



**1. Main conditions**

- The depositor must be an individual with Thai nationality and be at least 15 years.
- Only one account can be opened for 1 depositor

**2. Deposit period** The deposit period is not specified.

**3. Minimum and maximum opening deposit**

- Minimum : 2,000 THB
- Maximum : 1,000,000 THB

**4. Annual interest rate (%) \*** 0.25 % p.a.  
(Interest rates as of 16 December 2024 are subject to change.)

*When the depositor has a deposit amount deposited into the Krungthai Kids Savings account more than the amount withdrawn in that month, the depositor will receive a bonus at the rate of 100% of the interest earned.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 0.50 % per annum (Normal Savings + Bonus)*

**5. Interest Rate**  
in case of Breach of Deposit Conditions

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**6. Interest Rate Calculation Example**

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.

Bonus Interest = Interest amount at the end of the month x 100% Maximum balance for bonus calculation equal to 1,000,000THB

Example  
Account opening date on 16 December 2024 Total balance at the end of the day is 30,000 THB  
Interest at the end of the day =  $30,000 \times \frac{0.25}{100} \times \frac{1}{366} = 0.20492$  THB

Example of interest and bonus payment: In the case where the deposit amount exceeds the withdrawal amount in that month.

	Account opening 1 Jan 25	6 Jan 25	26 Jan 25	31 Jan 25	1 Feb 25
Transaction	deposit	ฝาก	withdraw	Interest paid	Bonus paid
Remaining balance	30,000 THB	35,000 THB	27,000 THB	27,006.93 THB	27,020.61 THB

**7. 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in the event that the depositor has the amount deposited into the Krungthai Kids Savings account more than the amount withdrawn at the rate of 100% of the interest earned at the beginning of each month following the month when the interest payment is made into Krungthai Kids Savings account.

**8. Account opening channels** The Bank's branches

**9. Deposit/Withdrawal/Transfer Conditions, Benefits and Other Conditions**

- 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.
- A 15% withholding tax will apply to the total savings account interest exceeding 20,000 Baht per year from all banks.
- The right to receive a withholding tax exemption on interest is subject to the criteria set by the Revenue Department.
- If the account balance reaches 0 baht, with no deposits or withdrawals, the Bank will automatically close the account.
- This deposit is protected by the Deposit Protection Agency in accordance with legal provisions effective from August 11, 2021. Each customer will receive protection for deposits of up to 1 million Baht.

**10. Account Maintenance Fee** -

**11. Account Renewal** at Maturity The deposit period is not specified.

**12. Cautions**

- If there is no movement in any month (deposit-withdrawal transactions), the depositor will not receive the bonus in that month.
- For changing the passbook in case of loss, damage, name change, or payment terms, the fee will be according to the Bank's announcement.
- This account is subject to fees for deposits, withdrawals, transfers across the clearinghouse, and an account closure fee if closed within 30 days of opening.

**13. Notice of Changes to Terms and Conditions or Other Important Notifications**

- When the depositor reaches 15 years of age, the Bank will adjust the Krungthai Kids Savings account to a normal 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.