

**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 (360 days) Currencies: 100 GBP, SGD, HKD, CNY, INR, KRW, TWD (365 days)		
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 (www.krungthai.com)		

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

Information	Transaction Channels		
	Branch	Krungthai NEXT	Paotang
Account type for transactions	Savings account e-FCD Special account		
<b>Deposit</b>			
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	<b>Thai Residents</b> - 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.  <b>Non-Residents</b> - No limit in the case of deposits made in foreign currency. (Both Thai residents and non-residents can deposit in 11 currencies except DKK, SEK, NOK, INR, KRW, TWD, SAR, AED, and QAR)	-	-
Draft	No limit	-	-
Foreign cheque	No limit	-	-
<b>Withdrawal</b>			
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	<b>No limit</b> <b>Conditions:</b> 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). (Both Thai residents and non-residents can withdraw money in 11 currencies, except for DKK, SEK, NOK, INR, KRW, TWD, SAR, AED, and QAR.)	-	-
Draft	No limit	-	-

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

Information	Transaction Channels		
	Branch	Krungthai NEXT	Paotang
<b>Transfer</b>			
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. <i>(Transfers can be made in 18 currencies, except for TWD and KRW.)</i>	Transfer limits via the NEXT application are set at 1.5 million THB per transaction and 2 million THB per day. <i>(Transfers can be made in 14 currencies, except for CNY, INR, TWD, KRW, AED, and QAR.)</i>	-
SWIFT Outward Remittance	Transfer limit is determined by international transfer transaction regulations. <i>(Transfers can be made in 18 currencies, except for TWD and KRW.)</i>	Transfer limits via the NEXT application are set at 1.5 million THB per transaction and 2 million THB per day. <i>(Transfers can be made in 14 currencies, except for CNY, INR, TWD, KRW, AED, and QAR.)</i>	-
Transfer from FCD account at another domestic bank.	Transfer limit is determined by international transfer transaction regulations. <i>(Transfers can be made in 18 currencies, except for TWD and KRW.)</i>		
SWIFT Inward Remittance			