

**Terms and Conditions for Account Opening: Savings Account and Fixed Deposit Account**

1. When opening deposit account, the Depositor must completely present identification documents as required by the Bank and provide information or fill in the application form, as well as provide the Bank with a withdrawal condition and a specimen signature where by the Depositor must not use a pseudonym or conceal the Depositor's real name in order to open a deposit account.
2. The minimum deposit amount for account opening and each subsequent deposit must not less than the amount specified by the Bank.
3. The Bank will give an account passbook to the Depositor. The Depositor cannot transfer the account owner, edit or tear off any page of the passbook. The Depositor must keep passbook in a secure place and avoid being placed under any other person's custody without permission from the Depositor. If the passbook is lost or stolen, the Depositor must immediately inform the Bank at any branch or call the Call Center Tel. 0-2111-1111 in order to suspend the account. In case of lost passbook, a police report is required for the Bank's consideration.
4. The Depositor consents the Bank to pay interest to the Depositor at the rate, period and method as announced by the Bank from time to time. Moreover, the Depositor consents that the Bank has the right to change the interest rate of all deposit accounts at any time. The Bank shall announce the determination or change of interest rate to the public at the Head Office, all branches nationwide and via the Bank's website (krungthai.com). Accordingly, if such amendment and/or change significantly affects the Depositor's use of the service, the Bank may notify the Depositor through additional channels as deemed appropriate such as via SMS or email, etc. When the Bank announces any change of interest rate, the Depositor agrees to accept the interest rate announced by the Bank and consents to the Bank to apply the changed rate with the Depositor's deposit account immediately. In this regard, the passbook or deposit slip is not required to submit to the Bank for recording the interest rate modification.
5. Changes to a personal information, a specimen signature, an address or any condition, the Depositor must inform the Bank in writing by using a form specified by the Bank, together with submitting the related documents and a specimen signature, an address or a condition that the Depositor requests to change.
6. Writing on document related to the deposit or withdrawal, the Depositor must use a pen with non-erasable ink, otherwise, the Bank shall not be responsible for any damage occurred.
7. Every deposit or withdrawal made at Bank's branches, the Depositor must present the relevant document to the authorized signatory officer of that branch in order to record a deposit or a withdrawal. The Depositor must check the accuracy of the deposit or withdrawal money and the account balance. In case of discrepancy, the Depositor shall immediately inform the Bank for correction.
8. When the Depositor deposits a cheque, the bills of exchange or any other negotiable instruments, the Bank will process for fund collection only. In this regard, the Depositor shall pay the fee relating to bill for collection (if any) at the rate specified by the Bank whether the Bank collects the funds from instruments or not. The Depositor will receive

an interest under the terms of the Bank or the Depositor is entitled to withdraw money from the cheque/instrument only when the Bank completely collects the funds from cheque or instrument. In case the Bank is unable to collect funds from cheque or instrument deposited, the Depositor shall be notified by the Bank and the Depositor shall immediately contact the Bank for the returned cheque or instrument within the specified time.

