baht 100,000 to Baht 10 million	SA+0.50	-	-	-	-	-	-	-	-	-	-
from Baht 10 million upward	SA	-	-	-	-	-	-	-	-	-	-
5. Special Savings Deposit Account KRUNGSRI Max Savings#3											
less than Baht 30,000	0.25	-	-	-	-	-	-	-	-	-	-
from Baht 30,000 but less than Baht 100,000	SA+0.25	-	-	-	-	-	-	-	-	-	-
from Baht 100,000 to Baht 10 million	SA+0.50	-	-	-	-	-	-	-	-	-	-
more than Baht 10 million upward	SA	-	-	-	-	-	-	-	-	-	-
6. KRUNGSRI Step Savings Special Savings Deposit Account											
Up to Baht 30,000 ^(A)	SA	SA	SA	SA	SA	SA	-	-	-	-	-
More than Baht 30,000 up to Baht 1 million ^(B)	1.25	1.25	1.25	1.25	1.25	1.25	-	-	-	-	-
More than Baht 1 million up to Baht 5 million ^(C)	2.25	2.25	2.25	2.25	2.25	2.25	-	-	-	-	-
More than Baht 5 million up to Baht 10 million ^(D)	3.25	3.25	3.25	3.25	3.25	3.25	-	-	-	-	-
More than Baht 10 million ^(E)	SA	SA	SA	SA	SA	SA	-	-	-	-	-
The average interest rate :											
(For type of customers (1) and (4))											
(A)= 0.60%, (B)= 0.60% - 1.2305%, (C)= 1.2305% - 2.0461%											
(D)= 2.0461% - 2.6480%, (E)= 0.60% - 2.6480%											
(For type of customers (2), (3), (5) and (6))											
(A)= 0.50%, (B)= 0.50% - 1.2275%, (C)= 1.2275% - 2.0455%											
(D)= 2.0455% - 2.6477%, (E)= 0.50% - 2.6477%											

Remark: SA means interest rate of Savings Deposit Account subject to type of customers (1) – (6)

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Effective from 15 August 2013

Unit: percentage per annum

Account Types	Customer Type										
	Individuals (1)	Juristic Persons (2)	Government Agencies, State Enterprises, or Social Security Office (3)	Non-profit Juristic Persons (4)	Financial Institutions, Funds, Non-life Insurance Companies or Life Insurance Companies (5)	Cooperatives or Government Pension Fund (6)	Special Individuals/ Juristic Persons 1 (7)	Special Individuals/ Juristic Persons 2 (8)	Non-Resident		
									Individuals	Juristic Persons	Financial Institutions
7. Savings Mee Tae Dai Deposit Account											
less than Baht 100,000	1.00	-	-	-	-	-	-	-	-	-	-
from Baht 100,000 to Baht 10 million	2.65	-	-	-	-	-	-	-	-	-	-
more than Baht 10 million upward	0.75	-	-	-	-	-	-	-	-	-	-
8. Jad Hai Savings Deposit Account	0.15	-	-	-	-	-	-	-	-	-	-
9. Time Deposit Account											
<u>7 Days</u>											
from Baht 50 million but less than Baht 100 million	-	-	-	-	-	-	0.75	-	-	-	-
from Baht 100 million upward	-	-	-	-	-	-	1.00	-	-	-	-
<u>14 Days</u>											
from Baht 50 million but less than Baht 100 million	-	-	-	-	-	-	0.75	-	-	-	-
from Baht 100 million upward	-	-	-	-	-	-	1.00	-	-	-	-
<u>15 Days</u>											
from Baht 10 million but less than Baht 50 million	-	1.15	-	-	-	-	-	-	-	-	-
from Baht 50 million but less than Baht 100 million	-	1.40	-	-	-	-	-	-	-	-	-
from Baht 100 million upward	-	1.65	-	-	-	-	-	-	-	-	-
<u>30 Days</u>											
from Baht 10 million but less than Baht 50 million	-	1.55	-	-	-	-	-	-	-	-	-
from Baht 50 million but less than Baht 100 million	-	1.65	-	-	-	-	-	-	-	-	-
from Baht 100 million upward	-	1.75	-	-	-	-	-	-	-	-	-
<u>60 Days</u>											
from Baht 10 million but less than Baht 50 million	-	1.55	-	-	-	-	-	-	-	-	-
from Baht 50 million but less than Baht 100 million	-	1.65	-	-	-	-	-	-	-	-	-
from Baht 100 million upward	-	1.85	-	-	-	-	-	-	-	-	-
<u>90 Days</u>											
from Baht 100 million upward	-	2.00	-	-	-	-	-	-	-	-	-
<u>3 months</u>											
less than Baht 30 million	1.70	1.55	1.70	1.70	1.70	1.70	1.70	-	-	-	-
from Baht 30 million upward	2.00	1.90	2.00	2.00	2.00	2.00	2.00	-	-	-	-
<u>6 months</u>											
less than Baht 10 million	2.00	1.90	2.00	2.00	2.00	2.00	2.00	-	2.00	2.00	2.00
from Baht 10 million but less than Baht 50 million	2.10	2.00	2.10	2.10	2.10	2.10	2.10	-	2.10	2.10	2.10
from Baht 50 million upward	2.25	2.10	2.25	2.25	2.25	2.25	2.25	-	2.25	2.25	2.25
<u>12 months</u>											
less than Baht 5 million	2.35	2.20	2.35	2.35	2.35	2.35	2.35	-	2.35	2.35	2.35
from Baht 5 million upward	2.50	2.35	2.50	2.50	2.50	2.50	2.50	-	2.50	2.50	2.50
<u>24 months</u>	2.60	2.35	2.60	2.60	2.60	2.60	2.60	-	2.60	2.60	2.60
<u>36 months</u>	2.70	2.45	2.70	2.70	2.70	2.70	2.70	-	2.70	2.70	2.70
<u>48 months</u>	3.00	3.00	3.00	3.00	3.00	3.00	3.00	-	3.00	3.00	3.00

