



Product	Savings	Krungthai NEXT Savings via Krungthai NEXT Application	Krungthai NEXT Savings via other channels, excluding Krungthai NEXT Application	Pao Mee Tang e-Savings	Basic Banking Account
Account Passbook					
Annual Interest rate	Referring to the interest rate announced by the Bank.				
Interest payment	The interest payment is made twice a year (June and December).				
Minimum amount for account opening	500 baht	0 baht	500 baht	0 baht	0 baht
Account maintenance fee	50 baht per month in case the balance is less than 2,000 baht and there is no transaction (deposit-withdrawal) for 1 year consecutively. If the balance is 0 baht, the Bank will close the account automatically.				-
Account opening channels	Krungthai Bank Branch	Krungthai NEXT Application	Other channels, excluding Krungthai NEXT Application	Paotang Application	Krungthai Bank Branch
Notice	-	<ul style="list-style-type: none"> ❖ In case of opening through the Krungthai NEXT App, the Depositor must have Thai nationality and aged 15 years or older. In case of opening an account through all channels except Krungthai NEXT App, the Depositor must be at least 15 years of age. ❖ Depositors must have an email address and register for the Krungthai NEXT App service. ❖ In the case of opening an account via Krungthai NEXT in the amount of zero baht, if the Depositor does not make a transaction (deposit-withdrawal) within 45 days from the date of opening the deposit account, the Bank reserves the right to close the account. In this regard, there will be an email notifying the Depositor at least 7 days in advance via the email address provided to the Bank. 		<ul style="list-style-type: none"> ❖ Depositors must have Thai nationality and be at least 15 years of age. ❖ Depositors must have an email address and register for Paotang App service. ❖ In the case of opening an account via Krungthai NEXT in the amount of zero baht, if the Depositor does not make a transaction (deposit-withdrawal) within 45 days from the date of opening the deposit account, the Bank reserves the right to close the account. In this regard, there will be an email notifying the Depositor at least 7 days in advance via the email address provided to the Bank. 	<ul style="list-style-type: none"> ❖ Eligible for state welfare cardholders or persons aged 65 years and over ❖ Each person is limited to opening only one account, and the account name must be in the name of a single person. ❖ Fees (entry, annual, and card replacement upon expiration fee) are waived when applying for a VDB Shop Smart Classic card or Krungthai Mastercard Debit Card linked to a basic deposit account. ❖ An inactive account for 24 consecutive months will be changed from basic deposit account to a regular savings account. The Depositor will be notified at least 30 days in advance. ❖ In the event that the Depositor is no longer a state welfare cardholder, the product type will be changed from a basic savings account to a regular savings account. The Depositor will receive a notice regarding this change.
	<ul style="list-style-type: none"> ❖ Other fees, such as inter-clearing zone deposit/withdrawal/transfer fees shall be charged. ❖ Closing an account within 30 days is subject to a fee as announced by the Bank. ❖ For the replacement of a passbook due to loss, damage, name change, or payment condition change, fees will be charged as announced by the Bank. (Applicable to accounts with a passbook) 				
Sales Sheet	-	✓	✓	✓	✓