

Tax-Free Time Deposit 24 or 36 months

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 1 June 2020 until the bank makes any change to the aforementioned information

Product Name	Tax -Free Time Deposit																												
Type of Product	Tax -Free Time Deposit Account																												
Deposit duration	24 months or 36 months																												
The minimum initial deposit for account opening	Minimum deposit THB1,000 /Maximum deposit THB25,000 for 24-months Minimum deposit THB1,000 /Maximum deposit is THB16,000 for 36-months Remark: any increase in the deposits shall be by a multiple of THB 500 ie. THB1,500 /THB2,000																												
Deposit Interest rate (per annum)	1.30 % (Time deposit 24-month 0.50% + 0.80%) for 24-months deposit 1.25 % (Time deposit 36-month 0.75% + 0.50%) for 36-months deposit • Interest rate received will not be the same amount in each period due to interest rate change in accordance with the Bank's Announcement • (Interest rate as of 1 June 2020 in accordance with the Bank's announcement)																												
Interest rate details	• For deposit duration of 24 months, the bank will pay interest at 24 months time deposit plus 0.80% per annum • For deposit duration of 36 months, the bank will pay interest at 36 months time deposit plus 0.50% per annum In accordance with the Bank's announcement, as link below https://www.krungsri.com/bank/th/Other/Interestratesfees/Depositinterestrate.html																												
Interest rate calculation and Example of interest calculation	In calculating the interest, the Bank will consider one year to consist of 365 days $\text{Interest amount} = \text{principal} \times \frac{\text{interest rate per year}}{100} \times \frac{\text{actual deposit period}}{365}$ • For maturity date, one month after the last installment on a date-to-date basis. Example: First installment date 4/8/2020 and last installment date 2/7/2022 with maturity date on 2/8/2020 <table><tr><td>No .</td><td>Deposit date</td><td>Maturity date</td><td>Installment amount</td><td>Tax free 24 months int. rate</td><td>Actual deposit period</td><td>Int. paid</td></tr><tr><td>1.</td><td>4/8/2020</td><td>2/8/2022</td><td>THB25,000</td><td>1.30%</td><td>728 days</td><td>THB648.21</td></tr><tr><td>2.</td><td>4/9/2020</td><td>2/8/2022</td><td>THB25,000</td><td>1.30%</td><td>697 days</td><td>THB620.21</td></tr><tr><td>3.</td><td>2/10/2020</td><td>2/8/2022</td><td>THB25,000</td><td>1.30%</td><td>669 days</td><td>THB595.68</td></tr></table>	No .	Deposit date	Maturity date	Installment amount	Tax free 24 months int. rate	Actual deposit period	Int. paid	1.	4/8/2020	2/8/2022	THB25,000	1.30%	728 days	THB648.21	2.	4/9/2020	2/8/2022	THB25,000	1.30%	697 days	THB620.21	3.	2/10/2020	2/8/2022	THB25,000	1.30%	669 days	THB595.68
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	no. 4 – 21 the interest rate calculation as the same as the above table and board rate announcement changed on 1/5/2022 with Tax free 24 months 1.45% (Time deposit 24 months 0.65% + 0.80%) the new interest rate calculation as below; <table><tr><td>No.</td><td>Deposit date</td><td>Maturity date</td><td>Installment amount</td><td>Tax free 24 months int. rate</td><td>Actual deposit period</td><td>Int. paid</td></tr><tr><td>22.</td><td>2/5/2022</td><td>2/8/2022</td><td>THB25,000</td><td>1.45%</td><td>92 days</td><td>THB91.36</td></tr><tr><td>23.</td><td>4/6/2022</td><td>2/8/2022</td><td>THB25,000</td><td>1.45%</td><td>59 days</td><td>THB58.59</td></tr><tr><td>24.</td><td>2/7/2022</td><td>2/8/2022</td><td>THB25,000</td><td>1.45%</td><td>31 days</td><td>THB30.78</td></tr></table>	No.	Deposit date	Maturity date	Installment amount	Tax free 24 months int. rate	Actual deposit period	Int. paid	22.	2/5/2022	2/8/2022	THB25,000	1.45%	92 days	THB91.36	23.	4/6/2022	2/8/2022	THB25,000	1.45%	59 days	THB58.59	24.	2/7/2022	2/8/2022	THB25,000	1.45%	31 days	THB30.78
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	24.	2/7/2022	2/8/2022	THB25,000	1.45%	31 days	THB30.78																						
Interest paid period	At maturity																												