Remark: SA means interest rate of Savings Deposit Account subject to type of customers (1) – (6)



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	Individuals (1)	Juristic Persons (2)	Government Agencies, State Enterprises, or Social Security Office (3)	Non-profit Juristic Persons (4)	Financial Institutions, Funds, Non-life Insurance Companies or Life Insurance Companies (5)	Cooperatives or Government Pension Fund (6)	Special Individuals/ Juristic Persons 1 (7)	Special Individuals/ Juristic Persons 2 (8)	Non-Resident		
									Individuals	Juristic Persons	Financial Institutions
10. KRUNGSRI Teen Plus Time Deposit Account (60 months)	Please see Interest Payment Conditions as attached.										
11. KRUNGSRI 24-month Tax Free Time Deposit Account Account opening to 11 March 2012	Please see Interest Payment Conditions as attached.										
12. KRUNGSRI Saver Plus Time Deposit Account	Please see Interest Payment Conditions as attached.										
13. 12-months Special Time Deposit Account (KRUNGSRI Secure(2) 12 Month Campaign)	-	-	1.00	-	-	-	-	-	-	-	-
14. 11-months Special Time Deposit Account											
Account opening from 27 Jan - 13 Feb 2012	3.45	3.45	3.45	3.45	3.05	3.05	3.45	-	-	-	-
Account opening from 14 Feb - 26 Feb 2012	3.20	3.20	3.20	3.20	2.80	2.80	3.20	-	-	-	-
Account opening from 27 Feb - 4 Nov 2012	3.40	3.40	3.40	3.40	3.10	3.10	3.40	-	-	-	-
Account opening from 5 Nov - 25 Nov 2012	3.15	3.15	3.15	3.15	2.85	2.85	3.15	-	-	-	-
Account opening from 26 Nov 2012 - 19 June 2013	3.00	3.00	3.00	3.00	2.70	2.70	3.00	-	-	-	-
Account opening from 20 June - 31 July 2013	3.10	3.10	3.10	3.10	2.80	2.80	3.10	-	-	-	-
Account opening from 1 Aug - 14 Aug 2013	2.90	2.90	2.90	2.90	2.60	2.60	2.90	-	-	-	-
15. 5-months Special Time Deposit Account											
Account opening from 27 Jan - 13 Feb 2012	3.20	3.20	3.20	3.20	2.80	2.80	3.20	-	-	-	-
Account opening from 14 Feb - 26 Feb 2012	3.10	3.10	3.10	3.10	2.70	2.70	3.10	-	-	-	-
Account opening from 27 Feb - 4 June 2012	3.20	3.20	3.20	3.20	2.90	2.90	3.20	-	-	-	-
Account opening from 5 June - 4 Nov 2012								-	-	-	-
less than Baht 5 million	2.90	2.90	2.90	2.90	2.90	2.90	2.90	-	-	-	-
from Baht 5 million upward	3.20	3.20	3.20	3.20	2.90	2.90	3.20	-	-	-	-
Account opening from 5 Nov - 25 Nov 2012	3.10	3.10	3.10	3.10	2.80	2.80	3.10	-	-	-	-
Account opening from 26 Nov 2012 - 3 July 2013	2.90	2.90	2.90	2.90	2.60	2.60	2.90	-	-	-	-
Account opening from 4 July - 31 July 2013								-	-	-	-
not more than Baht 5 million	2.75	2.75	2.75	2.75	2.45	2.45	2.75	-	-	-	-
more than Baht 5 million upward	2.85	2.85	2.85	2.85	2.55	2.55	2.85	-	-	-	-
Account opening from 1 Aug 2013 onwards								-	-	-	-
less than Baht 10 million	2.60	2.60	2.60	2.60	2.30	2.30	2.60	-	-	-	-
from Baht 10 million upward	2.80	2.80	2.80	2.80	2.50	2.50	2.80	-	-	-	-
16. Save for Your Child Time Deposit Account (24 months)											
Account opening from 13 Jan 2012 onwards	3.00	-	-	-	-	-	-	-	-	-	-
17. Save for Your Child Time Deposit Account (36 months)											
Account opening from 13 Jan 2012 onwards	3.20	-	-	-	-	-	-	-	-	-	-
18. 24-months Tax Free Time Deposit Account											
Account opening from 12 March 2012 onwards	3.00	-	-	-	-	-	-	-	-	-	-
19. 36-months Tax Free Time Deposit Account											
Account opening from 12 March 2012 onwards	3.20	-	-	-	-	-	-	-	-	-	-

Remark: SA means interest rate of Savings Deposit Account subject to type of customers (1) – (6)