9. The account balance shown in the passbook will be deemed correct only if it is verified by the corresponding record kept by the Bank. The passbook should be updated at least once a month at any branch or via the Passbook Update Machines.
10. If the account has been opened through e-Solutions and electronic channels, including Krungthai NEXT, Pao Tang and Dip&Go, the real beneficiary must be the account owner only.
11. If the Depositor conducts banking transactions without using the passbook (No Book) i.e., conducting the deposit and withdrawal without passbook or depositing, withdrawing and transferring via the ATM/ADM or transferring via Krungthai NEXT etc., exceeding 30 transactions and when the Depositor wishes to update the passbook, the Bank will combine all transactions to be one for each debit and credit. If the Depositor requests for details of such combined transaction, the Depositor shall contact the Bank's branch for issuing an account statement. Relevant fee rates are subject to terms and conditions determined by the Bank.
12. Interest that the Depositor has already received, if it is more than the interest that should be received, the Depositor consents the Bank to immediately update the account statement or adjust the account balance for accuracy
13. In case when the interest from Savings Account that does not comply with the criteria and conditions for Tax Exemption from Personal Income Tax on Interest Income Received from Saving Deposit Accounts according to the notification of the Director-General, the Revenue Department, the Bank is required to deduct the interest of such deposit account for withholding tax in order to deliver such withholding tax to the Revenue Department. If the interest of deposit is not enough for withholding tax deducting, the Depositor agrees to authorize the Bank to deduct such deficit from account balance in the deposit account maintained with the Bank.
14. Withdrawal of fixed deposit account prior to the end of the specified deposit period; the Bank will pay interest according to the actual deposit period at the interest rate as specified by the Bank's announcement for each type of fixed deposit account. In the case of a fixed deposit account with periodic interest payments, if the interest that the Depositor has already received is more than the interest that should be received, the Bank will deduct the excess interest paid from the principal deposit with the Bank. However, if the deposit period is less than 3 months or does not meet the deposit period specified by the Bank, the Bank will not pay interest.
15. In the case of fixed deposits account that the Bank pays interest every period as specified by the Bank to the Depositors and the Bank has already deducted the withholding tax of such deposit interest submitted to the Revenue Department, if the Depositor withdraws money prior to the end of the specified deposit period, the Bank will recalculate the withholding tax of the deposit interest that the Depositor has received from the Bank. If it appears that

the total of the withholding tax of the deposit interest is less than the total withholding tax that the Bank has deducted in order to deliver such withholding tax to the Revenue Department upon each payment of interest paid to the Depositor, the Depositor agrees and accepts that such withholding tax deduction of the Bank is made in order to comply with the law. The Depositor agrees not to claim the excess tax refund from the Bank.

16. At the maturity of fixed deposits account as stipulated in the agreement, the Depositor consents the Bank to deposit the accrued interest into the fixed deposit account together with the remaining balance in the fixed deposit account as the combined principal for the next interest calculation according to interest rate for the fixed deposit account applicable at such time with the same deposit period as requested by the Depositor according to the original agreement. In this regard, the Depositor agrees that Clause 13 hereof shall also be applied, unless specified otherwise for additional special conditions, or the Depositor allows the Bank to transfer the principal amount with its maturity to a pair account requested by the Depositor to the Bank in accordance with the terms and conditions for each type of fixed deposit account.
17. Upon reaching the maturity date, for fixed deposit accounts with the Auto Renew condition, the Depositor grants the Bank permission to automatically renew the deposit for the specified duration as agreed upon initially in the agreement. This renewal allows the Depositor to receive interest calculated for the subsequent deposit term, based on the interest rate applicable to the fixed deposit account at that time. The Depositor agrees to adhere to the terms and conditions outlined in Clause 13, unless specific terms and conditions are explicitly stated separately. Furthermore, the Depositor provides consent for the transfer of the principal amount to the designated account upon maturity, following the terms and conditions applicable to each type of fixed deposit.
18. If the Bank deposits money into the Depositor's account by any means whereby it is a wrong account number or the deposit amount is incorrect, and the Depositor has no legal right to such deposit amount, the Depositor shall authorize the Bank to immediately debit such amount from the Depositor's account. However, the Bank shall inform the Depositor of such transaction thereafter via telephone. If the account balance of the Depositor has no money or is insufficient for the debit, the Depositor agrees to pay such amount in full to the Bank immediately upon receipt of the notification from the Bank.
19. For an inter-branch withdrawal, the Depositor shall make withdrawals in person with the ID card or other identification document as prescribed by the Bank presented to the Bank officer.
20. Withdrawals by proxy can be made at any branch of the Bank. Unless the account holder's signature is unattainable, withdrawals must exclusively occur at the account holder's designated branch. A proxy is required to present the ID card or other identification documents of both the Depositor and a proxy, including the required documents as prescribed by the Bank to the Bank officer.

