

Product	Savings Deposit	Fixed Deposit					
Deposit Period	-	1 month	3 months	6 months	12 months	24 months	36 months
Annual Interest Rates	Interest rate as announced by the Bank.						
Minimum Account Opening Amount	500 Baht	20,000,000 Baht or more					
Interest payment	Pay interest twice a year (June and December)	Interest is paid when the deposit reaches maturity.				Interest is also paid every 3 months by transferring it to a savings or current account.	
Rate/Interest Payment in Case of Breach of Deposit Conditions (Withdrawal before maturity)	-	<ul style="list-style-type: none"> <li>If fixed deposits with a term of 1 month or 3 months are not due, no interest is paid.</li> <li>For fixed deposits with terms of 6 months or 12 months:               <ul style="list-style-type: none"> <li>- Deposits &lt; 3 months: no interest is paid.</li> <li>- Deposits &gt; 3 months: : Interest is paid at the savings deposit rate applicable on the withdrawal date, with withholding tax deducted.</li> </ul> </li> </ul>				<ul style="list-style-type: none"> <li>Deposits &lt; 3 months: no interest is paid.</li> <li>Deposits &gt; 3 months: : Interest is paid at the savings deposit rate applicable on the withdrawal date, with withholding tax deducted.</li> </ul>	
Account maintenance fee	A monthly account maintenance fee of 50 Baht will be charged if the balance is less than 2,000 Baht and the account is inactive for 1 year. If the account balance reaches 0 Baht, the Bank will automatically close the account.	-					
Account Renewal at Maturity	-	The deposit will be automatically renewed in the original account with the same deposit term.					
Account Opening Channels	Bank branches						
Deposit/Withdrawal/Transfer Conditions, Benefits and Other Conditions	<ul style="list-style-type: none"> <li>Eligible for individuals, ordinary partnerships, groups of persons (under the responsibility of the Retail Banking Sales &amp; Distribution Group), juristic ordinary partnerships, limited partnerships, limited companies, public companies, joint ventures, non-profit entities (associations; foundations; the Thai Red Cross Society; temples, central religious property funds, courts, shrines, meditation centers, churches, mosques, private educational institutions, charitable organizations, condominium juristic persons, housing estate juristic persons), and government agencies (government educational institutions, Sub-district administrative organizations, Local administrative organizations).</li> </ul>						
	<ul style="list-style-type: none"> <li>A withholding tax of 15% will be applied to the total savings account interest exceeding 20,000 Baht per year from all banks.</li> <li>The right to receive a withholding tax exemption is in accordance with the criteria set by the Revenue Department.</li> </ul>	<ul style="list-style-type: none"> <li>The minimum amount for opening an account and each deposit is 20,000,000 Baht.</li> <li>For fixed deposits with terms of 1 month, 3 months, 6 months, and 12 months, partial withdrawals are allowed.</li> <li>For fixed deposits with terms of 24 months and 36 months, partial withdrawals are not allowed.</li> <li>The Bank will pay interest on deposits separately for each deposit item, based on the interest rate in effect on the deposit date. However, deposits made before the effective date of this announcement will continue to earn interest at the same rate until the deposit period ends, as per the deposit conditions.</li> </ul>					

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Contact Channels	For more information, please visit any Krungthai Bank branch nationwide or go to Bank's website: <a href="http://krungthai.com">krungthai.com</a> For initial inquiries, please contact the Krungthai Contact Center at 0-2111-1111 <ul style="list-style-type: none"> <li>• E-mail: <a href="mailto:Call.Center@krungthai.com">Call.Center@krungthai.com</a></li> <li>• Connect with us on social media by searching 'Krungthai Care' on Facebook, X, YouTube, LINE, or Instagram.</li> </ul>	
Cautions	<ul style="list-style-type: none"> <li>• Closing a savings account within 30 days of opening will incur a fee as announced by the Bank.</li> <li>• This account is subject to fees for deposits, withdrawals, and transfers across clearinghouses.</li> <li>• For changing the passbook in case of loss, damage, name change, or payment terms, the fee will be according to the Bank's announcement.</li> <li>• For deposits made via electronic channels, only transfers to a Krungthai Bank savings or current account are allowed. Transactions must be completed by 11:00 p.m. to be credited on the same day.</li> <li>• This deposit is protected by the Deposit Protection Agency, covering up to 1 million Baht per customer under the law effective August 11, 2021.</li> </ul>	
Notice of Changes to Terms and Conditions or Other Important Notifications	<ul style="list-style-type: none"> <li>• If there is any change in your contact information, please notify the Bank immediately to ensure timely communication.</li> <li>• 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.</li> </ul>	
Sales Sheet	-	