



Krungthai KIDS Savings Account

Updated information as of 8 August 2023

Product	Product's details						
Product name	Krungthai KIDS Savings Account						
Product type	Special savings account						
Minimum and maximum opening deposit	2,000 - 1,000,000 baht						
Annual interest rate (%) *	0.30% p.a. (Interest rate as of 6 June 2023 which may be subject to change.The current interest rate can be viewed at www.krungthai.com)						
Interest rate details	Krungthai KIDS Savings interest rate is 0.30% p.a. (Normal Savings)						
	- When the depositor has a deposit amount deposited into the Krungthai Kids Savings account more than the amount withdrawn in that month, the depositor will receive a bonus at the rate of 100% of the interest earned. Total interest and bonus equal to 0.60% per annum (Normal Savings + Bonus)						
Example of interest calculation	In the event that the deposit amount deposited into the Krungthai Kids Savings account is more than the amount withdrawn in that month						
	- On 1 June 2020, the depositor opened the Krungthai Kids Savings account and deposited 30,000 Baht. The announced interest rate is 0.250%.						
	- On 21 June 2020, the depositor deposited an additional of 5,000 Baht into the Krungthai Kids Savings account. The announced interest rate is 0.250%.						
	- On 26 June 2020, the depositor withdrawn 8,000 Baht from the Krungthai Kids Savings account. The announced interest rate is 0.250%.						
		From	То	Number of Days for Interest Calculation	Balance at the End of the Day (Baht)	Daily Accumulated Interest (Baht)	Interest Accumulated for Each Period (Baht)
	Open an account and deposit 30,000 baht	1 Jun	20 Jun	20	30,000	0.20492	4.09836
	Deposit an additional 5,000 baht Withdraw 8,000 baht	21 Jun 26 Jun	25 Jun 30 Jun	5	35,000 27,000	0.23907	1.19536 0.92213
	Accumulated interest as of the end of June 2020	20 Juli	30 Juli	3	27,000	0.16443	6.21585
	Summary of interest and bonus payments (baht) Total interest received by the depositor as of the end of June 2020 6.22 Total deposits for June 2020 35000 Total amount withdrawn for June 2020 88000 The amount deposited is more than the amount withdrawn,						
	receive a bonus of 100% of interest. Receive a bonus at the beginning of July 2020. 6.22 Total interest and bonus 12.44						
Interest payment period	- The Bank pays interest at the end of every month into the Krungthai Kids Savings account.						
	- The Bank 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 Krunthai Kids Savings account.						
Main terms and conditions	- The depositor must be a Thai natural person, aged not over 15 years on the date of opening the Krungthai Kids Savings account.						
Terms and conditions for deposits/withdrawals/fund transfers, benefits, and other terms and conditions	- Only one account can be opened for 1 depositor. - The minimum account opening amount is 2,000 baht. For the next deposit, there is no limit on the deposit amount. The maximum total deposit amount is not more than 1,000,000 baht and the amount used for bonus calculation is not more than 1,000,000 baht.						
	- In the event that the amount deposited is greater than the amount withdrawn within the month, the depositor will receive a bonus at the rate of 100% of the interest earned.						
	- In the event that the Krungthai Kids Savings account has no deposit amount and/or account balance and has no account movement (no deposit-withdrawal transaction) for 1 year consecutively, the Bank will automatically close the account.						

Product	Product's details		
Account maintenance fee	Free of charge		
Account opening channels	The Bank's branches		
Channels to contact service provider	You can contact us at any Bank branch nationwide, visit the website www.krungthai.com for more product details or contact Krunghai Bank Customer Relations Center at 02-111-1111 for preliminary details. - Email: Call.CallCenter@krungthai.com - Other channels via Facebook / X (Twitter) / Youtube / LINE / Instagram By typing "Krungthai Care"		
Cautions	 The depositor will receive the bonus only if within that month the amount deposited into the account is greater than the amount withdrawn. If there is no movement in any month (deposit-withdrawal transactions), the depositor will not receive the bonus in that month. The fee of a deposit account closing within 30 days is in accordance with the Bank's announcement. Other fees will be charged such as cross clearing house deposit/withdrawal/transfer. Please visit www.krungthai.com for more details. 		
Notifications of changes in services and other important notifications	 When the depositor reaches 15 years of age, the Bank will adjust the Krunthai Kids Savings account to a regular savings account on the first day of the month following the birth month that the depositor turns 15 years of age. 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. 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. 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. - Withholding tax exemption on interests is in accordance with the rules prescribed by the Revenue Department.		

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