

Basic Banking

## Fact Sheet for product understating of customer

- Please read and study product's feature, conditions and relevant risks in this document before making decision to purchase or use the product.
- The information on this page becomes effective from 23 July 2018 until the bank makes any change to the aforementioned information

Product Name	Basic Banking Account
Type of Product	Savings Account
Deposit duration	Not specified the deposit period
The minimum initial deposit for account opening	The minimum initial deposit for account opening is not require
Deposit Interest rate (per annum)	0.10% Interest rate as of 23 July 2018 in accordance with the Bank's announcement
Interest rate details	In accordance with the Bank's announcement, as link below <a href="https://www.krungsri.com/bank/th/Other/Interestratesfees/Depositinterestrate.html">https://www.krungsri.com/bank/th/Other/Interestratesfees/Depositinterestrate.html</a>
Example of interest calculation	In calculating the interest, the Bank will consider one year to consist of 365 days.  Interest amount = principal x interest rate per year x actual deposit period  100 365
Interest paid period	Semiannually on the banking day before the last banking day of June and December (after withholding tax)
Main conditions	<ul> <li>For individual customers who hold valid government welfare card or age 65 years. (Joint accounts, account "for" or "by" are not permitted)</li> <li>Individual customers is allowed to open only one account.</li> <li>No account maintenance fee until the Basic Banking Account changed to Normal Savings Account.</li> </ul>
Deposit / Withdrawal / Transfer Conditions, Benefit and other conditions	<ul> <li>Bank reserves the right to change 'Basic Banking Account' to 'Normal Savings Account' with prior notice at least 30 days when a Basic Banking Account meets any of below conditions.         <ul> <li>Daily average balance over 50,000 Baht</li> <li>Either total of credit amount (inflow) or debit amount (outflow) transactions over 50,000 Baht/month</li> <li>The account has no movement for 24 months consecutively</li> <li>Account owner is no longer eligible for Basic Banking Account</li> </ul> </li> <li>Deposit/ withdrawal/ transfer fee (if any) is in accordance with the Bank's announcement</li> <li>Able to apply for Bank's specified debit card which no following fee for debit as long as customer is still eligible for Basic Banking Account: Issuing fee, Annual fee and replacement in case of expired card only</li> <li>Debit Card Replacement fee in case of damage, lost, forgot password, card seized by ATM which occur by user error, will be charged as in Bank's</li> </ul>
Interest rate in case of not follow to deposit conditions	None
Account maintenance fee	None, until the Basic Banking Account changed to Normal Savings Account
Renew account When maturity	None
Contact us	Bank's branch / www.krungsri.com / Call Center 1572
Notice	The Others fee charge as savings account. In accordance with the Bank Fee's announcement, as link below <a href="https://www.krungsri.com/bank/en/Other/Interestratesfees/Fees/Service-Fees.html">https://www.krungsri.com/bank/en/Other/Interestratesfees/Fees/Service-Fees.html</a>