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									Individuals	Juristic Persons	Financial Institutions
20. 9-months Step Up Time Deposit Account											
Account opening from 28 March - 19 June 2013											
Month 1 st - 3 rd	2.10	2.10	2.10	2.10	2.10	2.10	2.10	-	-	-	-
Month 4 th - 6 th	2.40	2.40	2.40	2.40	2.40	2.40	2.40	-	-	-	-
Month 7 th - 8 th	2.70	2.70	2.70	2.70	2.70	2.70	2.70	-	-	-	-
Month 9 th	9.00	9.00	9.00	9.00	9.00	9.00	9.00	-	-	-	-
(Average Rate = 3.10%)											
21. 9-months Special Time Deposit Account											
Account opening from 1 Aug 2013 onwards											
less than Baht 10 million	2.85	2.85	2.85	2.85	2.55	2.55	2.85	-	-	-	-
from Baht 10 million upward	2.95	2.95	2.95	2.95	2.65	2.65	2.95	-	-	-	-
22. 15-months Special Time Deposit Account											
Account opening from 1 Aug 2013 onwards											
less than Baht 10 million	3.10	3.10	3.10	3.10	2.80	2.80	3.10	-	-	-	-
from Baht 10 million upward	3.20	3.20	3.20	3.20	2.90	2.90	3.20	-	-	-	-

Remark: SA means interest rate of Savings Deposit Account subject to type of customers (1) – (6)

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

- (1) Individuals refer to Thai citizens; or individuals of other nationalities and their spouses with foreign passports who are authorized to stay in Thailand for at least three months or who have work permits and are residing or conducting businesses in Thailand in accordance with the Bank's criteria.
- (2) Juristic persons refer to limited companies, public limited companies, limited partnerships, ordinary partnerships, or registered agricultural unions, excluding savings cooperatives and savings credit unions.
- (3) Government agencies, state enterprises, or Social Security Office refer to ministries or departments of the Thai government; state enterprises and other Thai government organizations; municipalities; local administrative organizations; or hospitals (excluding those that are incorporated as limited companies).
- (4) Non-profit juristic persons refer to foundations; temples; churches; associations; the Thai Red Cross Society; condominium juristic persons; non-registered agricultural unions; the Ministry of Education; Department of Religious Affairs; Bureau of University Affairs; schools; or universities.
- (5) Financial institutions or funds refer to the Bank of Thailand; commercial banks; the Government Savings Bank; Bank for Agriculture and Agricultural Cooperatives; Government Housing Bank; Export-Import Bank of Thailand; finance companies; securities companies; finance & securities companies; credit foncier companies; mutual fund/asset management companies; the Stock Exchange of Thailand; public, municipal and private pawnshops; the Small Industry Finance Corporation; Financial Institution Asset Management Corporation; branches of foreign commercial banks in Thailand; international banking facilities of foreign commercial banks; funds managed by asset management companies and securities companies or limited securities companies or asset/fund management companies; the Financial Institutions Development Fund; foreign funds; or funds established for welfare purposes.
- (6) Cooperatives refer to savings cooperatives; savings credit unions; cooperative alliances; agricultural groups or other cooperatives.
- (7) Special individuals/juristic persons 1 means the type of customer in (1) to (6) which receive the approval from the Bank and deposit money to the account in the amount as agreed with the Bank.
- (8) Special individuals/ juristic persons 2 means the type of customer in (1) to (7) which use the Bank's or Subsidiaries' products/services and receive the approval from the Bank and deposit money to the account at least Baht 1000 million on the date as agreed with the Bank.

(Translation for Reference Purposes Only)

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 having 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 normal interest rate on savings deposit accounts applicable to each customer type as announced on the date of the deposit except for those having 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 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 the interest on an annual basis after deduction of the withholding tax on the deposit date until maturity of the deposit. The interest payment shall be credited to the savings deposit account or current account according to the notifications given to the Bank in writing. If the Bank has not been given any notification by depositors regarding their savings deposit accounts or current accounts by depositors, interest payments shall be credited in lump sum to only the time deposit accounts upon maturity.
 - 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 Revenue Department.
 - 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 Revenue Department.
- 5 Savings deposit accounts as per Account Type 2 are paid interest at every accounting period of 6 months. Saving deposit accounts of special individual / juristic persons upon Customer Type (7) and (8) with deposit amounts as specified above are calculated 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 savings 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 following accounting period after the date on which the deposit account was opened or the depositor applied to use this service.

