

(1.) General Information													
Product Seller / Owner	TMBThanachart Bank Public Company Limited												
Product Name	ttb foreign currency deposit account – Savings Deposit												
Product Type	Savings account												
Deposit Period	No fixed term												
Available Currencies for Account Opening	AUD, EUR, GBP, JPY, USD, CNY, DKK, CHF, CAD, SGD												
Date	1 February 2023												
Minimum Amount for Initial and each Next Deposit	A Minimum of USD 10,000 is required for initial deposit and no minimum for each next deposit. (Foreign banknotes deposit must not exceed USD 15,000 per day. Deposit in other foreign currencies shall equivalent to USD currency according to the Bank's exchange rates.)												
(2.) Interest Rates and Calculation													
Interest Rates (per year)	<p>Interest rates (per year) on ttb foreign currency deposit account – savings deposit as of 1 February 2023:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Currency</th> <th>Interest Rate</th> </tr> </thead> <tbody> <tr> <td>USD</td> <td>2.00%</td> </tr> <tr> <td>GBP</td> <td>1.00%</td> </tr> <tr> <td>AUD</td> <td>1.00%</td> </tr> <tr> <td>CNY</td> <td>0.25%</td> </tr> <tr> <td>EUR, JPY, DKK, CHF, CAD, SGD</td> <td>0.00%</td> </tr> </tbody> </table> <p>Interest rates are subject to change. Please see detail on current interest rates at https://www.ttbank.com/th/rates/foreign-currency-deposits</p> <ul style="list-style-type: none"> Interest will be calculated daily based on the outstanding account balance. Deposit interest is payable on every June and December. If the total interests earned from all banks exceed 20,000 Baht per year, the Bank will deduct withholding tax at 15% of the interest received in accordance with the Revenue Department's Regulations (exchange rates as of the date of interest payment). Number of days per year used in interest calculation: <ul style="list-style-type: none"> -AUD, EUR, JPY, USD, CNY, DKK, CHF, CAD: based on 360 days per year. -GBP, SGD: based on 365 days per year. 	Currency	Interest Rate	USD	2.00%	GBP	1.00%	AUD	1.00%	CNY	0.25%	EUR, JPY, DKK, CHF, CAD, SGD	0.00%
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EUR, JPY, DKK, CHF, CAD, SGD	0.00%												
(3.) Conditions													
<u>Key Conditions</u>	<ol style="list-style-type: none"> The account type is ttb foreign currency deposit – savings deposit with passbook. Minimum amount is required for initial deposit. Available for individuals and the account must be individual account only. Joint account, account with "and / or / for / by" attached to its name is not permitted. 												

	<p>4) Account name must be the name of the account owner. Account using an alias is not permitted.</p> <p>5) <u>Cannot be used in conjunction with all types of debit card.</u></p>
<u>Deposit/Withdrawal/Funds Transfer Conditions, Benefits and Other Conditions*</u>	<p>1) Unlimited amount for deposit/withdrawal/funds transfer per day.</p> <p>2) A deposit of foreign banknotes must not exceed USD 15,000 per day or equivalent according to the Bank's exchange rates.</p>
(4.) Fees / Charges	
Fee for monthly average balance is lower than the limit.	If <u>monthly average balance is lower than</u> USD 5,000 or equivalent, fee will be charged at USD 10 or equivalent per month by debiting from the customer's deposit account.
(5.) Advice/Warning	
<u>Caution</u>	<ul style="list-style-type: none"> • Outward funds transfer period is subject to the Bank's specified conditions which may depend on the amount, exchange rate and time zone difference. • To withdraw funds in foreign banknotes, the customer must inform the Bank 1 business day in advance and before 12.00 a.m. for preparation of the required banknotes. • Foreign Currency Deposit Account is unprotected by the Deposit Protection Agency.
(6.) Contact/Complaint Channels	
<u>Product Owner's Contact/Complaint Channels</u>	<u>Enquiry for the product details or any complaint can be raised via www.ttbbank.com or at every ttb branch or ttb contact center 1428.</u>

Note : Foreign currency deposit account can be opened at foreign currency deposit service division 2nd floor, ttb Pahonyothin Headquarter.

Information in this document is in force and effect until there are changes in the interest rates, fee rates and product conditions which may occur in future. Upon such event, the Bank will provide the customers prior notice via www.ttbbank.com or at every ttb branch.