

SAVINGS ACCOUNT

Product Catalog

Product comparison table for customer selection

Product Name	Jad Hai Savings	Mee Tae Dai Savings		Normal Savings
		Account opening via a branch office	Account opening via online channel	
Feature	- 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	- High interest rate - Monthly receive interest - Withdrawal Transaction 2 times of each month with free of charge. The 3rd transaction of the month onwards, the fee will be charged in the amount of THB 50 per transaction (Note: THB 50 Fee will not be charged for account opening via online channel from today – 30 June 2021)	FREE immediate interbank transfers, PROMPTPAY transfers, interprovincial transfers, bill payment transaction, and top-up transactions made via all digital channels (Krungsri Mobile App (KMA), Krungsri Online (KOL), and Krungsri BIZ Online (KBOL))	For normal transaction
Deposit Interest rate (per annum)	0.10%	0.25% – 1.10% Interest depend on end of day deposit balance - Up to THB100,000 = 1.10% - More than THB100,000 and up to THB50,000,000 = 1.00% - More than THB 50 million upward = 0.25%	0.25% – 1.50% Interest depend on end of day deposit balance - Up to THB100,000 = 1.50% - More than THB100,000 and up to THB50,000,000 = 1.00% - More than THB 50 million upward = 0.25%	0.25%
The minimum initial deposit for account opening	THB 500	THB 500	THB 0	THB 500
Account maintenance fee	In case of an account has been inactive from 12 consecutive months onward and balance is not exceed or equal to THB2,000 , there's THB50 account maintenance fee/month			
Product conditions	- For individual customers age over 15 years old (Joint accounts, account "for" or "by" are not permitted) - Jad Hai debit card must be applied when opening account	For individual customers (Joint accounts, account "for" or "by" are not permitted)	- For Individual Thai nationality customers age between 15 - 70 years old (Joint accounts, account "for" or "by" are not permitted) - No passbook & debit card - Transactions or other matters relating to the account may be transacted via electronic channels	None
Fact Sheet	Available	Available		Not Available

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The information on this page becomes effective from 1 Sep 2020 until the bank makes any change to the aforementioned information

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Product Name	Jad Hai Payroll Savings	Basic Banking	Krungsri Thai Savings
Feature	- 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 Jan - 20 Jun and 1 Jul - 20 Dec in every year	- Free issue debit card fee - Free annual debit card fee - No minimum initial deposit require - No account maintenance fee	Unlimited free cash withdrawal/balance inquiry from ATMs at any bank
Deposit Interest rate (per annum)	0.25%	0.10%	0.25%
The minimum initial deposit for account opening	THB 0	No minimum initial deposit require	THB500
Account maintenance fee	In case of an account has been inactive from 12 consecutive months onward and balance is not exceed or equal to THB2,000 , there's THB50 account maintenance fee/month	None (Until change 'Basic Banking Account' to 'Normal Savings Account')	None
Product 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) - Jad Hai debit card can be applied when opening account. - 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.	- For individual customers who hold valid government welfare card or age 65 years up in the year of opening account. - 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 - Individual customers is allowed to open only one account. - Joint accounts, account "for" or "by" are not permitted - 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. - Daily average balance over 50,000 Baht - Either total of credit amount (inflow) or debit amount (outflow) transactions over 50,000 Baht/month - The account has no movement for 24 months consecutively - Account owner is no longer eligible for Basic Banking Account	- For individual customers who are not Thai nationality but permitted having residence in Thailand - In the case of monthly average balance less than 20,000 baht, Bank will charge 100-baht fee
Fact Sheet	Available	Available	Available

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Product comparison table for customer selection

Product Name	SME Simple Biz Savings	SME Simple Biz Plus Savings
Feature	- Free Direct Credit fee, Bill Payment fee , Payroll Service fee , ORFT fee , Inter-Region Transfer fee , Promptpay fee, outward Remittance fee via KBOL - Discounted EDC fee	- Free Direct Credit fee, Bill Payment fee , Payroll Service fee , ORFT fee , Inter-Region Transfer fee , Promptpay fee, outward Remittance fee via KBOL - FX Special Rate for Outward Remittance via KBOL
Deposit Interest rate (per annum)	0.10%-0.60% Interest depend on end of day deposit balance - Less than THB 100,000 Baht = 0.10% - From THB100,000 but less than THB 1 million = 0.50% - From THB 1 million but less than THB 10 million = 0.60% - From THB 10 million or more = 0.30%	0.10%-0.50% Interest depend on end of day deposit balance - Less than THB 100,000 Baht = 0.10% - From THB100,000 but less than THB 1 million = 0.40% - From THB 1 million but less than THB 10 million = 0.50% - From THB 10 million or more = 0.50%
The minimum initial deposit for account opening	THB 100,000	THB 0
Account maintenance fee	In case of an account has been inactive from 12 consecutive months onward and balance is not exceed or equal to THB2,000 , there's THB50 account maintenance fee/month	
Product conditions	- For Thai resident individual who applies for Krungsri SME Simple Biz package only (account "for" or "by" are not permitted). - The minimum initial deposit for new account opening is THB 100,000 and is allowed to open only one account.	- For Thai resident, juristic person who applies for Krungsri SME Simple Biz Plus package only. - Annual sell size is not over 500 million baht. - The minimum initial deposit for new account opening is THB 0 and juristic person is allowed to open only one account. - In case the customer has a normal savings deposit with the bank, the existing account can be applied for the package, a new account opening is not required. By doing this, the customer allows The Bank to change their existing normal savings deposit to SME Simple Biz Plus savings deposit in order to be complied with bank's board rate announcement and its current terms and conditions.
	- In terms of package cancellation, The Bank will accordingly change the SME Simple Biz savings deposit or SME Simple Biz Plus savings deposit to normal savings deposit which will be complied with bank's board rate announcement and its current terms and conditions. - The Bank shall calculate interests on a daily basis based on the remaining balance and the interests and the bonus interests shall be paid semiannually in consolidated payment on the banking day before the last banking day of June and December (after withholding tax) - 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.	
Fact Sheet	Available	

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