- 7 KRUNGSRI Mix and Max Special Savings Deposit Account: Deposit terms
- 7.1 Available from 6 October 2010 – 15 March 2011.
 - 7.2 Eligible depositors are individual customers who open an account only under their name (joint accounts are not permitted) and the depositors acknowledge that they can have only one deposit account.
 - 7.3 The minimum for the initial deposit is THB 30,000.
 - 7.4 For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
 - 7.5 The interest rate and fees on this deposit is as per the Bank's announcement.
 - 7.6 The Bank shall calculate interests on a daily basis based on the remaining balance and shall deposit such interests after deduction of withholding taxes to such account on the day before the last working day of each month.
 - 7.7 The depositors shall be able to make the Withdrawal Transaction 2 times of each month with free of charge, after that, the Withdrawal Transaction fee will be charged in the amount of 500 Baht per transaction given that such fee will be deducted from the account in the next day.
 - 7.8 Withdrawal Transaction means any withdrawal or fund transfer via all of the Bank's channels which also include automatic account deduction and the closing of account.
 - 7.9 In the case where the remaining balance is less than the Withdrawal Transaction fee, the depositors shall not be allowed to make any Withdrawal Transaction.
 - 7.10 Depositors shall be able to close their account at the branch where the account has opened.
 - 7.11 The calculation of the interest tax is as per the regulations/conditions of the Revenue Department.
 - 7.12 The Bank reserves the right to change conditions or service procedures without any prior notice to depositors
- 8 KRUNGSRI Max Savings / KRUNGSRI Max Savings#2 / KRUNGSRI Max Savings#3 Special Savings Deposit Account: Deposit terms
- 8.1 Account opening
 - 8.1.1 KRUNGSRI Max Savings is available from 16 March – 30 June 2011
 - 8.1.2 KRUNGSRI Max Savings#2 is available from 1 July 2011 – 3 April 2012
 - 8.1.3 KRUNGSRI Max Savings#3 is available from 4 April 2012 onwards
 - 8.2 Eligible depositors are individual customers who open an account only under their name (joint accounts are not permitted).
 - 8.3 The minimum for the initial deposit is THB 30,000.
 - 8.4 For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
 - 8.5 The interest rate and fees on this deposit is as per the Bank's announcement.
 - 8.6 The Bank shall calculate interests on a daily basis based on the remaining balance and shall deposit such interests after deduction of withholding taxes to such account on the day before last working day of each month.
 - 8.7 The depositors shall be able to make the Withdrawal Transaction 2 times of each month with free of charge, after that, the Withdrawal Transaction fee will be charged in the amount of 500 Baht per transaction given that such fee will be deducted from the account in the next day.
 - 8.8 Withdrawal Transaction means any withdrawal or fund transfer via all of the Bank's channels which also include automatic account deduction and the closing of account.
 - 8.9 In the case where the remaining balance is less than the Withdrawal Transaction fee, the depositors shall not be allowed to make any Withdrawal Transaction.
 - 8.10 Depositors shall be able to close their account at the branch where the account has opened.
 - 8.11 The calculation of the interest tax is as per the regulations/conditions of the Revenue Department.
 - 8.12 The Bank reserves the right to change conditions or service procedures without any prior notice to Depositors

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9 KRUNGSRI Step Savings Special Savings Deposit Account: Deposit terms

- 9.1 Eligible depositors who open an account only under their name (joint accounts, account “for” or “by” are not permitted)
- 9.2 The minimum for the initial deposit is THB 30,000.
- 9.3 For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
- 9.4 The interest rate and fees on this deposit is as per the Bank’s announcement.
- 9.5 The Bank shall calculate interests on a daily basis based on the remaining balance and shall deposit such interests after deduction of withholding taxes to such account on the day before last working day of each month.
- 9.6 The depositors shall be able to make the Withdrawal Transaction 2 times of each month with free of charge, after that, the Withdrawal Transaction fee will be charged in the amount of 500 Baht per transaction given that such fee will be deducted from the account in the next day.
- 9.7 The calculation of the interest tax is as per the regulations / conditions of the Revenue Department.
- 9.8 Closing account can only be done at the branch where the account has opened.
- 9.9 The Bank reserves the right to change conditions or service procedures without any prior notice to depositors.

10 Savings Mee Tae Dai Deposit Account: Deposit terms

- 10.1 Eligible depositors are individual customers who open an account only under their name (joint accounts, account “for” or “by” are not permitted).
- 10.2 The minimum for the initial deposit is THB 500.
- 10.3 For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
- 10.4 The interest rate and fees on this deposit is as per the Bank’s announcement.
- 10.5 The Bank shall calculate interests on a daily basis based on the remaining balance and shall deposit such interests after deduction of withholding taxes to such account on the day before last working day of each month.
- 10.6 The depositors shall be able to make the Withdrawal Transaction 2 times of each month with free of charge, after that, the Withdrawal Transaction fee will be charged in the amount of 50 Baht per transaction given that such fee will be deducted from the account in the next day.
- 10.7 Withdrawal Transaction means any withdrawal or fund transfer via all of the Bank’s channels which also include automatic account deduction and the closing of account.
- 10.8 In the case where the remaining balance is less than the Withdrawal Transaction fee, the depositors shall not be allowed to make any Withdrawal Transaction.
- 10.9 Depositors shall be able to close their account at the branch where the account has opened.
- 10.10 The calculation of the interest tax is as per the regulations/conditions of the Revenue Department.
- 10.11 The Bank reserves the right to change conditions or service procedures without any prior notice to depositors.

Remarks: Example of interest calculation

Interest rate for Savings Mee Tae Dai Deposit Account as of 15 February 2013 in accordance with the Bank’s announcement			
The whole amount of remaining balance at the end of day	Less than Baht 100,000	From Baht 100,000 to Baht 10 million	More than 10 million upward
Interest rate (per annum)	1.00%	2.65%	0.75%
The interest calculation: (The whole amount of remaining balance at the end of day x interest rate as prescribed under the Bank’s announcement from time to time) / No. of days in the year			
Remaining balance at the end of day	THB 30,000	THB 2,550,000	THB 10,002,000
Interest received	(THB 30,000 x 1.00%) / 365 days	(THB 2,550,000 x 2.65%) / 365 days	(THB 10,002,000 x 0.75%) / 365 days

11 Jad Hai Savings Deposit Account: Deposit terms

- 11.1 Eligible depositors are individual customers having age 15 years old and above at the date of account opening. (Account “for” or “by” are not permitted.)
- 11.2 The minimum for the initial deposit is THB 500.
- 11.3 The Bank shall calculate interests on a daily basis based on the remaining balance and shall deposit such interests after deduction of withholding taxes to such account at every accounting period of 6 months (June and December).
- 11.4 The interest rate and fees on this deposit as per the Bank’s announcement.
- 11.5 The calculation of the interest tax is as per the regulations / conditions of the Revenue Department.
- 11.6 The Bank reserves the right to change conditions or service procedures without any prior notice to depositors.

