

**Terms and Conditions for Use of
ttb Foreign Currency Deposit Account– Fixed Deposit**

1. Type of Product

- 1.1 This account is **unprotected** by the Deposit Protection Agency Act B.E. 2551 (2008).
- 1.2 The account is available for individual and juristic persons. Currencies eligible for the service are US Dollar (USD), EURO (EUR), Japanese Yen (JY), Pound Sterling (GBP), Australian Dollar (AUD).
- 1.3 The Bank reserves the right to open the account only for Depositors who meet the Bank's eligibility requirements as announced.
- 1.4 It is a deposit account where money will be returned at maturity with passbook as evidence.

2. Account Opening

- 2.1 Account must be opened under the name of the individual or juristic person who is the account holder. Using an alias in account opening is not permitted.
- 2.2 Depositor can open ttb foreign currency deposit account at foreign currency deposit service division on 2nd floor, at ttb Phahon Yothin Headquarter only.
- 2.3 A minimum deposit of USD 10,000 or its equivalent is required to open fixed deposit account and minimum of USD 2,000 for each next deposit.

3. Deposit

- 3.1 Deposit of foreign banknotes is limited at not exceeding USD 15,000 or its equivalent per day and can be made at foreign currency deposit service division on 2nd floor, at ttb Phahon Yothin Headquarter.
- 3.2 In using Thai Baht to buy foreign currencies for depositing in the foreign currency deposit account, the Depositor must present the Funds transfer Request Form at ttb international trade service center.

4. Withdrawal

- 4.1 To withdraw funds in foreign banknotes, the Depositor must notify the Bank 1 day in advance via Banking Operations Officer at phone number 02299 1111 ext. 5017 before making such transaction at foreign currency deposit service division on 2nd floor, at ttb Phahon Yothin Headquarter. It is important to note that foreign currency banknotes withdrawn from foreign currency deposit accounts must not be used in Thailand.
- 4.2 To withdraw funds for domestic or overseas transfer, the Depositor must present Funds Transfer Request Form at ttb international trade service center.
- 4.3 Withdrawal by proxy is permitted. For withdrawal from 500,000 Baht up or its equivalent or premature withdrawal from fixed deposit account, the Bank must request confirmation from the authorized signatory who signs in the withdrawal request form before proceeding with each transaction.
- 4.4 The Depositor must present the passbook and act in compliance with the Bank's conditions.
- 4.5 Partial withdrawal of principal is permitted.
 - 4.5.1 For 1-month fixed deposit account, premature withdrawal is without interest.
 - 4.5.2 For fixed deposit account of 3 months or more, any withdrawal prior to 3 months' maturity shall be without interest.

4.5.3 For premature withdrawal with deposit term of 3 months or more from the deposit date, the Bank shall pay interest in proportion to the actual deposit period deducted by 1.5% penalty fee from the specified deposit interest rate (if any transaction shows negative (-) balance after penalty charge, the Bank shall not pay interest for such transaction).

5. Interest Rates

Interest rates shall be in accordance with the Bank's Announcement on Foreign Currency Deposit Interest Rates.

6. Interest payment: The Bank shall pay interest in the same foreign currency deposited with details as follows:

- 6.1 The Bank shall pay deposit interest at maturity after withholding tax in accordance with the Revenue Department's regulations.
- 6.2 Foreign currency fixed deposit account (all types) with deposits placed prior to the interest adjustment date shall receive the same interest rate until maturity.
- 6.3 Withholding tax on deposit interest shall be proceeded in accordance with the Revenue Department's Regulations. Depositors who wish to claim tax refund must contact the Revenue Department themselves and can apply for withholding tax certificates from the Bank to support such claims.

7. Maturity Date

Upon the maturity of 1 month, 3 months, 6 months, 9 months and 12 months fixed deposit term, the Bank will automatically deposit a principal with an interest to the account according to the previous type and term of deposit.

8. Account Maintenance Fee

In case where the outstanding balance in the account falls below the threshold announced on the Bank's website, the Bank shall debit money from the account for maintenance fee as per the criteria determined by the Bank. If there is no deposit into the account in order to maintain the minimum balance, the Bank shall debit money from the account until the balance turns zero. In this regard, should the account balance remain zero consecutively over the specified period, the Bank shall automatically close the account.

