



| Product | Product's details |
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| Product name | Krungthai NEXT Savings Account |
| Product type | Savings account without a passbook |
| Minimum and maximum opening deposit | - 0 Baht in case of opening an account via Krungthai NEXT - 500 Baht in case of opening an account via other channels except Krungthai Next |
| Annual interest rate (%) * | <u>0.00 - 1.50% per annum in accordance with the deposit conditions prescribed by the Bank.</u> <u>(Interest rate as of 20 November 2023, which may be subject to change. The current interest rate can be viewed at www.krungthai.com).</u> |
| Interest rate details | <p>1. In case of opening an account via Krungthai NEXT from 7 July 2020 onwards</p> <p>Interest rate for a Thai natural person</p> <ul style="list-style-type: none"> - 1.50% per annum for deposits that do not exceed 2 million Baht - 0.65% per annum for deposits that exceed 2 million Baht <p>2. In case of opening an account via other channels except Krungthai Next or opening an account before 7 July 2020</p> <p>2.1 Interest rate of 0.65% per annum for a Thai natural person</p> <p>2.2 Interest rate of 0.00% per annum for foreigners</p> |
| Example of interest calculation | <p>- Example of interest calculation in the case of customers opening a new account via Krungthai NEXT</p> <p>The bank will calculate interest on the deposit balance at the end of the day every day. The number of days per year used in the calculation is based on the number of calendar days. The formula for calculating interest is as follows:</p> $\text{Average interest rate per year} = \left[\frac{\left(\text{Deposit that do not exceed 2 million baht} \times \text{Interest rate} \leq 2 \text{ million baht} \right) + \left(\text{Deposit that exceed 2 million baht} \times \text{Interest rate} > 2 \text{ million baht} \right)}{\text{Deposit balance at the end of the day}} \right] \times 100$ $\text{Interest earned each day} = \frac{\text{Deposit balance at the end of the day} \times \text{Average interest rate per year} \times 1}{\text{Deposit balance at the end of the day}}$ <p>Example of interest calculation in the case of a Thai natural customer opening an account via Krungthai NEXT on 7 July 2020 and 20 November 2023 having a balance at the end of the day of 2,600,000 baht, interest will be paid at the end of the day (a total of 1 day) as follows:</p> $\text{Average interest rate per year} = \left[\frac{\left(2,000,000 \times \frac{1.50}{100} \right) + \left(600,000 \times \frac{0.65}{100} \right)}{2,600,000} \right] \times 100 = 1.30385\% \text{ p.a.}$ $\text{Interest earned each day} = \frac{2,600,000 \times 1.30385}{100} \times \frac{1}{365} = 92.87699 \text{ Baht}$ <p>- Example of interest calculation in the case of customers opening an account via all channels except Krungthai NEXT</p> <p>Example of interest calculation in the case of a natural customer opening an account at the Bank's branch on 7 July 2020 and 20 November 2023 having a balance at the end of the day of 2,600,000 baht, interest will be paid at the end of the day (a total of 1 day) as follows:</p> $\text{Interest earned each day} = \frac{2,600,000 \times 0.65}{100} \times \frac{1}{365} = 46.30137 \text{ Baht}$ |
| Interest payment period | The bank pays interest twice a year (June and December). |
| Main terms and conditions | <ul style="list-style-type: none"> - 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. |
| Main terms and conditions | -In the event that the depositor has more than one Krungthai NEXT Savings account which were opened via Krungthai NEXT Application before 5 September 2021, the Bank reserves the right to not open more accounts through the said channel. The depositor will still receive the interest rate as specified in the Bank's deposit interest rate announcement. If the depositor wishes to open accounts more than the specified number, an additional account opening can be requested at any Krungthai Bank branch. |

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| Terms and conditions for deposits/withdrawals/fund transfers, benefits, and other terms and conditions | <p>- A new customer (who has never applied for or used any product or service of the Bank), who opened a deposit account via Krungthai NEXT and select a method of identity verification via Digital ID (NDID) service, can select the account-holding branch in accordance with the rules, procedures and branches as specified by the Bank. The depositor can perform only withdrawal/money transfer/bill payment transactions via Krungthai NEXT within a limit of 20,000 Baht/transaction and not exceeding 100,000 Baht/day in total. If the depositor wishes to transact more than the transaction limit and/or use other services or apply for other products of the Bank, the depositor is required to contact the Bank's branch to verify identity according to the procedures, rules and conditions as prescribed by the Bank. The Bank reserves the right to change the account-holding branch to be the branch that the depositor has performed the identity verification.</p> <p>In case the depositor opening the account via Krungthai NEXT wishes to perform transactions/ use service at the branches of the Bank, the depositor must contact the account-holding branch as specified when opening the account via Krungthai NEXT in order to verify their identity in accordance with the procedures and conditions as prescribed by the Bank. In this regard, the depositor must provide a specimen signature as reference for performing transactions/ using services afterward.</p> <p>-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.</p> <p>- The fee of a deposit account closing within 30 days is in accordance with the Bank's announcement.</p> |
| Account maintenance fee | <p>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.</p> |
| Account opening channels | <p>All the Bank's channels for account opening.</p> |
| Channels to contact service provider | <p>You can contact us at any Bank branch nationwide or visit the website www.krungthai.com for more product details or contact Krungthai Bank Customer Relations Center at 02-111-1111 for preliminary details.</p> <p>- E-mail : Call.CallCenter@krungthai.com</p> <p>- Other channels via Facebook / X (Twitter) / Youtube / LINE / Instagram</p> <div style="display: flex; align-items: center; gap: 10px;">      </div> <p>: By typing "Krungthai Care"</p> |
| Cautions | <p>- In the event that the depositor who opened an account via Krungthai NEXT wishes to conduct transactions or use services at the Bank's branches, the depositor must contact the account-holding branch as specified when opening the account via Krungthai NEXT in order to verify their identity in accordance with the procedures and conditions as prescribed by the Bank. In this regard, the depositor must provide a specimen signature as reference for performing transactions/ using services afterward.</p> <p>In case of opening a deposit account by 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.</p> <p>- The fee of a deposit account closing within 30 days is in accordance with the Bank's announcement.</p> <p>- Other fees will be charged similar to the regular savings accounts such as cross clearing house deposit/withdrawal/transfer. Please visit www.krungthai.com for more details.</p> |
| Change of terms and conditions notice or other important notifications | <p>- 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.</p> <p>- In the event of a change in fees related to the deposit account where the customer loses benefits, the Bank shall notify the customer at least 30 days in advance.</p> <p>- The deposit is protected by the Deposit Protection Agency for the amount specified in the law. At present, one depositor will receive the maximum protection of not exceeding 1 million Baht from 11 August 2021 onwards.</p> <p>- Withholding tax exemption on interests is in accordance with the rules prescribed by the Revenue Department.</p> |

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