12 KRUNGSRI Teen Plus time deposit accounts: Deposit terms

- 12.1 The account opening will be available until January 12, 2012
- 12.2 Interests for each deposit amount are paid 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. The conditions for KRUNGSRI Teen Plus time deposit accounts refer to Circular No. 6/2549 dated 9 January 2006. Details relating to interest rates are as follows:

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

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

** refers to the additional interest rate per annum.

- 12.3 KRUNGSRI Teen Plus time deposit accounts cannot be used as collateral or to apply for loans with the Bank.

(Translation for Reference Purposes Only)

13. KRUNGSRI 24-month Tax Free time deposit accounts: Deposit terms
- 13.1 Eligible customers:
- 13.1.1 The account name shall be the same as the depositor's name and the use of alias is prohibited. In the case where the account is opened for minor, the name of the minor shall be indicated.
- 13.1.2 Depositors have to acknowledge that they can have only one tax-free deposit account with all commercial banks.
- 13.1.3 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.
- 13.1.4 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.
- 13.2 Deposit:
- 13.2.1 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 as permitted only twice subject to the condition that depositors still complete the 24-month deposits.
- 13.2.2 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.
- 13.2.3 The minimum and maximum amounts of the monthly deposits as per clause 13.2.2 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.
- 13.3 Interest:
- 13.3.1 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.
- 13.3.2 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 will not be paid any interest.
- (2) Deposits for a period of 3 months or more will be paid interest at the savings deposit account rate as per the Bank's announcement on the date of the account opening and the number of actual deposit days is used to calculate interest with interest taxes deducted at the rate of 15% per annum.
- 13.3.3 If depositors fail to abide by clause 13.2.1 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 13.3.2 subject to the deposit and interest payment conditions as per the Bank's announcement effective at the time.
- 13.4 Deposit maturity:
- At the deposit maturity, which falls on the exact date of one month following the 24th 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.
- 13.5 Others:
- 13.5.1 As for other conditions of interest tax exemption that have not been mentioned, the Bank will follow the Notification of the Revenue Department effective at the time.
- 13.5.2 KRUNGSRI 24-month Tax Free time deposit accounts cannot be used as collateral or to apply for loans with the Bank.
- 13.5.3 Should there be any changes to the above-mentioned conditions, the Bank will notify depositors according to the regulations of the Bank of Thailand.

14. KRUNGSRI Saver Plus time deposit accounts: Deposit terms
- 14.1 Eligible customers:
- 14.1.1 The account name shall be the same as the depositor's name and the use of alias is prohibited. In the case the account is opened for minor, the name of the minor shall be indicated.
- 14.2 Deposit:
- 14.2.1 Depositors shall make 6 monthly deposits. Failure to make the monthly deposit or 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 shall remain obligated to complete the 6 monthly deposits.
- 14.2.2 Depositors shall deposit the same amount every month throughout the deposit period. The first deposit amount shall constitute the basis for the monthly deposit amount thereafter.
- 14.2.3 The minimum and maximum of the monthly deposit amounts as per clause 14.2.2 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.
- 14.3 Interest:
- 14.3.1 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-month deposits.
- 14.3.2 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 will be paid interest at the savings deposit account rate as per the Bank's announcement on the day of the account opening and the number of actual deposit days is used to calculate interest with interest taxes deducted at the rate of 15% per annum.
- 14.3.3 If depositors fail to abide by clause 14.2.1 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 14.3.2 subject to the deposit and interest payment conditions as per the Bank's announcement effective at the time.
- 14.4 Deposit maturity:
- At the maturity of the deposit, which falls on the exact date one month after the 6th 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.
- 14.5 Others:
- 14.5.1 KRUNGSRI Saver Plus time deposit accounts cannot be used as collateral or to apply for loans with the Bank.
- 14.5.2 Should there be any changes to the above-mentioned conditions, the Bank will notify depositors according to the regulations of the Bank of Thailand.

(Translation for Reference Purposes Only)