9. Other Conditions

General Conditions for ttb foreign currency deposit account

- 9.1 The Depositor agrees and consents that the Bank may use the information and any other documents the Depositor has provided to the Bank for consideration and approval including for use in supporting the Depositor's request for deposit account service.
- 9.2 The Depositor has duly received the passbook, account opening documents and other relevant documents as well as acknowledges the terms and conditions for account opening and use of the Bank's service.
- 9.3 It is the Depositor's duty to keep the passbook and documents signed by the Depositor, as the account holder or authorized signatory, as evidence for funds withdrawal in a safe place. If the passbook and/or such documents are lost from the Depositor's possession, the Depositor must notify the Bank immediately. In this regard, the Depositor shall be liable for the amount of money incurred

- from the transaction which was executed before notifying the Bank to cancel/suspend the passbook and/or such documents.
- 9.4 Passbook balance shall be deemed correct after it has been verified with the amount in the Bank's system.
 - 9.5 Any document or letter delivered to the address or office specified by the Depositor in the account opening application form or the address or office that has been changed and informed to the Bank (if any) whether by post or any other channels, the Depositor agrees to accept that the Bank has informed or delivered such document to the Depositor in due manner.
 - 9.6 The Bank reserves the right to change the interest rates and conditions as specified herein with prior notice at the Bank's Office and via the Bank's website.
 - 9.7 Apart from the aforementioned terms and conditions, the Depositor acknowledges and agrees to abide by the regulations set forth by the Bank of Thailand such as exchange control regulations and/or other agencies related to such deposit in all respects.
 - 9.8 The Depositor acknowledges and consents that the Bank shall suspend or close the account if it is the case where the Bank shall comply with the applicable laws ; or the Bank reasonably believes that the Depositor uses or may use such account for illegal or inappropriate purpose that may cause detriment to the Bank or uses the account in non-compliance with the Bank's regulations and procedures; or the Applicant acts in such a manner that breaches the terms and conditions for use of any services relating to the account; or where the Applicant is the victim of any criminal case. In such events, the Bank may consider suspending or closing the account to prevent future damage with notice given to the Depositor thereafter. In this respect, if the Depositor allows a third person to use the account jointly with the Depositor or to use the Depositor's account for receiving money transfer or money withdrawal in a fraudulent manner to the detriment of others, the Depositor shall be liable for the damage incurred from such fraudulent act.
 - 9.9 In case of any change in the Depositor's name, last name, address, office, or any director or authorized person, the Bank must be notified without delay.
 - 9.10 The Depositor agrees and consents for the Bank to collect and/or use and/or disclose the Depositor's personal information or any other information to government agencies and/or outsource service providers who are counterparties or having relationship with the Bank either in Thailand or other countries for the purpose of banking business management; or in case where service providers are hired or appointed by the Bank to undertake any tasks on the Bank's behalf concerning information technology, collateral assessment, insurance renewal of collateral assets, communications, debt collection or other services whether in whole or in part as deemed necessary to perform the contractual undertakings.
 - 9.11 The Depositor cannot transfer the right over the account and/or the right over the deposits therein, either in whole or in part, to any third party.
 - 9.12 In entering into any transaction with the Bank, the Depositor shall receive a transaction slip as evidence of such transaction.
 - 9.13 For funds transfer via the deposit account, the Bank will inform the results of such transaction or deliver the transaction slip to the Depositor for keeping as evidence. In this connection, the Bank will transfer money according to the Depositor's order. In case of any error, the Bank's maximum liability shall not exceed the amount ordered for such transaction.
 - 9.14 In case of any dispute over the deposit account, the Depositor agrees that the investigation and correction thereof shall be carried out in accordance with the Bank's criteria and procedures.

- 9.15 Should there be any questions or any errors arising, the Depositor can reach the Bank via ttb contact center 1428 or any ttb branch.
- 9.16 Other conditions and fees shall be as announced by the Bank.
- 9.17 The Depositor certifies and confirms that the information provided in the Account Opening Application Form and other relevant documents are true and correct in all respects.
- 9.18 The Depositor cannot change or add any text or any figure in the passbook or transfer the passbook or tear any page off the passbook.