



# Special Savings Account (For individual customers)

Special Savings Account

More flexibility and higher returns

	ttb no fixed account	ttb dream savings account	ttb the exclusive savings account
<b>Suitable for</b>	Anyone who wishes to save money and earns high interest	Those who wish to maintain savings discipline by setting an equal amount of target savings in each month.	Those who wish to secure future wealth.
<b>Account Opening Format</b>	Available for both individual account and joint account (One customer can open only 1 account).	Must be opened in conjunction with a savings account or current account.	Available for both individual account and joint account, to be opened in conjunction with ttb all free account or ttb basic account.
<b>Interest Rate</b>	0.25%-1.10% p.a. for deposit between 1-30 million Baht.	Maximum interest 1.5%* *(1st – 6th month : 1.50% p.a. (Normal rate + 0.25% p.a.) (7th month onwards : 1.25% p.a. (Normal rate)	Normal interest* 1.50%+bonus interest 0.75% *(Policy Interest Rate announced by the Bank of Thailand).
<b>Interest Payment</b>	On the last day of each month	Semi-annually in June and December.	Semi-annually in June and December.
<b>Tax Deduction</b>	Subject to withholding tax at 15% of the interest amount received. (If the total interests earned on savings deposits from all banks exceed 20,000 Baht per year, the Bank will deduct withholding tax in accordance with the Revenue Department's Regulations.)	Subject to withholding tax at 15% of the interest amount received. (If the total interests earned on savings deposits from all banks exceed 20,000 Baht per year, the Bank will deduct withholding tax in accordance with the Revenue Department's Regulations.)	Subject to withholding tax at 15% of the interest amount received. (If the total interests earned on savings deposits from all banks exceed 20,000 Baht per year, the Bank will deduct withholding tax in accordance with the Revenue Department's Regulations.)
<b>Initial deposit</b>	No minimum requirement	500 Baht up to not exceeding 25,000 Baht/month	Deposit must be made on the same day of account opening, whereby the deposit amount must equal to the remaining life insurance premium to be paid up to 7 years (not including the first year's premium which has already been paid).
<b>Account Maintenance Fee</b>		---- Waived ----	
<b>Caution</b>	<ul style="list-style-type: none"> <li>Cannot be used in conjunction with all types of debit card</li> <li>Withdrawal or transfer via branch counter exceed 2 times per month is subject to 50 Baht fee per transaction.</li> <li>Withdrawal or transfer via ttb touch application is free of charge.</li> </ul>	<ul style="list-style-type: none"> <li>Deposit cannot be made directly to the account but has to wait until the debit date from the main account only.</li> <li>Cannot be used for financial transactions of any type</li> <li>Withdrawal via branch must be accompanied with passbook of both the primary account and dream savings account</li> </ul>	<ul style="list-style-type: none"> <li>Only one deposit is required on the account opening date which is set within 30 days after applying for ttb the Treasure (88/8) life insurance either by cash, cheque or money transfer.</li> <li>Additional deposit or partial withdrawal is not allowed. Withdrawal must be in full amount as deposited and the account can be closed at the branch only.</li> <li>Cannot be used for financial transactions of any type.</li> </ul>
<b>Interest Rate Stipulation</b>	Interest rates and conditions shall be in accordance with the Bank's Announcement.		
<b>Contact Channels</b>	<a href="http://www.ttbbank.com">www.ttbbank.com</a>   ttb contact center 1428   ttb branches		

Interest rates and conditions become effective from 25 January 2023