

| (1.) General Information   |   |
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| <b>Product Seller / Owner :</b>  | <b>TMBThanachart Bank Public Company Limited</b>  |
| <b>Product Name :</b>  | <b>ttb up &amp; up term deposit 12 months account</b>   |
| <b>Product Type :</b>  | <b>Term deposit account</b>   |
| <b>Deposit Period :</b>  | <b>Fixed term of 12 months</b>  |
| <b>Date :</b>  | 5 March 2026  |
| <b>Minimum and Maximum Amount for Account Opening (Baht)</b>   | <b>Minimum of 5,000 Baht for initial account opening and minimum of 5,000 Baht or more for each next deposit,</b> whereby the aggregate balance of the initial and next deposits in the individual account and joint account must not exceed 200,000,000 Baht per person per deposit term.  |
| (2.) Interest Rate and Calculation   |   |
| <b>Interest Rate (p.a.):</b>   | <p><b>Interest rates will rise every 3 months</b></p> <p>Interest rates (p.a.) as at 5 March 2026 are as follows:</p> <p style="padding-left: 40px;">Month 1-3 : 0.20%</p> <p style="padding-left: 40px;">Month 4-6 : 0.50%</p> <p style="padding-left: 40px;">Month 7-9 : 0.80%</p> <p style="padding-left: 40px;">Month 10-12 : 1.50%</p> <p><b>Average interest over the deposit period: 0.75% p.a.</b></p> <p><b>Details on interest rates and condition can be viewed by accessing <a href="https://www.ttbbank.com/th/rates/deposit-interest-rates">https://www.ttbbank.com/th/rates/deposit-interest-rates</a></b></p> |
| <b>Example of Interest Calculation</b>   | $\frac{\text{Principal} \times \text{Deposit terms (days)} \times \text{Interest rate as at the deposit date}}{(365 \text{ or } 366 \text{ days}) \times 100}$ <p><b>Subject to withholding tax at 15% of the interest amount received in accordance with the Revenue Department's Regulations.</b></p>   |
| <b>Interest Payment Period:</b>  | <b>Interest is payable on a 3 months basis subject to withholding tax in accordance with the Revenue Department's Regulations by transferring to the savings account or current account designated by the Depositor on the account opening date.</b>  |
| <b>Interest Rate in case of Non-Compliance with Deposit Terms and Conditions (Premature Withdrawal):</b> | <b>Premature withdrawal is permitted without conditions and without interest penalty. However, the Depositor must withdraw in full amount as deposited per transaction and will receive interest proportional to the deposit term in the withdrawal month.</b>  |
| (3.) Conditions  |   |
| <b>Key Conditions:</b>   | <ol style="list-style-type: none"> <li>1) <b>Account can be opened at any ttb branch.</b></li> <li>2) <b>For ttb up &amp; up term deposit 12 months account, available to individuals persons only.</b></li> <li>3) <b>Aggregate balance in the individual account and joint account must not exceed 200 million Baht per person per deposit term.</b></li> <li>4) <b>Cannot be used as loan security with the Bank.</b></li> </ol>   |

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| <p><b>Deposit/Withdrawal/Transfer Conditions</b><br/><b>Benefits and other Conditions*:</b></p> | <ol style="list-style-type: none"> <li>1) <u>Deposit can be placed at every ttb branch, A minimum of 5,000 Baht or more is required for each next deposit.</u></li> <li>2) <u>Withdrawal or account closing can be made at ttb branch only.</u></li> <li>3) <u>Premature withdrawal must be in full amount as deposited per transaction. Partial withdrawal is not allowed. The Depositor will receive interest proportional to the deposit term in the withdrawal month and in accordance with the Interest Rates announcement as of the deposit date after deduction of withholding tax.</u></li> <li>4) <u>A savings account or current account is required in order to get the transfer of interest.</u></li> </ol> |
| <p><b>(4.) Fees / Service Charge</b></p>  |   |
| <p><b>Account Maintenance Fee:</b></p>  | <p><b>No fee</b></p>  |
| <p><b>(5.) Advice/Warning</b></p>   |   |
| <p><b>Account Renewal upon Deposit Maturity</b></p>   | <p><u>Upon maturity, the Bank will transfer both the deposit and the final interest payment after deduction of withholding tax as prescribed by the Revenue Department to the saving account or current account designated by the customer at the account opening. and automatically close the account when all deposit items have matured.</u></p>   |
| <p><b>(6.) Contact/Complaint Channels</b></p>   |   |
| <p><b>Product Owner's Contact / Complaint Channels:</b></p>                                     | <p><u>Any 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.</u></p>  |

**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.