

1. Main Conditions 2. The depositor is at least 15 years old on the day the account is opened. 3. Depositor must have an E-mail address and apply for Pao Tang application 4. Only one account can be opened for each person. 5. The account must be a single account	1. The Depositor must be a Thai	7. Interest Payment Period	The interest payment is made twice a year (June and December).
2. Deposit period	No specific deposit period is required.	8. Account opening channels	Paotang Application
3. Minimum and maximum opening deposit	Not require.	9. Deposit/Withdrawal/Transfer Conditions, Benefits and Other Conditions <ul style="list-style-type: none"> Customers who open a savings account through the Pao Tang application can choose their account branch independently based on the guidelines, methods, and branches specified by the bank. If the depositor wishes to conduct transactions through the bank branch, they must contact the branch to verify their identity and provide a signature sample for future transactions. A withholding tax of 15% will be applied to the total savings account interest exceeding 20,000 Baht per year from all banks. The right to receive a withholding tax exemption is in accordance with the criteria set by the Revenue Department. Deposits are protected by the Deposit Protection Agency up to 1 million baht per customer, effective from August 11, 2021. 	
4. Annual interest rate(%) Interest rates are subject to change. Current interest rates are available at krungthai.com.	0.300 % p.a (Interest rates as of 25 July 2023 are subject to change.)	10. Account Maintenance Fee	<ul style="list-style-type: none"> If the balance is less than 2,000 Baht and the account is inactive (no deposits or withdrawals) for 1 year, a monthly account maintenance fee of 50 Baht will be charged. If the account balance reaches 0 Baht, the Bank will automatically close the account.
5. Interest Rate in case of Breach of Deposit Conditions	-	11. Account Renewal at Maturity	The deposit period is not specified.
6. Interest Rate Calculation Example $\text{Interest Amount} = \frac{\text{Daily ending balance} \times \text{Interest Rate} \times \text{Actual Deposit Period}}{100 \times \text{Number of Days in the Calendar Year}}$ Example On 1 June 2023, the depositor opened the account and deposited 30,000 Baht $\text{Interest rate at the end of the day} = 30,000 \times \frac{0.30}{100} \times \frac{1}{365}$ $= 0.24658 \text{ Baht}$	Interest is calculated daily based on the remaining deposit balance at the end of each day, using the number of days in the calendar year.	12. Cautions <ul style="list-style-type: none"> In the case of opening an account with a zero balance, if the depositor does not make any transactions (deposits or withdrawals) within 45 days from the account opening date, the bank reserves the right to close the account. The bank will notify the depositor via email at least 7 days in advance. This account is subject to deposit, withdrawal, and transfer fees across clearinghouses, as well as account closure fees if closed within 30 days of opening. For changing the passbook in case of loss, damage, name change, or payment terms, the fee will be according to the Bank's announcement. 	
		13. Notice of Changes to Terms and Conditions or Other Important Notifications	<ul style="list-style-type: none"> If there is any change in your contact information, please notify the Bank immediately to ensure timely communication. In the event of changes to product or service terms that result in a loss of benefits to the depositor, the Bank will provide at least 30 days' notice.