21. The Bank will charge for the account maintenance fee at the rate specified by the Bank in the event that the account has a balance less than the required minimum balance. In this regard, in case of the account balance is zero, the Bank shall automatically close the account within the period specified by the Bank.
22. The Depositor consents the Bank to charge other fees related to Savings Account and Fixed Account at the rate and criteria as specified by the Bank.
23. The Depositor agrees that the Bank has the right to add and/or change terms and conditions of Bank's service, including criteria, fee rates and/or other expenses in using the Bank's service as the Bank deems appropriate. The Bank will post an announcement to inform the Depositor in a public area at the Head Office, other branches of the Bank and via the Bank's website (krungthai.com). Consequently, if such amendment and/or change significantly affects the Depositor's use of the service, the Bank may notify the Depositor at least 30 days in advance through additional channels as deemed appropriate such as via SMS or email, etc.
24. Any documents or letters of the Bank, which are delivered to the address or the workplace or the contact address or to the email address or via telephone number specified in the application form of deposit account opening or the Depositor informed to the Bank respectively, the Depositor agrees that the Bank has duly and rightfully delivered documents to the Depositor.
25. The Bank will immediately restrain any payment from the account when the Bank has acknowledged that the Depositor is deceased. The heirs or the administrator of the estate of the Depositor has the right to collect the deposit in the account by presenting the passbook or deposit slip together with the related documents required by the Bank to prove until meeting the satisfaction of the Bank. The Bank will consider to return such deposit.
26. In the case of opening a joint account by linking the relationship as, 'for' or 'by', the Bank shall permit only the relationship between the minor and his/her father or mother or a parent only (a parent means the legitimate father or mother or in the case where the minor does not have both a legitimate father and a legitimate mother, a parent shall refer to the guardian of the minor according to court order or the parent whose name is jointly in the same household registration as the minor. The parent will be named in the deposit account). In this regard, the minors must be under 20 years of age as of the account opening date. In the case of opening an account in the name of a parent for a minor or a minor by a parent, the Depositor and his or her parent agree that the minor has the ownership of the money in the deposit account. As for account opening for incapacitated person, the Depositor must also open an account as 'by a guardian' according to court order.
- 26.1 As for the signing for withdrawal/payment, if the minor is able to sign, the minor and his/her parent are jointly authorized to sign for the withdrawal/payment and closing of the account. If the minor is unable to sign, only his/her parent are authorized to sign for the withdrawal/payment and closing of the account.
- 26.2 In the event that the parent who is authorized to sign for the withdrawal/payment and closing of the account is deceased, (The parent does not have an ownership. The ownership belongs to the minor.)

- a. In the case that either legitimate father or legitimate mother is deceased, the surviving legitimate father or mother is authorized to sign for the withdrawal/payment and closing of the account, or with the minor according to the previous conditions for withdrawal/payment and closing of the account.
- b. In the case that the legal guardian is deceased, or the parent whose name is jointly in the same household registration as the minor and whose name is in the deposit account is deceased, and/or in the case that the minor does not have a legitimate father and legitimate mother, the minor's relatives or public prosecutor shall appeal to the court to appoint the minor's guardian to proceed with the deposit account or wait until the minor reaches 20 years of age in order to proceed with his/her own account.

26.3 In the event that the minor who has the ownership is deceased, the heirs or the administrator of the estate has the right to collect the deposit in the account by presenting the passbook or deposit slip together with other evidences required by the Bank to prove to the satisfaction of the Bank. The Bank will consider to return such deposit according to the Bank's regulations.

27. In case there are more than one of the individual Depositor whereby each of the co-Depositors is entitled to withdraw the deposit whether in whole or in part, unless specified otherwise in the withdrawal condition or as the Bank deems appropriate, in case there is any dispute between the co-Depositors, the Bank shall assume that each of the co-Depositors has the right to claim money in the deposit account with equal amount from the Bank.
28. If any of the co-Depositors is an individual and such co-Depositor is deceased, the Bank shall consider the related documents in order to give the withdrawal money to the other surviving co-Depositor(s) and/or the deceased's heirs and/or the administrator of the estate (as the case may be). However, the deposit payment to the co-Depositor and/or deceased's heirs and/or the administrator of the estate, the surviving co-Depositor(s) agrees that the Bank shall deem that each of the co-Depositors has the right to claim for the deposit money with equal amount. In this regard, the Bank shall allow the co-Depositor(s) and/or the deceased's heirs and/or the administrator of the estate to withdraw only the eligible part of the deposit that such deceased co-Depositor is entitled to receive its own amount.
29. In case the Depositor and/or one of the co-Depositors has any outstanding indebtedness with the Bank, the Depositor and the co-Depositor hereby authorize the Bank to immediately deduct the deposited money from the Depositor and/or the co-Depositor's deposit account, whether in whole or in part, to immediately pay for settlement of the Depositor and/or the co-Depositor's outstanding indebtedness.
30. In case the Depositor opens a deposit account by using the Depositor's own name as the sole account owner or by using an account name that is different from the account owner name i.e. Depositor name with co-Depositor or deposit account for other persons, etc., although the withdrawal condition specifies that the Depositor has the right to solely or jointly with other co-Depositors for withdrawals or other withdrawal conditions, the Depositor agrees that the



