



<b>Product Seller / Owner:</b>	TMBThanachart Bank Public Company Limited														
<b>Product Name:</b>	ttb me save account														
<b>Product Type:</b>	Savings account														
<b>Deposit Term:</b>	No fixed term														
<b>Date:</b>	1 December 2024														
<b>Minimum and Maximum Amount for Account Opening (Baht):</b>	No minimum requirement for initial / next deposit														
<b>Details of Interest Rates:</b>	Interest rate (p.a.) as at 1 December 2024 based on total account balance														
<b>Interest Rate (p.a.)</b>	<table border="1"> <thead> <tr> <th>Total Account Balance (Baht)</th> <th>Normal Interest Rate</th> <th>Interest Rate including Bonus Interest</th> </tr> </thead> <tbody> <tr> <td>&lt;= 100,000 Baht</td> <td>1.00%</td> <td>2.00%** (1.00% + 1.00%)</td> </tr> <tr> <td>&gt;100,000 – 1,000,000 Baht</td> <td>0.40%</td> <td>1.40% (0.40% + 1.00%)</td> </tr> <tr> <td>&gt; 1,000,000 Baht</td> <td>0.00%</td> <td>1.00%</td> </tr> </tbody> </table>			Total Account Balance (Baht)	Normal Interest Rate	Interest Rate including Bonus Interest	<= 100,000 Baht	1.00%	2.00%** (1.00% + 1.00%)	>100,000 – 1,000,000 Baht	0.40%	1.40% (0.40% + 1.00%)	> 1,000,000 Baht	0.00%	1.00%
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	<p><b>Normal Interest Rate: General customers with deposit amount</b></p> <ul style="list-style-type: none"> <li>&lt;= 100,000 Baht: Earn 1.00% interest (average 1.00%*)</li> <li>&gt; 100,000 – 1,000,000 Baht: Earn 0.40% interest (average 1.00% -0.40%*)</li> <li>&gt; 1,000,000 Baht (For deposit amounts over 1,000,000 Baht): Earn 0.00% interest (average 1.00% - 0.00%)</li> </ul>														
	<p><b>Bonus Interest Rate (normal interest + 1.00% bonus)</b></p> <ol style="list-style-type: none"> <li>Bonus interest rate for a new account The customer will get bonus interest on top of normal interest on the total deposit amount for a period of 1 month from the account opening date. Bonus interest will be effective from the date of account opening and payable to the customer's account according to normal interest payment cycle.</li> <li>Bonus interest rate for an existing account The customer will receive bonus interest on top of normal interest in the following month for the total deposit amount when the total amount of deposit transactions in that month exceeds the total amount of withdrawal transactions of the same month, payable to the customer's account according to normal interest payment cycle. For an account opened for over 1 month (Deposit and withdrawal transactions will not include transactions such as interest payment, withholding tax deduction or fee payment) <ul style="list-style-type: none"> <li>&lt;= 100,000 Baht: Earn 2.00% interest (average 2.00%*)</li> <li>&gt; 100,000 – 1,000,000 Baht: Earn 1.40% interest (average 2.00% - 1.40%*)</li> <li>&gt; 1,000,000 Baht (For deposit amounts over 1,000,000 Baht): Earn 1.00% interest (average 2.00% - 1.00%)</li> </ul> </li> </ol>														
	<p>*Average means the maximum average interest of all products in each deposit range.</p> <p>**2.00% means the maximum average interest of the product with deposit amount less than 100,000 Baht and aligns with the Bank's conditions. Interest will be calculated based on a progressive rate.</p>														



