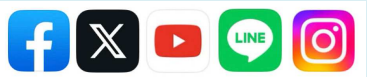




Product	Details of Product
Product name	Basic Banking Account
Product type	Savings account
Minimum and maximum opening deposit	No minimum deposit amount is required for account opening.
Annual interest rate (%) *	<u>0.300 % p.a.</u> <u>(Interest rates as of 6 June 2023 are subject to change. The most recent information is available on www.krungthai.com)</u>
Interest rate details	-
Example of interest calculation	-
Interest payment period	The Bank pays interest twice a year (in June and December).
Main terms and conditions	<ul style="list-style-type: none"> - The Depositor must be a Thai individual who is entitled to the Government Welfare benefits or Thai individual aged 65 years or above. - Only one account can be opened for each person. - The account must be a single account.
Terms and conditions for deposits/withdrawals/fund transfers, benefits, and other terms and conditions	<ul style="list-style-type: none"> - No minimum deposit amount is required for account opening. The first deposit amount can start at 0 Baht. - 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, or the Depositor is not a person entitled to the Government Welfare benefits, the Bank shall change the product type from a Basic Banking Account to a normal Savings Account. Interest rates, conditions, and service fees for the normal Savings Account shall be as specified by the Bank.
Account maintenance fee	-
Account renewal upon deposit maturity	Krungthai Bank's Branches
Channels to contact Krungthai Bank	<p>You can contact the Bank at any branch nationwide or visit the website for more product details at www.krungthai.com or Krungthai Contact Center Tel. 02-111-1111</p> <ul style="list-style-type: none"> - Email : Call.CallCenter@krungthai.com - Other channels: Facebook / X (Twitter) / Youtube / LINE / Instagram <div style="text-align: center;">  : By typing the word "Krungthai Care" </div>
Cautions	<ul style="list-style-type: none"> - In the event that the Basic Banking Account has no active transactions for 24 consecutive months, or the Depositor is not a person entitled to the Government Welfare benefits, the Bank has the right to change the product type from a Basic Banking Account to a normal Savings Account of the Bank. Interest rates, conditions, and service fees for the normal Savings Account shall be as specified by the Bank. In case of changing the account type due to the account having no active transactions for 24 consecutive months, the Bank will notify the Depositor at least 30 days in advance. For the change of account type due to the Depositor not being a person entitled to the Government Welfare benefits, the Bank reserves the right to notify the Depositor when the Bank has successfully changed the account type. - In the event of closing the account within 30 days, fees are in accordance with the Bank's notification. - Other fees will be charged similar to regular savings accounts such as deposit/withdrawal/transfer fees across the clearing house. More details is available on www.krungthai.com.

Product	Details of Product
<p>Notifications of changes in services and other important notifications</p>	<ul style="list-style-type: none"> - In the event that the Basic Banking Account has no active transactions for 24 consecutive months, or the Depositor is not a person entitled to the Government Welfare benefits, the Bank shall change the product type from a Basic Banking Account to a normal Savings Account. Interest rates, conditions, and service fees for the normal Savings Account shall be as specified by the Bank. - If your contact information changes, please inform the Bank immediately at the branch office where you are using the service for prompt communication between you and the Bank. - If there is a change in deposit account fees that causes customers to lose advantages, the Bank will notify customers at least 30 days in advance. - The deposits are protected under the Deposit Protection Agency Act. From 11 August 2021 onwards. Each depositor will receive a maximum coverage of 1 million Baht. - The right to receive interest tax exemption at source is in accordance with the rules prescribed by the Revenue Department.

* Interest rates are subject to the Bank's announcements.