

Sales sheet: Global Savings: Foreign Currency Deposit (FCD) Account for Individuals

Information updated as of 15 July 2024

Product name	Global Savings		
Product	Foreign Currency Deposit (FCD) account		
Account type	Savings account	e-FCD Special account	
Passbook	Passbook	No Passbook	
Account opening channel	Branches	Krungthai Next	Paotang
Customer type	Residents & Non-Residents	Residents	
Currencies	11 Currencies: USD, JPY, CHF, GBP, SGD, EUR, AUD, NZD, HKD, CAD, and CNY	20 Currencies: USD, JPY, CHF, GBP, SGD, EUR, AUD, NZD, HKD, CAD, CNY, DKK, SEK, NOK, INR, KRW, TWD, SAR, AED, and QAR	1 Currency: USD
Minimum deposit amount, Fee in case the minimum average balance is higher than the specified, Fee in case account is inactive	No minimum deposit amount (Account opening with \$0 is possible) No account maintenance fee and no fee in case of account inactivity (as announced in Table 6)		
Interest rates (per annum)	(as announced in Table 4)		
Interest payment: Interest is paid in the deposited currency in the account.	Twice a year (in June and December)		
Interest calculation	(Principal X Interest Rate X Deposit period) divided by 100 X Number of days (360 days or 365 days) Currencies: USD, JPY, CHF, EUR, AUD, NZD, CAD, DKK, SEK, NOK, SAR, AED, and QAR		
Withholding tax deduction	15% (If the interest paid is more than THB 20,000 per year)		
Fine (%) in case of withdrawal before maturity	-		
Account closure	At the branch where the account is opened or at other branches		
Transaction fees	(as announced in Table 5)		
Important remarks	FCD account: - Both principal and interest are not protected. - There is a risk from constantly changing exchange rates.		
Contact	Call Center Tel. 02-111-1111 or the Bank's website (krungthai.com)		

- * Transactions:
- accounts
- services
- channels
- limit

Information	Transaction Channels		
	Branch	Krungthai NEXT	Paotang
Account type for transactions	Savings account e-FCD Special account		
Deposit			
Deposit into a FCD account with THB	No limit	Deposit limits via the NEXT application are set at 1.5 million THB per transaction and 2 million THB per day.	Deposit limits via the Paotang application is set at 150,000 USD per transaction.
Deposit with foreign banknotes	<p>Thai Residents</p> <p>- A deposit of foreign banknotes cannot exceed 15,000 USD per day or the equivalent in other currencies per depositor, unless the amount is evidenced by importation from abroad, or received from a licensed money changer, with evidence of the source of the money.</p> <p>Non-Residents</p> <p>- No limit in the case of deposits made in foreign currency.</p> <p>(Both Thai residents and non-residents can deposit in 11 currencies except DKK, SEK, NOK, INR, KRW, TWD, SAR, AED, and QAR)</p>	-	-
Draft	No limit	-	-
Foreign cheque	No limit	-	-
Withdrawal			
THB	No limit	Withdrawal limits via the NEXT application are set at 1.5 million THB per transaction and 2 million THB per day.	Withdrawal limits via the Paotang application is set at 150,000 USD per transaction.
Foreign banknotes	<p>No limit</p> <p>Conditions: The Depositor must notify the Bank at least 3 business days in advance within the Bangkok area (or a shorter period as specified by the Bank) and at least 14 business days in advance in other provinces (or a shorter period as specified by the Bank).</p> <p>(Both Thai residents and non-residents can withdraw money in 11 currencies, except for DKK, SEK, NOK, INR, KRW, TWD, SAR, AED, and QAR.)</p>	-	-
Draft	No limit	-	-

* Transactions:

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Information	Transaction Channels		
	Branch	Krungthai NEXT	Paotang
Transfer			
Transfer funds between own accounts within the Bank	No limit	No limit	-
Transfer funds to other accounts within the Bank	No limit	Transfer limits via the NEXT application are set at 1.5 million THB per transaction and 2 million THB per day.	-
Transfer to FCD account at another domestic bank.	Transfer limit is determined by international transfer transaction regulations. (Transfers can be made in 18 currencies, except for TWD and KRW.)	Transfer limits via the NEXT application are set at 1.5 million THB per transaction and 2 million THB per day. (Transfers can be made in 14 currencies, except for CNY, INR, TWD, KRW, AED, and QAR.)	-
SWIFT Outward Remittance	Transfer limit is determined by international transfer transaction regulations. (Transfers can be made in 18 currencies, except for TWD and KRW.)	Transfer limits via the NEXT application are set at 1.5 million THB per transaction and 2 million THB per day. (Transfers can be made in 14 currencies, except for CNY, INR, TWD, KRW, AED, and QAR.)	-
Transfer from FCD account at another domestic bank.	Transfer limit is determined by international transfer transaction regulations. (Transfers can be made in 18 currencies, except for TWD and KRW.)		
SWIFT Inward Remittance			