

Jad Hai Payroll Savings

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 17 Aug 2020 until the bank makes any change to the aforementioned information

Product Name	Jad Hai Payroll Savings
Type of Product	Savings Account
Deposit duration	Not specified the deposit period
The minimum initial deposit for account opening	THB 0
Deposit Interest rate (per annum)	0.25% Interest rate as of 17 Aug 2020 in accordance with the Bank's announcement.
Interest rate details	In accordance with the Bank's announcement, as link below https://www.krungsri.com/bank/en/Other/Interestratesfees/Depositinterestrate.html
Example of interest calculation	In calculating the interest, the Bank will consider one year to consist of 365 days. Interest amount = $\text{principal} \times \frac{\text{interest rate per year}}{100} \times \frac{\text{actual deposit period}}{365}$ In calculating the Bonus interest, the Bank will consider when Jad Hai debit card spending meets criteria . Interest amount = $(\text{principal} \times \frac{\text{interest rate per year}}{100} \times \frac{\text{actual deposit period}}{365}) \times 2$
Interest paid period	Semiannually on the banking day before the last banking day of June and December (after withholding tax)
Main conditions	• For individual customers who are Krungsri payroll customers only and receive salary by Jad Hai Payroll Savings Account and Krungsri payroll company must be eligible for payroll benefits of employees only. (Joint accounts, account "for" or "by" are not permitted.) The account will be eligible for payroll customers who are invited by bank refer letter only. • Jad Hai debit card can be applied when opening Jad Hai Payroll Savings account.
Deposit / Withdrawal / Transfer Conditions, Benefit and other conditions	• Benefits of Jad Hai Payroll Savings Account and apply for Jad Hai debit card • Free Cash withdrawals fee from bank's ATMs nationwide. • Free Bill Payment fee through ATM/KMA/KOL/KBOL/Branch counter. • Free Online Inter-Region Fund Transfer within Krungsri Bank through ATM/KMA/KOL/KBOL /Branch counter • Free Online Retail Fund Transfer and Promptpay transfer through Krungsri ATM/KMA/KOL/KBOL • Get 2-time of interest paid when using Jad Hai Debit Card for spending via E-Commerce and/or EDC meets cumulative spending amount THB 7,500 at least per each period 1 January - 20 June and /or 1 July - 20 December in every year • The bonus interest will be added to the normal interest paid in Jun and Dec in every year and the condition of bonus interest and period depending on the agreement between The Bank and the payroll company at that time. • If Krungsri Payroll status is terminated and no payroll transaction into Jad Hai Payroll Savings Account, the account shall be automatically converted to (normal) Jad Hai Savings Account and complied with its current terms and conditions. • The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of the Bank of Thailand related to the matter.
Interest rate in case of not follow to deposit conditions	None
Account maintenance fee	THB50 /month In case of an account has been inactive from 12 consecutive months onward and balance is not exceed or equal to THB2,000
Renew account When maturity	None
Contact us	Bank's branch / www.krungsri.com / Call Center 1572
Notice	None