

1. Main Conditions Available for individual customers (Thai nationals and non-residents), non-profit juristic persons (associations, foundations, the Thai Red Cross Society, temples, central religious properties, joss houses, shrine, dharma practice centers, churches, mosques, private education institutions, charitable organizations, condominium juristic person, housing juristic person) and government agencies (state schools, sub district Administrative Organization, local government organization).

2. Deposit period 5 months

3. Minimum and maximum opening deposit

- Minimum : 5,000 Baht
- Maximum : -

4. Annual interest rate(%)
 Interest rates are subject to change. **The most recent information is available on krungthai.com**

1.59% p.a.
 As of 14 March 2025

5. Interest Rate in case of Breach of Deposit Conditions

- Deposits held for less than 3 months will earn no interest.
- Deposits held for 3 months or more will earn interest at the savings deposit rate applicable on the withdrawal date, with withholding tax deducted.
- Any excess interest received will be deducted from the principal.
- As for the tax on fixed deposit interest that the Bank has withheld and submitted to the Revenue Department, this is considered a legal obligation. The Bank will not be able to refund the excess tax withheld to the depositor.

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.

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

Example

The customer deposits 100,000 Baht into the special 5-month fixed deposit account, on April 10, 2025. The deposit will mature on September 9 2025. The total actual deposit period is 153 days. The customer will receive interest as follows.

$$\text{Interest amount} = 100,000 \times \frac{1.59}{100} \times \frac{153}{\text{Number of days in the Calendar Year}} = 666.4932 \text{ Baht}$$

7. Interest Payment Period Interest is paid monthly and transferred to the linked savings or current account as specified by the depositor.

8. Account opening channels Bank branches

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

- Each deposit must not be less than 5,000 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.
- Effective from 14 March 2025 – 30 April 2025 or until further notice.

10. Account Maintenance Fee No account maintenance fee.

11. Account Renewal at Maturity Upon maturity of the special 5-month fixed deposit, the account will be converted to a 3-month fixed deposit. The interest rate and deposit conditions will align with the Bank's rates at that time.

- 12. Cautions**
- Fees for passbook replacement due to loss, damage, name change, or payment term changes will follow the Bank's announcement.
 - 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.
 - 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.