31. Bank shall consider the right of claim for money in a deposit account belongs to the Depositor who is the account owner only.
32. In case the specified law, announcement or government regulation requires the Bank to disclose the information or the financial transaction of the Depositor or one/some of the Depositor's customers to the government officer or the government agency, when the Bank receives the request, the Depositor consents the Bank to disclose such information and/or to report the Depositor's financial transactions to the government officer or the government agency in all respects.
33. The Depositor agrees not to bring the deposit account for incurring any obligation with a person, a juristic person or other financial institutions, including but not limited to a transfer of a right of claim in a deposit account and/or a right to receive deposit, whether in whole or in part, unless the prior written consent from the Bank is obtained.
34. The Depositor agrees that the Bank has a right to restrain the deposit and/or withdrawal service for the Depositor's deposit account and/or close such deposit account at any time when the Bank suspects any doubtful incidents related to such deposit account or the financial transaction of whether the Depositor or related person to the Depositor or one of the Depositor's customer becomes the account or contains financial transactions that related to corruption, being against the law or using the account in an illegal way, including but not limited to the anti-money laundering transaction or financial support to the terrorism. In this regard, the Depositor agrees not to claim for any damages arising from the Bank's action as abovementioned at all.
35. The Depositor agrees and consents to the Bank to send and/or disclose personal information, financial information and/or any information, which the Depositor has provided or already exists with the Bank; or the Bank has received or accessed from other sources; or any other information as prescribed by the agencies or the committee having the power under the law; to the agencies/organizations/government agencies and/or any juristic person that the Bank is a counterparty or has a relationship with. The main objective is to support the Bank's services such as data analysis, improvement of the Bank's products or services, completing tasks that the Bank hires or assigns third parties to perform on behalf of the Bank (e.g., works relating to technology, IT, communication, debt collection, etc.) whether in a whole or in some part. In this regard, the Depositor acknowledges that the Depositor can contact the Bank via Contact Center Tel. 0-2111-1111 or any branch. However, the channels to contact the Bank may change, increase or decrease in the future. The Bank will inform the Depositor of such change on the Bank's website. In addition, when the Depositor provides personal information of any person other than that of the Depositor himself/herself to the Bank, the Depositor represents and warrants that (a) the Depositor has checked the accuracy and completeness of other persons' personal information provided by the Depositor to the Bank and will notify the Bank if there are any changes in the provided personal information of other persons (if applicable); (b) The Depositor has obtained consent or is able to rely on other lawful bases for collection, usage, disclosure and/or transfer of such persons' personal data in

accordance with applicable law; (c) The Depositor has notified about the Bank's relevant privacy policy to such persons; and (d) The Bank can collect, use, disclose and/or transfer personal information for the purposes set out in the Bank's relevant privacy policy, which may be revised from time to time. This includes all purposes set forth in these terms and conditions.

