



krungsri
กรุงศรี

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Fact Sheet

SME Simple Biz Savings Deposit

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 August 2020 until the bank makes any change to the aforementioned information

Product Name	SME Simple Biz Savings										
Type of Product	Savings Account										
Deposit duration	Not specified the deposit period										
The minimum initial deposit for account opening	THB 100,000										
Deposit Interest rate (per annum)	0.10% - 0.60% (Interest depend on end of day deposit balance) Interest rate as of 17 August 2020 in accordance with the Bank's announcement.										
Interest rate details	<table> <thead> <tr> <th>End of day deposit balance</th><th>Interest rate (per annum)</th></tr> </thead> <tbody> <tr> <td>• Less than THB 100,000 Baht</td><td>0.10%</td></tr> <tr> <td>• From THB100,000 but less than THB 1 million</td><td>0.50%</td></tr> <tr> <td>• From THB 1 million but less than THB 10 million</td><td>0.60%</td></tr> <tr> <td>• From THB 10 million or more</td><td>0.30%</td></tr> </tbody> </table> In accordance with the Bank's announcement, as link below https://www.krungsri.com/bank/en/Other/Interestratesfees/Depositinterestrate.html	End of day deposit balance	Interest rate (per annum)	• 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%
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Example of interest calculation	In calculating the interest, the Bank will consider one year to consist of 365 days. $\text{Interest amount} = \text{principal} \times \frac{\text{interest rate per year}}{100} \times \frac{\text{actual deposit period}}{365}$ Example of eligible interest rate for ending balance • Example1 : if customer keeps ending balance 150,000 baht, the eligible deposit interest rate to customer will be 0.50% and applied for the ending balance. • Example2 : if customer keeps ending balance 1,000,000 baht, the eligible deposit interest rate to customer will be 0.60% and applied for the ending balance.										
Interest paid period	Semiannually on the banking day before the last banking day of June and December (after withholding tax)										
Main conditions	• For Thai resident individual who applies for Krungsri SME Simple Biz package only (account "for" or "by" are not permitted). • In terms of package cancellation, The Bank will accordingly change the SME Simple Biz 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.										
Deposit / Withdrawal / Transfer Conditions, Benefit and other conditions	• Can apply for a debit card • Benefits of SME Simple Biz Savings Account for Krungsri SME Simple Biz Package • Except Direct Credit fee via KBOL • Except Bill Payment fee via KBOL • Except Payroll Service fee via KBOL • Except ORFT fee via KBOL • Except Inter-Region Transfer fee via KBOL • Except PromptPay fee via KBOL • Discounted EDC fee Benefits will be expired depending on Krungsri SME Simple Biz package period.										
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										