

Time 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 8 February 2020 until the bank makes any change to the aforementioned information

Product Name	Time Deposit 6 months for Chinese New Year
Type of Product	Time Deposit Account
Deposit duration	6 months
The minimum initial deposit for account opening	THB 1,000
Deposit Interest rate	0.80%
(per annum)	(Interest rate as of 8 February 2020 in accordance with the Bank's announcement)
Interest rate details	Deposit Volume Interest Rate%  Less than 500,000 Baht 0.80%  500,000 baht and less than 50 Million Baht 0.80%  50 Million baht and over 0.80%  In accordance with the Bank's announcement, as link below  https://www.krungsri.com/bank/th/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 = principal x interest rate per year x actual deposit period  100 365
Interest paid period	At maturity
Main conditions	For individuals
Deposit / Withdrawal / Transfer Conditions, Benefit and other conditions	Minimum deposit amount for each next time is THB 1,000     In case of withdrawal prior to maturity date, the total amount of each deposit must be withdrawn
Interest rate in case of not follow to deposit conditions	<ul> <li>Deposits for a period of less than 3 months will not be paid any interest</li> <li>Deposits for a period of 3 months or more will be paid interest according to Savings Deposit as per the Bank's announcement effective on the deposit day for such amount and the number of actual deposit days. The principal and accrued interest of the deposit will be paid to account holders after the deduction of withholding taxes. The account holders may ask for a refund of the withholding taxes from the Revenue Department</li> <li>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.</li> </ul>
Account maintenance fee	None
Renew account When maturity	When the deposit reaches maturity but the depositor does not withdraw the money or issue other orders, the account will be renewed as previous deposit and the interest rate and conditions of the new deposit shall be as part the Bank's announcement at the time.
Contact us	Bank's branch / www.krungsri.com / Call Center 1572
Notice	Additional fees may be charged on transactions conducted across different clearing zones (inter-region) and/or across service providers.
Sales Promotion	<ul> <li>Special for individuals who deposit time deposit 6-month at least 50,000 baht within 20 Jan – 29 Feb. 2020 will be eligible for "Wealthy Bento (250Bhat)" for Chinese New Year Festive and a gift for an account (gift values for time deposit 6-month will be equal 1.00% above board rate announcement)</li> <li>Deposit this campaign within Jan 2020 and do not premature before 29 Feb 2020 or deposit this campaign within Feb 2020 and do not premature before 31 Mar 2020. customer will be eligible for a gift.</li> <li>The Bank delivers the gifts to customer's address within 30 days after customer's eligibility for a gift.</li> <li>The Bank reserves the right to change the gifts without any prior notice and the gift can not to replace to cash.</li> </ul>

Deposit term of conditions and interest rate depend on The Bank announcement