



Terms and Conditions for Use of ttb me save account

1. Type of Product

- 1.1 Non-Passbook savings account that provides service under the name of ttb me save account.
- 1.2 Deposit interest rates, fee rates and conditions shall be as announced by the Bank.
- 1.3 This account cannot be transferred or furnished as collateral, or to create an obligation over the right to receive money in the account with other individuals or juristic persons, except with written consent from the Bank.

2 Account Opening

- 2.1 No minimum requirement for initial deposit. In this respect, the account must be opened under the name of a private individual who is the account owner. The Depositor is not permitted to use an alias for account opening or open the account on behalf of a third person or allow any other person to use your account.
- 2.2 One Depositor can open only 1 ttb me save account. Account name must be a single name without added with "and / or / for / by".
- 2.3 ttb me save account cannot be used in conjunction with all types of debit card
- 2.4 The Depositor cannot convert an existing ttb deposit account to ttb me save account.
- 2.5 Account can be opened via ttb touch application only.

3 Product Criteria

- 3.1 Transactions with ttb me save account can be made via money transfer through ttb touch application or cash deposit at ttb ATM/CDM. The transactions which can be performed at the bank's branches including check deposits into ttb me save accounts and cash deposits into ttb savings accounts and transfer to ttb me save account only, but cash withdrawals are not allowed.
- 3.2 Withdrawal from the account cannot be withdrawn in cash but must be transferred to ttb savings accounts or other bank's accounts via ttb touch application.
- 3.3 ttb me save account does not support direct debit for payment of goods and services and cannot serve as linked account for transferring or deducting money to another account.



3.4 The Depositor cannot make withdrawal transactions from the account for bill payment or loan payment purpose

4 Interests and Fees

4.1 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.

4.2 The Depositor will be exempted from ttb me save transaction fees as follows:

4.2.1 Fee for cash deposit at ttb CDM.

4.2.2 Intra bank transfer fee.

4.2.3 Account maintenance fee.

4.3 Other transaction fees shall be in accordance with the Bank's fee rates announcement.

5 General Criteria

5.1 For deposit account which has no deposit, withdrawal or transfer transactions via any channel for more than 365 days, the Bank will change the account status to dormant account which may be subject to maintenance fee as announced by the Bank.

5.2 For dormant account, the Depositor must contact the Bank in order to update the information into normal status. However, the Depositor can still make deposit-transfer transactions into the dormant account as normal.

5.3 The Bank will accept the deposited cheques, drafts or other financial notes for collection purpose only. The deposit shall be complete and permitted for withdrawal only when such notes have been honored.

5.4 If the Depositor's name, surname, address or contact phone number as well as mobile number registered with the Bank is changed, the Bank must be accordingly informed without delay.

5.5 In making any transaction with the Bank, the Depositor shall receive the transaction slip as evidence of such transaction.

5.6 For funds transfer via a deposit account, the Bank will inform the results of the 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.

- 5.7 In the event that the Depositor allows a third person to use the account jointly with the Depositor or to use the Depositor's account for receiving money or withdrawal in a fraudulent manner to the detriment of others, the Depositor must be liable for the damage incurred from such fraudulent act.
- 5.8 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.
- 5.9 Should there be any question or error arising from funds transfer via a deposit account, the Depositor can reach the Bank via ttb contact center 1428.
- 5.10 Transactions completed via Bank's channels after 23.00 hrs. shall be deemed as transactions of the following day.
- 5.11 The Depositor agrees to use or execute transactions via ttb me save account for personal purpose which does not fall under the followings:
 - 5.11.1 The purpose that contravenes any laws or public order or morality, the Bank's policy, as well as the requirements or orders of the regulatory agencies.
 - 5.11.2 If the Depositor fails to use ttb me save account in pursuance with the objectives stipulated by the Bank, or if the Bank finds that the use of such account is not in conformity with the normal and customary practices of ttb me save account users, the Bank reserves the right to refuse or suspend such transaction or cancel the Depositor's ttb me save account at once.
 - 5.11.3 The Depositor agrees and accepts that the Bank has the right to refuse and not to enter other bank's cheque which has apparent scratches, erasures or alteration into the Depositor's account. In this respect, the Depositor agrees to relinquish the right to claim for damage which may occur as a result of such refusal.
 - 5.11.4 Terms and conditions under this service may be subject to change with prior notice via the Bank's Office and website.