15. 12-month special time deposit account (KRUNGSRI Secure(2) 12 Month Campaign): Deposit terms and conditions
- 15.1 Eligible customers are government authorities, government organizations and state enterprises who deposit funds with the Bank under the condition that the Bank will provide financial support in the form of housing loan to employees, staff and any persons attached to the said government authorities, government organizations and state enterprises.
- 15.2 The “12-month special time deposit account (KRUNGSRI Secure (2) 12 Month Campaign)” is available from 26 March 2010 onward.
- 15.3 This type of deposit account is considered as a contract to deposit funds for 12 months with the Bank.
- 15.4 Depositors shall deposit and maintain the amount in the deposit account as agreed with the Bank under the condition that the Bank will provide financial support in the form of housing loan to employees, staff and other persons attached to the depositors.
- 15.5 For depositing of fund in the form of a bill / any other financial instrument, the deposit shall be deemed complete only after the Bank has successfully collected the fund as per the said bill / financial instrument in full.
- 15.6 The interest rate on this deposit is as per the Bank’s announcement.
- 15.7 Interest is paid every 6 month on the same date as the deposit date until maturity of the deposit as per 15.3 The aforementioned interest will be credited to savings deposit accounts or current accounts according to the written notification given to the Bank by depositors.
- 15.8 Upon the maturity of the deposit as per 15.3, the deposit shall be renewed in the form of “12-month special time deposit (KRUNGSRI Secure(2) 12 Month Campaign)” and the interest rate and conditions of deposit as per the Bank’s announcement on the date of renewal shall apply.
- 15.9 In order to withdraw time deposits before maturity, the total of each deposit has to be withdrawn subject to conditions as follows:
- 15.9.1 Deposits with a period of less than 3 months will not be paid any interest.
- 15.9.2 Deposits with a period of 3 months or more will be paid an interest at the savings deposit rate announced by the Bank as effective on the deposit date and the number of actual deposit days. The principal and accrued interest on the deposit will be paid to depositors after deduction of interests which have already been paid.
- 15.10 The Bank reserves the right to change conditions or procedure for this service without any prior notice to depositors. If the said actions would result in any loss of benefit of the depositors, the Bank only have to notify the matter to the depositors in accordance with the regulations under the notifications or regulations of the Bank of Thailand or other government authorities related to such matter.
- 15.11 Any other conditions which are not specified therein shall be in accordance with the terms and conditions of the Bank’s deposit accounts.

16. 11-month Special Time deposit accounts : Deposit terms
- 16.1 The opening of the 11-months Special Time Deposit Accounts is considered as a contract to deposit funds for 11 months with the Bank.
- 16.2 The minimum for the initial deposit and each deposit is THB 50,000.
- 16.3 When depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
- 16.4 The interest rate on this deposit is as per the Bank's announcement.
- 16.5 Interest is paid on a monthly basis on the deposit date of the ensuing months until maturity of the deposit as per clause 16.1 and the interest after withholding tax shall be credited to savings deposit accounts or current accounts according to the notifications given to the Bank in writing by the depositor.
- 16.6 The Bank shall consider the 11-months Special Time Deposit Accounts contact is terminated at the maturity of the tenor as per clause 16.1 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-months time deposit account and the interest rate and conditions of the new 3-months time deposit accounts shall be as per the Bank's announcement at the time.
- 16.7 In order to withdraw the deposit before maturity; the total of each deposit amount has to be withdrawn subject to the following conditions:
- 16.7.1 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. The depositor may ask for a refund of such withholding taxes from the Revenue Department.
- 16.7.2 Deposits for a period of 3 months or more will be paid interest at the savings deposit account rate as per the Bank's announcement effective on the deposit day for such amount and the number of actual deposit days. The principal and accrued interest of the deposit will be paid to depositors after the deduction of interest which has already been paid, inclusive of withholding taxes. The depositor may ask for a refund of the withholding taxes from the Revenue Department.
- 16.8 The Bank reserves the right to change conditions or service procedures without any prior notice to depositors.



(Translation for Reference Purposes Only)

17. 5-month Special Time deposit accounts : Deposit terms
- 17.1 The opening of the 5-months Special Time Deposit Accounts is considered as a contract to deposit funds for 5 months with the Bank.
- 17.2 The minimum for the initial deposit and each deposit is THB 50,000.
- 17.3 When depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
- 17.4 The interest rate on this deposit is as per the Bank's announcement.
- 17.5 Interest is paid on a monthly basis on the deposit date of the ensuing months until maturity of the deposit as per clause 17.1 and the interest after withholding tax shall be credited to savings deposit accounts or current accounts according to the notifications given to the Bank in writing by the depositor.
- 17.6 The Bank shall consider the 5-months Special Time Deposit Accounts contact is terminated at the maturity of the tenor as per clause 17.1 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-months time deposit account and the interest rate and conditions of the new 3-months time deposit accounts shall be as per the Bank's announcement at the time.
- 17.7 In order to withdraw the deposit before maturity; the total of each deposit amount has to be withdrawn subject to the following conditions:
- 17.7.1 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. The depositor may ask for a refund of such withholding taxes from the Revenue Department.
- 17.7.2 Deposits for a period of 3 months or more will be paid interest at the savings deposit account rate as per the Bank's announcement effective on the deposit day for such amount and the number of actual deposit days. The principal and accrued interest of the deposit will be paid to depositors after the deduction of interest which has already been paid, inclusive of withholding taxes. The depositor may ask for a refund of the withholding taxes from the Revenue Department.
- 17.8 The Bank reserves the right to change conditions or service procedures without any prior notice to depositors.