36. The Depositor acknowledges that being hired to open an account, buying and selling an account or consenting other people to use accounts in committing an offense shall get punishments by the law.
37. The Depositor agrees to be bound and to comply with the terms and conditions as specified in this agreement, including the regulations and procedures as specified by the Bank, both of which are stated now and/or will continue to be specified in the future in all respects. Thus, the Bank shall notify such amendment in advance via the channel specified by the Bank accordingly.
38. The Depositor acknowledges the contents of the terms and conditions for Savings Account and/or Fixed Deposit Account and agrees that the contents are in accordance with the determination of the Depositor in all respects.
39. The Depositor agrees to pay service fees, fees, and any expenses in opening a deposit account and/or using the services as specified by the Bank at the present and/or as announced in the future by the Bank in all respects. Additionally, these terms and conditions are considered as part of the application form for deposit account opening. If the Depositor fails to comply with the terms and conditions and/or any cautions resulting in damage to the Bank and/or any person, the Depositor agrees to take responsibility for such damage occurred upon the Bank's claim immediately. In the event that a fault occurs, regardless of the reason for that mistake, the Depositor agrees that the Bank is entitled to adjust and correct the faults and errors for accuracy, including allowing the Banks to debit funds and/or transfer funds from various accounts of the Depositor maintained with the Bank without requiring the consent of the Depositor in any way. However, the Bank will notify the Depositor of the debit and/or transfer such amount thereafter.
40. The Depositor accepts that the information provided in the application form for account opening as well as other document submitted to the Bank is accurate, true and complete in all respects.
41. The Depositor acknowledges and agrees that if any of the provided information is false, incorrect, and/or incomplete, or if any concealment of information is made in regards to the Self-Certification Form that is part of the information and/or supporting documents for account opening, the Bank is entitled to terminate, at its sole discretion, the entire or parts of its banking/business relationship with the Depositor, as the Bank may deem appropriate.
42. The Depositor allows the Bank to inspect and/or search for the information from the Civil Registration and/or faces of Depositor from the relevant government agencies, including to contact, request some or all of Depositor's information or from any person or juristic person, if necessary and/or in case the Bank deems appropriate.
43. The Depositor allows the Bank to adjust and update the information that the Bank has acquired since the date of request for opening a deposit account for accuracy in order to prevent fraud crimes.

44. The Depositor consents the Bank to present the news, and/or product information and/or Bank's services to the Depositors, including the information sending or notifying via SMS and/or other electronic channels. If the Depositor does not wish to receive news and/or product/services information from the Bank, the Depositor can notify the Bank through specified channels such as Contact Center Tel. 0-2111-1111 or at any branch.
45. When depositing money via electronic channels such as ATMs, Krungthai NEXT, etc., the Depositor must make the deposit during the working hours of each channel (before 11:00 p.m.). If the deposit is made after the working hours, the transaction will be processed on the following day. Furthermore, it is required that when transferring funds from a savings or current account to deposit into a fixed deposit account, the transfer must be made from a Krungthai Bank savings or current account only.

#### **Terms and Conditions for PromptPay International Services**

Krung Thai Bank Public Company Limited (the "Bank") will provide PromptPay International services that is the services covering funds receiving from or transferred to overseas, subject to terms and conditions, timeline and procedure including the fee determined by the Bank. The customer/depositor as the user that request to use the services ("User") also agrees to the following terms and conditions:

- (a) For services with respect to receiving funds transferred from overseas, the User agrees that the Bank may disclose its account name, account number and/or other information to the transferor and the relevant service provider in a foreign country for the purpose of compliance with the laws and/or regulations that in force to the service provider and for corrective checking of the transaction.
- (b) For services with respect to transfer funds to overseas, the User agrees that the Bank may disclose its account name, account number and/or other information to the transferee and the relevant service provider in a foreign country for the purpose of compliance with the laws and/or regulations that in force to the service provider and for corrective checking of the transaction.

For transfer funds to overseas, the User agrees and accepts that the User will transfer money to overseas with the foreign currency determined by the Bank and in case the User requires to exchange currency from Thai Baht to such foreign currency, the User agrees to exchange the money by using exchange rate specified by the Bank. In addition, in case the User is Thai nationality, the User shall not proceed with transfer money into its own account in aboard. These terms and conditions shall be an integral part of terms and conditions of Saving Deposit and/ or Current Deposit Account that and/or other relevant product or service with the Bank.



