

(1.) General Information																																				
Product Seller / Owner	TMBThanachart Bank Public Company Limited																																			
Product Name	ttb foreign currency deposit account – Fixed Deposit																																			
Product Type	Fixed Deposit Account																																			
Deposit Period	1,3, 6, 9 and 12 months term																																			
Available Currencies for Account Opening	AUD, EUR, GBP, JPY, USD																																			
Date	1 June 2024																																			
Minimum Amount for Initial and each next deposit (USD)	A Minimum of USD 10,000 is required for initial deposit and minimum of USD 2,000 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 Interest Calculation																																				
Interest Rates (per year)	<p>Interest rates (per year) on ttb foreign currency deposit account – fixed deposit as of 1 June 2024:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th rowspan="2">Currency</th> <th colspan="5">Interest Rate: Deposit Term</th> </tr> <tr> <th>1 Month</th> <th>3 Months</th> <th>6 Months</th> <th>9 Months</th> <th>12 Months</th> </tr> </thead> <tbody> <tr> <td>USD</td> <td>3.50%</td> <td>5.10%</td> <td>5.25%</td> <td>5.00%</td> <td>4.90%</td> </tr> <tr> <td>GBP</td> <td>1.50%</td> <td>2.00%</td> <td>4.60%</td> <td>0.00%</td> <td>0.00%</td> </tr> <tr> <td>AUD</td> <td>1.50%</td> <td>2.00%</td> <td>Deposit not accepted</td> <td>Deposit not accepted</td> <td>Deposit not accepted</td> </tr> <tr> <td>EUR, JPY</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> </tr> </tbody> </table> <p><u>Interest rates are subject to change. Please see detail on current interest rates at https://www.ttbbank.com/th/rates/foreign-currency-deposits</u></p> <ul style="list-style-type: none"> The Bank pays interest upon maturity: 1 - month, 3 - month, 6 - month, 9 - month and 12 - month term (as the case may be). Interest will be calculated daily based on the actual deposit period with interest paid upon maturity date after deducting withholding tax at 15% of the interest received in accordance with the Revenue Department's Regulations. Number of days per year used in interest calculation: <ul style="list-style-type: none"> - AUD, EUR, JPY, USD: based on 360 days per year. - GBP: based on 365 days per year. 	Currency	Interest Rate: Deposit Term					1 Month	3 Months	6 Months	9 Months	12 Months	USD	3.50%	5.10%	5.25%	5.00%	4.90%	GBP	1.50%	2.00%	4.60%	0.00%	0.00%	AUD	1.50%	2.00%	Deposit not accepted	Deposit not accepted	Deposit not accepted	EUR, JPY	0.00%	0.00%	0.00%	0.00%	0.00%
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<u>Interest rate apply for premature withdrawal</u>	<ol style="list-style-type: none"> 1. For 1-month term fixed deposit no interest shall be paid upon premature withdrawal. 2. For fixed deposit over 3 – month: <ul style="list-style-type: none"> No interest paid on deposit if withdrawal prior to 3 months. Withdrawal after 3 months but prior to its maturity, the interest shall be calculated on actual deposit period and paid after deducting penalty fee at 1.5% p.a. of the interest rate received (no interest will be paid if the interest falls below zero after such deduction). 																																			

(3.) Conditions	
<u>Key Conditions</u>	<ol style="list-style-type: none"> 1) The account type is ttb foreign currency deposit – fixed deposit with passbook. 2) Minimum amount is required for initial deposit. 3) 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. 4) Account name must be the name of the account owner. Account using an alias is not permitted.
<u>Deposit/Withdrawal/Funds Transfer Conditions, Benefits and Other Conditions*</u>	<ol style="list-style-type: none"> 1) Unlimited deposit/withdrawal/funds transfer per day. Partial amount withdrawal is allowed. 2) A deposit of foreign banknotes must not exceed USD 15,000 per day or equivalent in other currencies according to the Bank’s exchange rates.
(4.) Fees / Charges	
<u>Fee for monthly average balance is lower than the limit</u>	If monthly average balance is lower than USD 2,000 or equivalent in other currencies, a fee will be charged at USD 10 or equivalent per month by debiting from the customer’s deposit account.
(5.) Advice/Warning	
<u>Account Renewal upon Deposit Maturity</u>	Upon the maturity of 1 month, 3 months, 6 months, 9 months and 12 months fixed deposit period, the Bank will automatically deposit a principal with an interest to the account according to the previous term of deposit.
<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 notes. • Foreign Currency Deposit Account is unprotected by the Deposit Protection Agency. • Premature withdrawal, customer may not receive interest and may be subject to penalty charge.
(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.