18. Save for Your Child Time Deposit Account

- 18.1 Depositor must be an individual persons having age not over 19 years old at the date of account opening.
- 18.2 The depositor is allowed to open only one tax-free deposit account.
- 18.3 The initial deposit amount for account opening is Baht 1,000 and up to Baht 25,000 (for 24-month deposit period) or up to Baht 16,000 (for 36-month deposit period). The subsequently monthly deposit shall be in equal amount of the initial deposit amount. The total deposit amount throughout the period shall not exceed Baht 600,000.
- 18.4 The depositor will deposit on a monthly deposit for 24-month or 36-month deposit period. Failure of monthly deposit is allowed up to two times. In which case, the depositor shall continue depositing the money to reach the deposit period.
- 18.5 Upon the maturity of the deposit period, the Bank will pay to the depositor the interest at the 24-month time deposit interest rate (for individual) plus additional 0.40% per annum (for 24-month deposit period) or 36- month time deposit interest rate (for individual) plus additional 0.50% per annum (for 36-month deposit period) as prescribed under the Bank's announcement from time to time.
- 18.6 In the case where the depositor fails to comply with the deposit conditions or withdraw the money prior to the maturity of the deposit period, the Bank will pay to the depositor the interest in accordance with the actual deposit period applicable as at the savings account interest rates (for individual) at the date of such deposit less withholding tax and the Bank will not pay to the depositor any interest if a 3-month deposit period has not been reached.
- 18.7 If the depositor does not withdraw the deposit upon the expiration of deposit period or does not contact the Bank for a period of 2 months after failing to comply with the deposit condition herein, it shall be deemed that the depositor desires to continue depositing the money in the 6-month time deposit account subject to the deposit conditions as well as the rate of interest prescribed by the Bank at the date of such deposit.
- 18.8 The "Save for Your Child Time Deposit Account" cannot be used as collateral or to apply for loans with the Bank.
- 18.9 The Bank reserves the right to change conditions or service procedures without any prior notice to the depositor.



(Translation for Reference Purposes Only)

19. Tax Free Time Deposit Account

- 19.1 Depositor must be an individual person.
- 19.2 The depositor is allowed to open only one tax-free deposit account.
- 19.3 The initial deposit amount for account opening is Baht 1,000 and up to Baht 25,000 (for 24-month deposit period) or up to Baht 16,000 (for 36-month deposit period). The subsequently monthly deposit shall be in equal amount of the initial deposit amount. The total deposit amount throughout the period shall not exceed Baht 600,000.
- 19.4 The depositor will deposit on a monthly deposit for 24-month or 36-month deposit period. Failure of monthly deposit is allowed up to two times. In which case, the depositor shall continue depositing the money to reach the deposit period.
- 19.5 Upon the maturity of the deposit period, the Bank will pay to the depositor the interest at the 24-month time deposit interest rate (for individual) plus additional 0.40% per annum (for 24-month deposit period) or 36-month time deposit interest rate (for individual) plus additional 0.50% per annum (for 36-month deposit period) as prescribed under the Bank's announcement from time to time.
- 19.6 In the case where the depositor fails to comply with the deposit conditions or withdraw the money prior to the maturity of the deposit period, the Bank will pay to the depositor the interest in accordance with the actual deposit period applicable as at the savings account interest rates (for individual) at the date of such deposit less withholding tax and the Bank will not pay to the depositor any interest if a 3-month deposit period has not been reached.
- 19.7 If the depositor does not withdraw the deposit upon the expiration of deposit period or does not contact the Bank for a period of 2 months after failing to comply with the deposit condition herein, it shall be deemed that the depositor desires to continue depositing the money in the 6-month time deposit account subject to the deposit conditions as well as the rate of interest prescribed by the Bank at the date of such deposit.
- 19.8 The "Tax Free Time Deposit Account" cannot be used as collateral or to apply for loans with the Bank.
- 19.9 The Bank reserves the right to change conditions or service procedures without any prior notice to the depositor.

20. 9-months Step Up Time Deposit Accounts Deposit terms

- 20.1 The opening of the 9-months Step Up Time Deposit Accounts is considered as a contract to deposit funds for 9 months with the Bank.
- 20.2 The minimum for the initial deposit and each deposit is THB 10,000.
- 20.3 When depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
- 20.4 The interest rate on this deposit is as per the Bank's announcement.
- 20.5 Interest is paid on a monthly basis on the deposit date of the ensuing months until maturity of the deposit as per clause 20.1 and the interest after withholding tax shall be credited to savings deposit accounts or current accounts according to the notifications given to the Bank in writing by the depositor.
- 20.6. The Bank shall consider the 9-months Step Up Time Deposit Accounts contact is terminated at the maturity of the tenor as per clause 20.1 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-months time deposit account and the interest rate and conditions of the new 3-months time deposit accounts shall be as per the Bank's announcement at the time.
- 20.7 In order to withdraw the deposit before maturity; the total of each deposit amount has to be withdrawn and interest will be paid at a rate for each deposit period as per the Bank's announcement for such amount and the number of actual deposit days. The principal and accrued interest of the deposit will be paid to the depositor after the deduction of interest which has already been paid, inclusive of withholding taxes. The depositor may ask for a refund of a withholding taxes from the Revenue Department.
- 20.8. The Bank reserves the right to change conditions or service procedures without any prior notice to depositors.



(Translation for Reference Purposes Only)

21. 15- day, 30- day, 60- day or 90- day time deposit account : Deposit terms

- 21.1 The opening of the 15-day, 30- day, 60- day or 90- day Time Deposit Accounts is considered as a contract to deposit funds for 15 days, 30 days, 60 days or 90 days with the Bank.
- 21.2 The minimum for the initial deposit is THB 10,000,000.
- 21.3 When deposit with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
- 21.4 Upon the maturity of the deposit period as per clause 21.1, the interest shall be credited to savings deposit accounts or current accounts according to the notification given to the Bank in writing by the depositor.
- 21.5 In order to withdraw the deposit before maturity, the total of each deposit amount has to be withdrawn subject to the following conditions:
- 21.5.1 For 15-day Time Deposit Accounts, deposits for a period of less than 7 days will not be paid any interest.
- 21.5.2 For 30-day Time Deposit Accounts, deposits for a period of less than 16 days will not be paid any interest.
- 21.5.3 For 60-day Time Deposit Accounts, deposits for a period of less than 31 days will not be paid any interest.
- 21.5.4 For 90-day Time Deposit Accounts, deposits for a period of less than 61 days will not be paid any interest.