**Additional Terms and Conditions of Account Opening for Investment in Gold Wallet**

1. Savings account for investment in Gold Wallet is a savings account that can be issued a passbook at any branch of the Bank. The Depositor must be an individual with Thai nationality and aged 20 years old or older.
2. To use services of the Savings account for investment in Gold Wallet, the Depositor must apply for the online banking service (the Pao Tang application), which is an online banking platform on devices and/or electronic systems and/or mobile devices as well as open a Foreign Currency Deposit Account. The Depositor hereby agrees to abide by the terms and conditions of the application and Foreign Currency Deposit Account as set forth by the Bank.
3. The Depositor agrees that any operations regarding a deposit account opening via devices and/or electronic systems and/or mobile devices is a reliable and acceptable method. The Depositor also consents that any information or documents the Bank received from the Depositor through the account opening by means of such method are reliable, accurate and can be enforced or used as evidence according to the law.
4. Any transactions made through devices and/or electronic systems and/or mobile devices under the User ID and/or password and/or One-Time Password (OTP) sent to the mobile number registered by the Depositor with the Bank, whether transactions have been made by the Depositor or other persons, are agreed by the Depositor that such transactions shall be deemed correct, complete and binding upon the Depositor with no need to sign any document as evidence thereof. In addition, the Depositor consents to take full responsibility in all respects as if the transactions were made by the Depositor, except for transactions prescribed otherwise by the Bank. Also, the Depositor agrees that the Bank will not be liable for any damages occurred from the abovementioned transactions and the Depositor consents to be liable for any damages therefrom. The Depositor agrees and acknowledges that User ID and/or Password and/or One Time Password (OTP) must be kept confidential and not be divulged to anyone.
5. In the event that Pao Tang Application service encounters a problem and cannot be used, which is beyond the control of the Bank, including but not limited to the interruptions in telecommunication systems and computer equipment that may affect the account opening and/or any operations relating to deposit accounts, the Depositor agrees and accepts that he/she will not consider the aforementioned cause to claim for the responsibility from the Bank, unless it is caused by willful action or the gross negligence of the Bank.
6. The Depositor can open multiple Savings accounts for investment in Gold Wallet via the Pao Tang Application but the number of accounts must be restricted as specified by the Bank.
7. No entry balance and minimum deposit amount is required for account opening via the Pao Tang application. The subsequent deposit shall not be less than the amount determined by the Bank.
8. The account name, withdrawal condition and the beneficiary of the Savings account for investment in Gold Wallet must be identical with the account owner name only. The Bank prohibits changing the withdrawal condition or changing the authorized person signing for the withdrawal/payment.

9. For opening a Savings account for investment in Gold Wallet via the Pao Tang application, if the Depositor is an existing customer, the Bank will designate the account holder branch as the branch where the Depositor last opened the deposit account. If the Depositor is a new customer, the Bank reserves the rights to designate the account holder branch based on the current address that the Depositor has given to the Bank.
10. The Depositor can make deposit/ withdrawal/ transfer transactions with the Savings account for investment in Gold Wallet through various channels as specified by the Bank. The Depositor agrees and consents that the transactions under the terms and conditions are accurate and valid as well as shall bind the Depositor in all respects.
11. If the Depositor wishes to make transaction/receive services through a bank branch, the Depositor can contact any branch of the Bank to issue a passbook and give a specimen signature as reference for the subsequent transactions/services.
12. Every time the Depositor contacts the Bank, the Depositor must show his/her identification card or identification document to the Bank's officer.
13. The Depositor can view the statement via Krungthai NEXT application or other channels as specified by the Bank.



**Special Conditions**

CIF No. .... Account No. ....Account Type:..... Account Name  
..... Date.....

The transfer of principal and/or interest of the fixed deposit account with transfer condition of principal and interest as specified by the Bank

The Depositor requests the Bank to transfer the interest and principal upon maturity as prescribed by the Bank as follows:

1. Upon maturity of the interest payment and the deposit period, please transfer interest into the account as follows:
  - ☐ Savings Account No:.....Account Name: .....
  - ☐ Current Account No: .....Account Name: .....
2. Upon maturity of the deposit period, please transfer principal into account as follows:
  - ☐ Savings Account No: .....Account Name: .....
  - ☐ Current Account No: .....Account Name: .....
  - ☐ Fixed Deposit Account No: .....Account Name: .....

Signed ..... Account Opening Applicant  
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