

**Terms and Conditions for Account Opening: Savings Account and Fixed Deposit Account**

1. When opening deposit account, the Depositor must completely present identification documents as required by the Bank and provide information or fill in the application form, as well as provide the Bank with a withdrawal condition and a specimen signature whereby the Depositor must not use a pseudonym or conceal the Depositor's real name in order to open a deposit account.
2. The minimum deposit amount for account opening and each subsequent deposit must not less than the amount specified by the Bank.
3. The Bank will give an account passbook to the Depositor. The Depositor cannot transfer the account owner, edit or tear off any page of the passbook. The Depositor must keep passbook in a secure place and avoid being placed under any other person's custody without permission from the Depositor. If the passbook is lost or stolen, the Depositor must immediately inform the Bank at any branch or call the Call Center Tel. 0-2111-1111 in order to suspend the account. In case of lost passbook, a police report is required for the Bank's consideration.
4. The Depositor consents the Bank to pay interest to the Depositor at the rate, period and method as announced by the Bank from time to time. Moreover, the Depositor consents that the Bank has the right to change the interest rate of all deposit account at any time. The Bank shall announce the determination or change of interest rate to public at the Head Office, all branches nationwide and via the Bank's website (krungthai.com). When the Bank announces for any change of interest rate, the Depositor agrees to accept the interest rate announced by the Bank and consents to apply the changed rate with the Depositor's deposit account immediately. In this regard, the passbook or deposit slip is not required to submit to the Bank for recording the interest rate modification.
5. Changes to a personal information, a specimen signature, an address or any condition, the Depositor must inform the Bank in writing by using a form specified by the Bank, together with submitting the related documents and a specimen signature, an address or a condition that the Depositor requests to change.
6. Writing on document related to the deposit or withdrawal, the Depositor must use a pen with non-erasable ink, otherwise, the Bank shall not be responsible for any damage occurred.
7. Every deposit or withdrawal made at Bank's branches, the Depositor must present the relevant document to the authorized signatory officer of that branch in order to record a deposit or a withdrawal. The Depositor must check the accuracy of the deposit or withdrawal money and the account balance. In case of discrepancy, the Depositor shall immediately inform the Bank for correction.
8. When the Depositor deposits a cheque, the bills of exchange or any other negotiable instruments, the Bank will process for fund collection only. In this regard, the Depositor shall pay the fee relating to bill for collection (if any) at the rate specified by the Bank whether the Bank collects the funds from instruments or not. The Depositor will receive an interest under the terms of the Bank or the Depositor is entitled to withdraw money from the cheque/instrument only when the Bank completely collects the funds from cheque or instrument. In case the Bank is unable to collect

funds from cheque or instrument deposited, the Depositor shall be notified by the Bank and the Depositor shall immediately contact the Bank for the returned cheque or instrument within the specified time.

9. The account balance shown in the passbook will be deemed correct only if it is verified by the corresponding record kept by the Bank. The passbook should be updated at least once a month at any branch or via the Passbook Update Machines.
10. If the Depositor conducts banking transactions without using the passbook (No Book) i.e. conducting the deposit and withdrawal without passbook or depositing, withdrawing and transferring via the ATM/ADM or transferring via KTB Netbank/Krungthai NEXT etc., exceeding 20 transactions and when the Depositor wishes to update the passbook, the Bank will combine all transactions to be one for each debit and credit. If the Depositor requests for details of such combined transaction, the Depositor shall contact the Bank's branch for issuing an account statement.
11. Interest that the Depositor has already received, if it is more than the interest that should be received, the Depositor consents the Bank to immediately update the account statement or adjust the account balance for accuracy
12. In case when the interest from Savings Account that does not comply with the criteria and conditions for Tax Exemption from Personal Income Tax on Interest Income Received from Saving Deposit Accounts according to the notification of the Director-General, the Revenue Department, the Bank is required to deduct the interest of such deposit account for withholding tax in order to deliver such withholding tax to the Revenue Department. If the interest of deposit is not enough for withholding tax deducting, the Depositor agrees to authorize the Bank to deduct such deficit from account balance in the deposit account maintained with the Bank.
13. Withdrawal of fixed deposit account prior to the end of the specified deposit period; the Bank will pay interest according to the actual deposit period at the interest rate as specified by the Bank's announcement for each type of fixed deposit account. In the case of a fixed deposit account with periodic interest payments, if the interest that the Depositor has already received is more than the interest that should be received, the Bank will deduct the excess interest paid from the principal deposit with the Bank. However, if the deposit period is less than 3 months or does not meet the deposit period specified by the Bank, the Bank will not pay interest.
14. In the case of fixed deposits account that the Bank pays interest every period as specified by the Bank to the Depositors and the Bank has already deducted the withholding tax of such deposit interest submitted to the Revenue Department, if the Depositor withdraws money prior to the end of the specified deposit period, the Bank will recalculate the withholding tax of the deposit interest that the Depositor has received from the Bank. If it appears that the total of the withholding tax of the deposit interest is less than the total withholding tax that the Bank has deducted in order to deliver such withholding tax to the Revenue Department upon each payment of interest paid to the Depositor, the Depositor agrees and accepts that such withholding tax deduction of the Bank is made in order to comply with the law. The Depositor agrees not to claim the excess tax refund from the Bank.