The bank shall calculate the interest at the rate as per the Bank's announcement effective on the deposit day for such amount after withholding tax and the number of actual deposit day.

- 21.6 If the depositors do not withdraw the money or notify the Bank otherwise, it shall be considered that the deposit has been renewed in form of previous time deposit accounts and the interest rate and conditions of the new time deposit accounts shall be as part the Bank's announcement at the time.
- 21.7 The Bank reserves the right to change any conditions or service procedures without any prior notice to depositors.

22. 9-months Special Time Deposit Accounts : Deposit terms

- 22.1 The opening of the 9-months Special Time Deposit Accounts is considered as a contract to deposit funds for 9-months with the Bank.
- 22.2 The minimum for the initial deposit and each deposit is THB 50,000.
- 22.3 When depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
- 22.4 The interest rate on this deposit is as per the Bank's announcement.
- 22.5 Interest is paid on a monthly basis on the deposit date of the ensuing months until maturity of the deposit as per clause 22.1 and the interest after withholding tax shall be credited to savings deposit accounts or current accounts according to the notifications given to the Bank in writing by depositor.
- 22.6 The Bank shall consider the 9-months Special Time Deposit Accounts contact is terminated at the maturity of the tenor as per clause 22.1 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-months time deposit account and the interest rate and conditions of the new 3-months time deposit accounts shall be as per the Bank's announcement at the time.
- 22.7 In order to withdraw the deposit before maturity; the total of each deposit amount has to be withdrawn subject to the following conditions:
- 22.7.1 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. The depositors may ask for a refund of such withholding taxes from The Revenue Department.
- 22.7.2 Deposits for a period of 3-months or more will be paid interest at the savings deposit account rate as per the Bank's announcement effective on the deposit day for such amount and the number of actual deposit days. The principal and accrued interest of the deposit will be paid to depositors after the deduction of interest which has already been paid, inclusive of withholding taxes. The depositors may ask for a refund of the withholding taxes from The Revenue Department.
- 22.8 The Bank reserves the right to change conditions or service procedures without any prior notice to depositors.

(Translation for Reference Purposes Only)

23. 15-months Special Time Deposit Accounts : Deposit terms

- 23.1 The opening of the 15-months Special Time Deposit Accounts is considered as a contract to deposit funds for 15-months with the Bank.
- 23.2 The minimum for the initial deposit and each deposit is THB 50,000.
- 23.3 When depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.
- 23.4 The interest rate on this deposit is as per the Bank's announcement.
- 23.5 Interest is paid on a monthly basis on the deposit date of the ensuing months until maturity of the deposit as per clause 23.1 and the interest after withholding tax shall be credited to savings deposit accounts or current accounts according to the notifications given to the Bank in writing by depositor.
- 23.6 The Bank shall consider the 15-months Special Time Deposit Accounts contact is terminated at the maturity of the tenor as per clause 23.1 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-months time deposit account and the interest rate and conditions of the new 3-months time deposit accounts shall be as per the Bank's announcement at the time.
- 23.7 In order to withdraw the deposit before maturity; the total of each deposit amount has to be withdrawn subject to the following conditions:
- 23.7.1 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. The depositors may ask for a refund of such withholding taxes from The Revenue Department.
- 23.7.2 Deposits for a period of 3-months or more will be paid interest at the savings deposit account rate as per the Bank's announcement effective on the deposit day for such amount and the number of actual deposit days. The principal and accrued interest of the deposit will be paid to depositors after the deduction of interest which has already been paid, inclusive of withholding taxes. The depositors may ask for a refund of the withholding taxes from The Revenue Department.
- 23.8 The Bank reserves the right to change conditions or service procedures 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 1.50% per annum.
- 3 For all types of time deposit accounts existing prior to this notification, the Bank shall continue to pay interest as originally agreed until their maturity except for customers with an agreement to use a floating rate according to the movement of interest rates as announced by the Bank.
- 4 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 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 depositor in accordance with the regulations of the Bank of Thailand.
- 6 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.
- 7 For accounts that have been transferred from GE Money Retail Bank PCL, the Bank will pay 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).
- 8 For accounts that have been transferred from AIG Retail Bank PCL, the Bank will pay 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).
- 9 Depositors can find more details of deposit promotion from Deposit Promotion Announcement which post at all branches of the bank or some branches that held promotion, the announcement declare value of premium be converted to interest rate per annum and any conditions of deposit promotion.
- 10 For interest calculation, it is considered that there are 365 days in one year. The formula to calculate interests is as follows:
$$\text{Interest amount} = \text{principal} \times \frac{\text{Interest rate per year}}{100} \times \frac{\text{Actual deposit period}}{365}$$
- 11 Exemptions of withholding tax on interest shall be in accordance with criteria of the Revenue Department.
- 12 The principal and interest of the aforementioned deposits are guaranteed by the Deposit Protection Agency per the amount and protection period specified in the Deposit Protection Agency Act B.E. 2551 (2008) and its amendment, The guarantee does not cover principal nor interest of non-resident baht accounts which are special accounts used for the purpose of specific transactions in accordance with the Exchange Control Act as well as inter-financial institution deposit accounts

Authorized Signature

-Signature-

(Mr. Philip Tan Chen Chong)

President

Issued on 14 August 2013