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Product Name	Tax -Free Time Deposit																												
Main conditions	• For individual customers • Individual customers is allowed to open only one account																												
Deposit / Withdrawal / Transfer Conditions, Benefit and other conditions	• Require equal deposit on a monthly for 24 months or 36 months deposit period • The total deposit amount throughout the period shall not exceed THB 600,000 • Failure to make monthly deposit is allowed up to 2 times and the account holders shall continue to deposit up to the completion of deposit period • In case of withdrawal prior to maturity date, the total amount of each deposit must be withdrawn • 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 Bank of Thailand related to the matter.																												
Interest rate in case of not follow to deposit conditions	In case of not follow to deposit conditions or withdrawal prior to maturity date • In case of withdrawal before 3 months from the date of deposit (for each installment), the Bank will not pay any interest • In case of withdrawal after 3 months from the date of deposit (for each installment), the Bank will pay to the account holders the interest in actual deposit period according to Savings Account (for individual) at the date of such deposit less withholding tax. • In case of lack of deposit for more than two months, the Bank will switch the account to 6-month time deposit (for individual customer) and the interest rate and conditions of the new deposit accounts shall be as part the Bank’s announcement at the time. Example: First installment date 3/7/2020 and early withdraw date 28/10/2020. The bank will calculate interest paid after withholding tax 15% deduction until 27/10/2020 with savings interest rate (individual customer) which depends on deposit date and the Bank’s announcement at the time. <table><tr><th>No.</th><th>Deposit date</th><th>Int. paid end date</th><th>Installment</th><th>Savings rate on W/D date</th><th>Actual deposit period</th><th>Int. paid after W/H tax</th></tr><tr><td>1.</td><td>3/7/2020</td><td>27/10/2020</td><td>THB25,000</td><td>0.30%</td><td>116 days</td><td>THB20.26</td></tr><tr><td>2.</td><td>4/8/2020</td><td>27/10/2020</td><td>THB25,000</td><td>0.30%</td><td>84 days</td><td>-</td></tr><tr><td>3.</td><td>7/9/2020</td><td>27/10/2020</td><td>THB25,000</td><td>0.25%</td><td>50 days</td><td>-</td></tr></table>	No.	Deposit date	Int. paid end date	Installment	Savings rate on W/D date	Actual deposit period	Int. paid after W/H tax	1.	3/7/2020	27/10/2020	THB25,000	0.30%	116 days	THB20.26	2.	4/8/2020	27/10/2020	THB25,000	0.30%	84 days	-	3.	7/9/2020	27/10/2020	THB25,000	0.25%	50 days	-
No.	Deposit date	Int. paid end date	Installment	Savings rate on W/D date	Actual deposit period	Int. paid after W/H tax																							
1.	3/7/2020	27/10/2020	THB25,000	0.30%	116 days	THB20.26																							
2.	4/8/2020	27/10/2020	THB25,000	0.30%	84 days	-																							
3.	7/9/2020	27/10/2020	THB25,000	0.25%	50 days	-																							
Account maintenance fee	None																												
Renew account When maturity	• When the deposit reaches maturity, the depositor does not close the account. The Bank will switch the account to 6-month time deposit (for individual customer) and the interest rate and conditions of the new deposit accounts shall be as part the Bank’s announcement at the time.																												
Contact us	Bank’s branch / www.krungsri.com / Call Center 1572																												
Notice	The Others fee charge as in accordance with the Bank Fee’s announcement																												