15. At the maturity of fixed deposits account as stipulated in the agreement, the Depositor consents the Bank to deposit the accrued interest into the fixed deposit account together with the remaining balance in the fixed deposit account as the combined principal for the next interest calculation according to interest rate for the fixed deposit account applicable at such time with the same deposit period as requested by the Depositor according to the original agreement. In this regard, the Depositor agrees that Clause 13 hereof shall also be applied, unless specified otherwise for additional special conditions, or the Depositor allows the Bank to transfer the principal amount with its maturity to a pair account requested by the Depositor to the Bank in accordance with the terms and conditions for each type of fixed deposit account.
16. If the Bank puts money into the Depositor's account by mistake, either via deposit or money transfer or other methods which is a wrong account number whereby the Depositor has no legal right for such money, the Depositor shall authorize the Bank to immediately debit such amount from the Depositor's account. However, the Bank shall inform the Depositor of such transaction thereafter via telephone. If the account balance of the Depositor is not enough for the debit, the Depositor agrees to pay back such amount of money to the Bank immediately in full upon notification from the Bank.
17. For an inter-branch withdrawal, the Depositor shall make withdrawals in person with the ID card or other identification document as prescribed by the Bank presented to the Bank officer.
18. Withdrawal by proxy, a proxy shall make withdrawals only at the branch where the Depositor's account was opened. A proxy is required to present the ID card or other identification documents of both the Depositor and a proxy, including the required documents as prescribed by the Bank to the Bank officer.
19. The Bank will charge for the account maintenance fee at the rate specified by the Bank in the event that the account has a balance less than the required minimum balance. In this regard, in case of the account balance is zero, the Bank shall automatically close the account within the period specified by the Bank.
20. The Depositor consents the Bank to charge other fees related to Savings Account and Fixed Account at the rate and criteria as specified by the Bank.
21. The Depositor agrees that the Bank has the right to add and/or change terms and conditions of Bank's service, including criteria, fee rate and/or other expenses in using the Bank's service as the Bank deems appropriate. The Bank will post an announcement to inform the Depositor in a public area at the Head Office, other branches of the Bank and via the Bank's website (krungthai.com).
22. Any documents or letters of the Bank, which are delivered to the address or the workplace or the contact address or to the email address or via telephone number specified in the application form of deposit account opening or the Depositor informed to the Bank respectively, the Depositor agrees that the Bank has duly and rightfully delivered documents to the Depositor.

23. The Bank will immediately restrain any payment from the account when the Bank has acknowledged that the Depositor is deceased. The heirs or the administrator of the estate of the Depositor has the right to collect the deposit in the account by presenting the passbook or deposit slip together with the related documents required by the Bank to prove to the satisfaction of the Bank, the Bank will consider to return such deposit.
24. In case there are more than one of the Depositor whereby each of the co-Depositors is entitled to withdraw the deposit whether in whole or in part, unless specified otherwise in the withdrawal condition or as the Bank deems appropriate, in case there is any dispute between the co-Depositors, the Bank shall assume that each of the co-Depositors has the right to claim money in the deposit account with equal amount from the Bank.
25. If any of the co-Depositors is an individual and such co-Depositor dies, the Bank shall consider the related documents in order to give the withdrawal money to the other surviving co-Depositor(s) and/or the deceased's heirs and/or the administrator of the estate (as the case may be). However, the deposit payment to the co-Depositor and/or deceased's heirs and/or the administrator of the estate, the surviving co-Depositor(s) agrees that the Bank shall deem that each of the co-Depositors has the right to claim for the deposit money with equal amount. In this regard, the Bank shall allow the co-Depositor(s) and/or the deceased's heirs and/or the administrator of the estate to withdraw only the eligible part of the deposit that such deceased co-Depositor is entitled to receive its own amount.
26. In case the Depositor and/or one of the co-Depositors has any outstanding indebtedness with the Bank, the Depositor and the co-Depositor hereby authorize the Bank to immediately deduct the deposited money from the Depositor and/or the co-Depositor's deposit account, whether in whole or in part, to immediately pay for settlement of the Depositor and/or the co-Depositor's outstanding indebtedness.
27. In case the Depositor opens a deposit account by using the Depositor's own name as the sole account owner or by using an account name that is different from the account owner name i.e. Depositor name with co-Depositor or deposit account for other persons, etc., although the withdrawal condition specifies that the Depositor has the right to solely or jointly with other co-Depositors for withdrawals or other withdrawal conditions, the Depositor agrees that the Bank shall consider the right of claim for money in a deposit account belongs to the Depositor who is the account owner only.
28. In case the specified law, announcement or government regulation requires the Bank to disclose the information or the financial transaction of the Depositor or one/some of the Depositor's customers to the government officer or the government agency, when the Bank receives the request, the Depositor consents the Bank to disclose such information and/or to report the Depositor's financial transactions to the government officer or the government agency in all respects.
29. The Depositor agrees not to bring the deposit account for incurring any obligation with a person, a juristic person or other financial institutions, including but not limited to a transfer of a right of claim in a deposit account and/or a right to receive deposit, whether in whole or in part, unless the prior written consent from the Bank is obtained.

