(1.) General Information	
Product Seller / Owner	TMBThanachart Bank Public Company Limited
Product Name	ttb no fixed account
Product Type	Savings deposit account
Deposit Term	No fixed term
Date	6 August 2026
Minimum and Maximum Amount for Account Opening (Baht)	No minimum requirement for initial / next deposit

(2.) Interest Rate and Calculation

Interest Rate (p.a.)

Details of interest rates (p.a.) as at 6 August 2026 are as follows:

Account Balance (Baht)	Normal Interest Rate	Interest Rate including Bonus Interest[1]	Interest Rate including Bonus Interest[2]
≤ 1,000,000	0.10	0.45 (0.10% + 0.35%)	0.45 (0.10% + 0.35%)
> 1,000,000 - 5,000,000	1.00	1.35 (1.00% + 0.35%)	1.35 (1.00% + 0.35%)
> 5,000,000 – 30,000,000	1.30	1.65 (1.30% + 0.35%)	1.65 (1.30% + 0.35%)
Amount exceeding 30,000,000 Baht	0.50	0.85 (0.50% + 0.35%)	0.85 (0.50% + 0.35%)

Account Balance (Baht)	Normal Interest Rate	Interest Rate including Bonus Interest[3]	Interest Rate including Bonus Interest[4]
≤ 1,000,000	0.10	0.45 (0.10% + 0.35%)	0.35 (0.10% + 0.25%)
> 1,000,000 - 5,000,000	1.00	1.35 (1.00% + 0.35%)	1.25 (1.00% + 0.25%)
> 5,000,000 – 30,000,000	1.30	1.65 (1.30% + 0.35%)	1.55 (1.30% + 0.25%)
Amount exceeding 30,000,000 Baht	0.50	0.85 (0.50% + 0.35%)	0.75 (0.50% + 0.25%)

Normal Interest Rate: General customers with total deposit of

- ≤ 1,000,000 Baht : Earn 0.10% interest (average 0.10%*)
- > 1,000,000 - 5,000,000 Baht : Earn 1.00% interest (average 0.10%-1.00%*)
- > 5,000,000 - 30,000,000 Baht : Earn 1.30% interest (average 0.10%-1.30%*)
- Amount exceeding 30,000,000 Baht : Earn 0.50% interest (average 0.10%-0.50%*)

Bonus Interest [1] (normal interest + 0.35% bonus)

For customers who invest in any or all types of mutual funds via ttb with the average investment value of at least 5 million Baht in the current month will earn bonus interest in the following month.

	• ≤ 1,000,000 Baht : Earn 0.45% interest (average 0.45%*) • > 1,000,000 - 5,000,000 Baht : Earn 1.35% interest (average 0.45%-1.35%*) • > 5,000,000 - 30,000,000 Baht : Earn 1.65% interest (average 0.45%-1.65%*) • Amount exceeding 30,000,000 Baht : Earn 0.85% interest (average 0.45%-0.85%*) **Bonus Interest [(2)]** (normal interest + 0.35% bonus) **For customers who purchase life insurance products specified by the bank and meet the following conditions:** **1. When paying the first-year premium of at least 500,000 Baht per year per policy in the current month, customers will earn bonus interest in the following month for a maximum period of 12 months, or** **2. When paying the first-year premium accumulated to a minimum of 500,000 Baht per year (within the past 12 months), customers will earn bonus interest in the following month and continue to earn this bonus interest rate until the month in which the first premium payment is due in the following year.** • ≤ 1,000,000 Baht : Earn 0.45% interest (average 0.45%*) • > 1,000,000 - 5,000,000 Baht : Earn 1.35% interest (average 0.45%-1.35%*) • > 5,000,000 - 30,000,000 Baht : Earn 1.65% interest (average 0.45%-1.65%*) • Amount exceeding 30,000,000 Baht : Earn 0.85% interest (average 0.45%-0.85%*) **The policy status must be approved and must have passed the free-look period.** **Bonus Interest [(3)]** (normal interest + 0.35% bonus) **For the bank customers with Reserve Diamond status in the current month, Earn bonus interest in the following month.** • ≤ 1,000,000 Baht : Earn 0.45% interest (average 0.45%*) • > 1,000,000 - 5,000,000 Baht : Earn 1.35% interest (average 0.45%-1.35%*) • > 5,000,000 - 30,000,000 Baht : Earn 1.65% interest (average 0.45%-1.65%*) • Amount exceeding 30,000,000 Baht : Earn 0.85% interest (average 0.45%-0.85%*) **Bonus Interest [(4)]** (normal interest + 0.25% bonus) **For the bank customers with Reserve Platinum status in the current month, Earn bonus interest in the following month.** • ≤ 1,000,000 Baht : Earn 0.35% interest (average 0.35%*) • > 1,000,000 - 5,000,000 Baht : Earn 1.25% interest (average 0.35%-1.25%*) • > 5,000,000 - 30,000,000 Baht : Earn 1.55% interest (average 0.35%-1.55%*) • Amount exceeding 30,000,000 Baht : Earn 0.75% interest (average 0.35%-0.75%*) *Average means the maximum average interest of products in each deposit range. Interest rates are subject to change. Please see details on current interest rates at https://www.ttbbank.com/th/rates/deposit-interest-rates and examples of bonus interest calculations at https://www.ttbbank.com/en/personal/deposits/savings-account/ttb-no-fixed • The Bank will pay interest on the last day of every month 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. • Number of days used for interest calculation: 365 or 366 days.

(3.) Conditions	
Key Conditions	1) No minimum requirement for initial or next deposit. 2) One customer can open only 1 account which can be either individual or joint account (individual account and joint account counted together). 3) Cannot be used in conjunction with all types of debit card.
Deposit/Withdrawal/ Transfer Conditions Benefits and Other Conditions*	1) Not eligible for bill payment, payment for goods and services via e-Payment, interbank funds transfer (ORFT/SMART) via ttb touch application. 2) Not eligible for direct debit service for payment of goods and services. 3) Not eligible for use as linked account for funds transfer to another account but can be designated as a beneficiary account. 4) Eligible for funds transfer between ttb accounts via ttb touch application without limited times. In case of joint-account, it cannot be used for funds transfer but only for balance enquiry. 5) Cardless withdrawal: Depositor can withdraw cash from the TMBThanachart ATMs without using card simply by entering the withdrawal code acquired via ttb touch application for free, unlimited times. 6) If the total withdrawal or transfer transactions via Branch Counter exceed 2 times per month (from the 3rd transaction onwards), the Bank will charge additional fee from the normal fee (if any) at the rate of 50 Baht per transaction.
(4.) Fees / Service Charge	
Account Maintenance Fee	Account that remains dormant for more than 1 year with less than 2,000 Baht account balance is subject to 20 Baht maintenance fee per account per month.
Other fees	Other ttb no fixed transaction fees apart from those waived to the Depositor shall be in accordance with the Bank's fee rates announcement.
(5.) Advice/Warning	
Caution	• If the total of your withdrawal or transfer transactions via Branch Counter exceed 2 times per month (from the 3rd transaction onwards), the Bank will charge additional fee from normal fee (if any) at the rate of 50 Baht per transaction. • In case the Depositor fails to make deposit transactions since the account opening date and the account balance remains zero for 360 consecutive days, the Bank will automatically close the account. • In case the Depositor has made financial transactions, but the account balance remains zero for 395 consecutive days, the Bank reserves the right to automatically close the account.
(6.) Contact/Complaint Channels	
Product Owner's Contact / Complaint Channels	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.

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 or at every ttb branch.