<table>
<tr><th colspan="2">(1.) General Information</th></tr>
<tr><td>Product Seller / Owner :</td><td>TMBThanachart Bank Public Company Limited</td></tr>
<tr><td>Product Name :</td><td>ttb normal term deposit account of 24-months and 36-months tenures</td></tr>
<tr><td>Product Type :</td><td>Term deposit account</td></tr>
<tr><td>Deposit Period :</td><td>Fixed term of 24 months and 36 months</td></tr>
<tr><td>Date :</td><td>25 December 2025</td></tr>
<tr><td>Minimum and Maximum Amount for Account Opening (Baht)</td><td>Minimum of 1,000 Baht or more for initial and each next deposit</td></tr>
<tr><th colspan="2">(2.) Interest Rate and Calculation</th></tr>
<tr><td>Interest Rate (p.a.) :</td><td>Interest Rate (p.a.) as at 25 December 2025
<table><tr><th>Deposit terms</th><th>Interest Rate</th></tr><tr><td>24 months</td><td>0.90%</td></tr><tr><td>36 months</td><td>0.90%</td></tr></table>
The Bank pays interest on ttb normal term deposits of 24 months and 36 months on a 3 months basis. Interest payment shall be credited to the savings account or current account designated by the customer on the account opening date after withholding tax.
Withholding tax on deposit interest shall be deducted in accordance with the Revenue Department's Regulations. Depositors who wish to claim tax refund can proceed accordingly by using withholding tax certificates issued by the Bank to support such claims.
Interest rates may change over time. Details on current interest rates can be viewed by accessing https://www.ttbbank.com/th/rates/deposit-interest-rates</td></tr>
<tr><td>Example of Interest Calculation</td><td>$\frac{\text{Principal x Deposit terms (days) x Interest rate as at the deposit date}}{\text{(365 or 366 days) x 100}}$
Subject to withholding tax at 15% of the interest amount received in accordance with the Revenue Department's Regulations.</td></tr>
<tr><td>Interest Rate in case of Non-Compliance with Deposit Terms and Conditions (Premature Withdrawal) :</td><td>Deposit length less than 3 months shall be without interest.
For deposit length of 3 months or more, interest shall be proportional to the actual deposit period at the rate applicable to ttb basic deposit account published on the deposit date for the same type of customers after withholding tax.
In case of premature withdrawal where interest has been paid in excess of the amount entitled to receive, the Depositor will get back money less than the amount deposited. The returned amount shall be equal to the principal + interest computed according to the criteria (if any) – interest received under the deposit conditions before tax. In this respect, the Depositors must proceed to claim tax refund from the Revenue Department by themselves.</td></tr>
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(3.) Conditions	
Key Conditions :	1) Account can be opened at any ttb branch or the Depositors can open an online account via ttb touch application if the Depositors already have any other types of deposit accounts with the Bank. 2) Available to all types of customers, except for non-residents (individual and juristic person) who are not allowed to open new accounts and add deposits in former accounts.
Deposit/Withdrawal/Transfer Conditions Benefits and other Conditions* :	1) Deposit can be placed at every ttb branch or via ttb touch application. Each next deposit is required at 1,000 Baht or more. 2) Withdrawal or account closing can be made at ttb branch only. 3) Withdrawal of principal must be in full amount as deposited. Partial withdrawal is not allowed. 4) Withdrawal at the account owner's Home Branch and inter-branch withdrawal within the same Clearing House is permitted without limit amount. 5) Withdrawal upon maturity and account closing can be made on the maturity date at every ttb branch nationwide. 6) Cannot be used to secure loan from the Bank.
(4.) Fees / Service Charge	
Account Maintenance Fee :	No fee
(5.) Advice/Warning	
Account Renewal upon Deposit Maturity :	Upon maturity of 24-months and 36-months deposit accounts, the Bank shall automatically renew each account to the same term deposit product type.
Caution :	Partial withdrawal of principal is not allowed. Principal must be withdrawn in full amount as deposited with interest applicable for non-compliance of deposit terms and conditions.
(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.