


Product name	Savings Account	Basic Banking Account	Krungthai KIDS Savings	Krungthai NEXT Savings via channel Krungthai NEXT	Krungthai NEXT Savings via other channels except Krungthai Next
Annual interest rate (%) - For individuals	In accordance with the Bank' s announcement Interest rates are subject to change. The most recent information is available on <a href="http://www.krungthai.com">www.krungthai.com</a>				
Deposit period	-				
Minimum opening deposit	500 Baht	0 Baht	2,000 Baht - 1,000,000 Baht	0 Baht	500 Baht
Interest payment period	The bank pays interest twice a year (June and December).		The Bank pays interest at the end of every month into the Krungthai Kids Savings account and will pay a bonus to the depositor in the event that the depositor has the amount deposited into the Krungthai Kids Savings account more than the amount withdrawn at the rate of 100% of the interest earned at the beginning of each month following the month when the interest payment is made into Krungthai Kids Savings account.	The bank pays interest twice a year (June and December).	
Interest rate in case of noncompliance with deposit terms and conditions	-	-	-	-	-
Account maintenance fee	In the event that the account balance is less than 2,000 Baht and there is no movement for 1 year, the account maintenance fee of 50 Baht per month will be charged. When the balance is 0, the Bank will close the account automatically.	-	-	In the event that the account balance is less than 2,000 Baht and there is no movement for 1 year, the account maintenance fee of 50 Baht per month will be charged. When the balance is 0, the Bank will close the account automatically.	
Account opening channels	<input checked="" type="checkbox"/> Banks branch	<input checked="" type="checkbox"/> Banks branch	<input checked="" type="checkbox"/> Banks branch	<input checked="" type="checkbox"/> Krungthai NEXT Application	<input checked="" type="checkbox"/> opening an account via other channels except Krungthai Next

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Channels to contact service provider	"You can contact us at any Bank branch nationwide or visit the website <a href="http://www.krungthai.com">www.krungthai.com</a> for more product details or contact Krungthai Bank Customer Relations Center at 02-111-1111 for preliminary details.- Email : <a href="mailto:Call.CallCenter@krungthai.com">Call.CallCenter@krungthai.com</a> - Other channels via Facebook / Twitter / Youtube / LINE / Instagram  : By typing "Krungthai Care"				
Cautions	❖ Other fees are charged, such as deposit/withdrawal/transfer fees across the clearing house. More details is available on <a href="http://www.krungthai.com">www.krungthai.com</a> .				
	❖ The fee of a deposit account closing within 30 days is in accordance with the Bank's announcement.				
	-	❖ In the event that the Basic Banking Account has no active transactions for 24 consecutive months or if the depositor is not a state welfare card holder, the Bank reserves the right to convert the Basic Banking Account to a regular savings account, with the interest rate, terms and conditions, and fees determined by the Bank's savings account rates.	❖ In the event that the account is no movement for 1 year and the balance is 0, the Bank will close the account automatically.	❖ When opening a deposit account via Krungthai NEXT, if the depositor opens the account with 0 (zero) Baht and the account has no transaction movement (deposit - withdrawal) within 45 days from the date of account opening, the Bank reserves the right to automatically close the account. In this regard, the Bank will inform the depositor at least 7 days in advance via email address given to the Bank.	❖ In the event that the account is no movement for 1 year and the balance is 0, the Bank will close the account automatically.
Change of terms and conditions notice or other important notifications	❖ Withholding tax exemption on interests is in accordance with the rules prescribed by the Revenue Department.				
		❖ The account is available for individual customers with Thai nationality who are state welfare card holders or aged 65 years and over. ❖ Only one account can be opened for each person. ❖ The account must be a single account. ❖ In the event that a depositor applies for a VDB Shop Smart Classic or Krungthai Mastercard Debit Card linked to a Basic Banking Account, the Bank will waive the initial fee, annual fee, and new card issuance fees in the event of card expiry. ❖ In the event that the Basic Banking Account has no active transactions for 24 consecutive months, the Bank reserves the right to convert the Basic Banking Account to a regular savings account , the Bank will notify the Depositor at least 30 days in advance. ❖ If the depositor is not a state welfare card holder, the Bank reserves the right to convert the Basic Banking Account to a regular savings account. However, the Bank will notify the Depositor	❖ When the depositor reaches 15 years of age, the Bank will adjust the Krunthai Kids Savings account to a regular savings account	❖ The depositor must be a natural person aged 15 years and over. ❖ The depositor must have an email address and register for the Krungthai NEXT for financial transaction services. ❖ The account owner and withdrawal condition must be identical person. ❖ Limit the number of account openings via Krungthai NEXT Application, a maximum of 1 account per 1 depositor, If the depositor wishes to open accounts more than the specified number, an additional account opening can be requested at any Krungthai Bank branch.	❖ The depositor must be a natural person aged 15 years and over. ❖ The depositor must have an email address and register for the Krungthai NEXT for financial transaction services. ❖ The account owner and withdrawal condition must be identical person.
Sales Sheet	✗	✓	✓	✓	✓