	<p><u>Interest rates are subject to change. Please see details on current interest rates at <a href="https://www.ttbbank.com/th/rates/deposit-interest-rates">https://www.ttbbank.com/th/rates/deposit-interest-rates</a></u></p>
<p><b><u>Interest Payment Period:</u></b></p>	<ul style="list-style-type: none"> <li>• Interest will be calculated on a daily basis based on the outstanding balance at day-end. The Bank pays interest semi-annually in June and December subject to 15% withholding tax on the amount of interest 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.</li> <li>• Number of days used for interest calculation: 365 or 366 days.</li> </ul>
<p><b><u>Key Conditions:</u></b></p>	<ul style="list-style-type: none"> <li>• No minimum requirement for initial or next deposit.</li> <li>• No maximum deposit limit and no fixed term.</li> <li>• Account can be opened via ttb touch application, one customer can open only 1 account.</li> <li>• The Depositor must be Thai nationality and not less than 18 years old.</li> <li>• Account name must be the same as the account owner's name. Using another name or alias is not allowed. Account name must be a single name without added with "and / or / for / by".</li> <li>• Cannot be used in conjunction with all types of debit card and cannot be used for utilities bill payment, payment of goods and services, loan payment, as well as direct debit application for payment of goods and services.</li> </ul>
<p><b><u>Deposit/Withdrawal/Transfer Conditions</u></b> <b><u>Benefits and Other Conditions*:</u></b></p>	<ul style="list-style-type: none"> <li>• Deposit can be made via money transfer through ttb touch application or cash deposit at ttb ATM/CDM.</li> <li>• Withdrawal and account closing cannot be done in cash but must be transferred to ttb savings accounts or other bank's accounts via ttb touch application or.</li> <li>• Set-off right: Financial institution has the right to deduct money from your account in order to settle your outstanding debts.</li> <li>• You have to be aware of your duty to maintain the security of your User ID and password as well as the safety of your electronic device by             <ul style="list-style-type: none"> <li>• Keep your electronic device with you, such as the mobile phone.</li> <li>• Keep and protect your personal information to the utmost security.</li> <li>• Constantly check the correctness of your financial transactions and account balance in order to prevent unusual items that may occur.</li> <li>• Delete unsured or suspicious e-mail. You should not enter information or answer such e-mail.</li> <li>• Avoid running/installing program attached to the e-mail as it might be a malware program that invades to steal your personal information or disrupt information system in your computer.</li> <li>• Install an updated anti-virus program and use virus filtering service from a reliable internet.</li> </ul> </li> </ul> <p>It is not the Bank's policy to ask confidential customer information such as account name, User ID, password, account number or national ID card number via e-mail, phone call or SMS; as well as to send website link for the customer's transaction.</p>



	<p>If you found a suspicious e-mail or scam website concerning ttb me save account, please inform ttb contact center 1428 throughout 24 hours.</p> <ul style="list-style-type: none"> <li>• Out-going funds transferred to ttb savings accounts or other bank's accounts via ttb touch application is without fee.</li> <li>• Cheque collection is without fee.</li> </ul> <p><u>Remark:</u></p> <ul style="list-style-type: none"> <li>• conditions relating to the transfers/ deposits into ttb me save account, please see details at product details <a href="https://www.ttbbank.com/th/personal/deposits/savings-account/ttb-me-save">https://www.ttbbank.com/th/personal/deposits/savings-account/ttb-me-save</a></li> <li>• Other service fees relating to ttb me save account apart from the above waiver shall be in accordance with the Bank's fee rates announcement.</li> </ul>
<b><u>Account Maintenance Fee:</u></b>	<b><u>No fee</u></b>
<b><u>Caution:</u></b>	If the Depositor's name, surname, address or contact phone number is changed, the Bank must be accordingly informed without delay via <a href="http://www.ttbbank.com">www.ttbbank.com</a> or at every ttb branch or ttb contact center 1428.
<b><u>Product Owner's Contact / Complaint Channels:</u></b>	Enquiry for the product details or any complaint can be raised via <a href="http://www.ttbbank.com">www.ttbbank.com</a> or at every ttb branch or ttb contact center 1428.

**Warning: This deposit is protected under the Deposit Protection Agency within the limit prescribed by law. The maximum deposit protection is not exceeding 1 million Baht**

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 shall give the customers prior notice via [www.ttbbank.com](http://www.ttbbank.com) or at every ttb branch.