

**1. Main Conditions**

Available for individual customers (Thai nationals and non-residents), non-profit juristic persons

**2. Deposit period**

7 – 365 days

**3. Minimum and maximum opening deposit**

- Minimum : 5,000 Baht
- Maximum : -

**4. Annual interest rate(%)**  
 Interest rates are subject to change. Current interest rates are available at [krungthai.com](http://krungthai.com).

- 7-30-day deposit period = 0.35% p.a.
  - 31-60-day deposit period = 0.35% p.a.
  - 61-90-day deposit period = 0.35% p.a.
  - 91-120-day deposit period = 0.75% p.a.
  - 121-180-day deposit period = 0.85% p.a.
  - 181-270-day deposit period = 0.95% p.a.
  - 271-300-day deposit period = 0.95% p.a.
  - 301-365-day deposit period = 1.15% p.a.
- (Interest rate as of 04 June 2025)

**5. Interest Rate**

in case of Breach of Deposit conditions

- Deposits with a deposit period of less than or equal to 30 days, if withdrawn before the deposit maturity, the Bank shall not pay the interest.
- Deposits with a deposit period of 31 days or more, if withdrawn before the deposit maturity, the Bank will pay interest for the actual deposit period at the Tam Jai Term Deposit interest rate on the deposit date, during the deposit period with an interest rate lower than the actual deposit period specified and shall be subject to withholding tax on interest.

**Example1**

A natural person customer choose a deposit period of 95 days, with an interest rate of 0.75 % p.a., but the actual deposit period is 20days .The customer will not receive interest in the case of early withdrawal

**Example2**

A natural person customer choose a deposit period of 185 days, with an interest rate of 0.95 % p.a., but the actual deposit period is 110 days (interest rate specified for the actual deposit period is 0.75 % p.a.). The customer will receive interest in the case of early withdrawal that is lower than the specified interest rate for the actual deposit period which is 0.35 % p.a..

**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.

$$\text{Interest Amount} = \frac{\text{Principal amount} \times \text{Interest Rate} \times \text{Actual Deposit Period}}{100 \times \text{Number of Days in the Calendar Year}} = 59.45205 \text{ THB}$$

**Example**

The customer deposits 100,000 Baht into term 62days

$$\text{Interest amount} = \frac{100,000 \times 0.35 \times 62}{100 \times 365}$$

**7. Interest Payment Period**

At the deposit maturity

**8. Account opening channels**

Bank branches

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

- Each deposit must not be less than 50,000 baht, and partial withdrawals are prohibited.
- 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.
- The right to receive a withholding tax exemption at the time of interest payment is subject to the criteria set by the Revenue Department.
- This deposit is protected by the Deposit Protection Agency, in accordance with the law, as of August 11, 2021, up to a maximum of 1 million Baht.

**10. Account Maintenance Fee**

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**11. Account Renewal at Maturity**

- At the maturity of the deposit, if the Depositor does not provide the conditions otherwise, the Bank shall assume that the depositor wishes to continue depositing into the Tam Jai Term Deposit account with the Bank using the same deposit period. The depositor shall receive interest rates and conditions as announced by the Bank at the maturity of the deposit.



## Tam Jai Term deposit

Version : As of 04 June 2025

### 12. Cautions

- The account used for depositing funds into the special fixed deposit account via electronic channels must be a savings account or a current account of Krungthai Bank only. The transaction must be completed by 23:00 hrs. to ensure the deposit's full effectiveness on the transaction date.
- 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 incurs fees for deposits, withdrawals, or transfers across clearing house.

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

- 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.