30. The Depositor agrees that the Bank has a right to restrain the deposit and/or withdrawal service for the Depositor's deposit account and/or close such deposit account at any time when the Bank suspects any doubtful incidents related to such deposit account or the financial transaction of whether the Depositor or related person to the Depositor or one of the Depositor's customer becomes the account or contains financial transactions that related to corruption, being against the law or using the account in an illegal way, including but not limited to the anti-money laundering transaction or financial support to the terrorism. In this regard, the Depositor agrees not to claim for any damages arising from the Bank's action as abovementioned at all.
31. The Depositor consents and agrees to the Bank for collecting and using the Depositor's personal information, including but not limited to the information of a deposit account, credit, transactions, personal information of the Depositor, financial information and/or other information that the Bank holds or reaches from other sources or any data that agency or authorized committee under Thai Law required, hereinafter referred to as "Data". In addition, the Depositor consents to the Bank to send, transfer and/or disclose of the Depositor's Data to the companies in the Bank's financial business group, auditor, external auditor, financial institution, government agency, assignee and/or any juristic person which is the Bank's contract party or has relationship with the Bank, both domestically and internationally, for the purpose to manage the Bank's business, data analysis, provider and/or improve services or the Bank's products. In case the Bank hires or delegates other persons to process the work related to information technology, communication, tracking or other tasks, whether in whole or in part, and in compliance with laws and regulations of any country enforcing to the Bank, the Depositor acknowledges that the Depositor can contact the Bank through Call Center 02-111-1111 or the Bank's branch. In this regard, the Bank's contact channel can be changed, increased, or decreased in the future, and will be announced through the Bank's website (krungthai.com).
32. The Depositor acknowledges that being hired to open an account, buying and selling an account or consenting other people to use accounts in committing an offense shall get punishments by the law.
33. The Depositor agrees to be bound and to comply with the terms and conditions as specified in this agreement, including the regulations and procedures as specified by the Bank, both of which are stated now and/or will continue to be specified in the future in all respects. Thus, the Bank shall notify such amendment in advance via the channel specified by the Bank accordingly.
34. The Depositor acknowledges the contents of the terms and conditions for Savings Account and/or Fixed Deposit Account and agrees that the contents are in accordance with the determination of the Depositor in all respects.
35. The Depositor agrees to pay service fees, fees, and any expenses in opening a deposit account and/or using the services as specified by the Bank at the present and/or as announced in the future by the Bank in all respects. Additionally, these terms and conditions are considered as part of the application form for deposit account opening. If the Depositor fails to comply with the terms and conditions and/or any cautions resulting in damage to the Bank and/or any person, the Depositor agrees to take responsibility for such damage occurred upon the Bank's claim immediately. In the event that a fault occurs, regardless of the reason for that mistake, the Depositor agrees that the

Bank is entitled to adjust and correct the faults and errors for accuracy, including allowing the Banks to debit funds and/or transfer funds from various accounts of the Depositor maintained with the Bank without requiring the consent of the Depositor in any way. However, the Bank will notify the Depositor of the debit and/or transfer such amount thereafter.

36. The Depositor accepts that the information provided in the application form for account opening as well as other document submitted to the Bank is accurate, true and complete in all respects.
37. The Depositor allows the Bank to inspect and/or search for the information from the Civil Registration and/or faces of Depositor from the relevant government agencies, including to contact, request some or all of Depositor's information or from any person or juristic person, if necessary and/or in case the Bank deems appropriate.
38. The Depositor allows the Bank to adjust and update the information that the Bank has acquired since the date of request for opening a deposit account for accuracy in order to prevent fraud crimes.
39. The Depositor consents the Bank to present the news, and/or product information and/or Bank's services to the Depositors, including the information sending or notifying via SMS and/or other electronic channels.

Special Conditions

CIF No. .... Account No. .... Account Type: .....  
Account Name ..... Date .....

The transfer of principal and/or interest of the fixed deposit account with transfer condition of principal and interest as specified by the Bank

The Depositor requests the Bank to transfer the interest and principal upon maturity as prescribed by the Bank as follows:

1. Upon maturity of the interest payment and the deposit period, please transfer interest into the account as follows:
  - Savings Account No: ..... Account Name: .....
  - Current Account No: ..... Account Name: .....
2. Upon maturity of the deposit period, please transfer principal into account as follows:
  - Savings Account No: ..... Account Name: .....
  - Current Account No: ..... Account Name: .....
  - Fixed Deposit Account No: ..... Account Name: .....

Signed ..... Account Opening Applicant  
( ..... )