| (1.) General Information | |
|---|---|
| Product Seller / Owner | TMBThanachart Bank Public Company Limited |
| Product Name | ttb all free account |
| Product Type | Savings account |
| Deposit Term | No fixed term |
| Date | 1 July 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.) | 0.00% p.a. (interest rate as at 1 May 2026)<br>Interest rates may change over time. Details on current interest rates can be viewed by accessing<br>https://www.ttbbank.com/th/rates/deposit-interest-rates |
| **(3.) Conditions** | |
| Key Conditions | 1) No minimum requirement for initial/next deposit.<br>2) One customer can open no more than 4 accounts (all channels together).<br>3) Account can be opened either in conjunction with debit card enrollment or not.<br>4) Owner of 1 account can hold no more than 5 cards per account as follows:<br>○ 1 ttb all free debit card per account.<br>○ 1 ttb all free Disney debit card per account<br>○ 1 ttb all free Disney digital debit card per account (Current customer who owns more than 1 ttb all free debit card or all free debit card visa Olympic Paris 2024 or ttb all free digital debit card can continue using such cards until cancellation or expiry, or until the cards are damaged or lost).<br>5) The Bank reserves the right to issue all types of new ttb all free debit card as follows:<br>○ The issuance of ttb all free debit card is limited to 5 cards per calendar year per account.<br>○ The issuance of ttb all free Disney debit card is unlimited per calendar year per account.<br>○ The issuance of ttb all free Disney digital debit card is limited to 3 cards per calendar year per account.<br>6) This account is available for private individual only and cannot be opened under the name of a government agency, juristic person, foundation, or non-resident (NRBA). Account name must be a single name without added with "and / or / for / by".<br>7) Account name must be the same as the account owner's name. Account opening by using an alias is not permitted.<br>8) Depositor has to pay fees in accordance with the Bank's announcement. |

| | |
|---|---|
| | **9)** **Deposit can be made at every branch nationwide during such branch' business hours without limited times.**<br>10) The Bank will accept the deposited cheque, draft, or other financial notes for collection purpose only. Deposit transaction will be complete, and money can be withdrawn from the account only after such notes have been honored.<br>**11)** Withdrawal by account owner **can be made at any branch without limitation.**<br>**12)** Withdrawal by proxy can be made at any branch without limitation. |
| **Deposit/Withdrawal/Transfer Conditions Benefits and Other Conditions** | **Depositor shall be entitled to free transaction (no fee) without limited times for the following transactions:**<br>1) Funds transfer between ttb accounts (both the transferor and transferee) at ttb branch, ATM, CDM, or via ttb contact center 1428 and ttb touch application.<br>2) Cash deposit / withdrawal and balance enquiry at the Bank's ATM and CDM.<br>3) Cash withdrawal and balance enquiry at other bank's ATM within the country that displays ATM Pool signage.<br>4) Immediate interbank funds transfer (ORFT) at the Bank's ATM, CDM, other bank's ATM within the country that displays ATM Pool signage, as well as via ttb touch application.<br>5) SMART-Next Day interbank funds transfer via ttb touch application.<br>6) Bill payment via ATM and CDM, ttb contact center 1428 and ttb touch application.<br>7) Bill payment via direct debit.<br>8) Bill payment via Epays (E-Payment).<br>**Other service fees chargeable on ttb all free account apart from the above transaction fees shall be as announced by the Bank.** |
| **(4.) Fees / Service Charge** | |
| | 1) The Bank will charge maintenance fee on the account that remains dormant for more than 1 year with an outstanding balance less than 2,000 Baht. The fee shall be deducted from such deposit account at the rate of 20 Baht per month or in accordance with the Bank's fee rates announcement. If the balance falls below 20 Baht, the Bank will deduct fee from the account in the amount equal to such balance. In case the account balance is zero for full 395 days, the Bank will close the account instantly.<br>**The Bank determines that ttb all free account that carries no withdrawal/deposit transactions or has no passbook update (in case there is a passbook) at the Bank's counter or no transactions via any electronic channel such as ATM, CDM, Bahtnet, interbank transfer and ttb touch application as well as no transactions via the Bank's deposit agent consecutively for more than 1 year shall be deemed as a dormant account.** |

| | |
|---|---|
| | Activating a dormant account can be conducted at the Bank's counter by the account owner only.<br>2) Other service fees chargeable on ttb all free apart from the above waiver shall be as announced by the Bank. |
| 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. |
| **(5.) Advice/Warning** | |
| Caution | To optimize benefits from the personal accident insurance plan, the customer must age between 15-70 years and should maintain a minimum daily account balance of 5,000 Baht. |
| **(6.) Insurance Information** | |
| Type of Insurance | Group accident insurance with protection for depositors "Coverage conditions and details shall be as determined by the insurance company" and "insured by The Falcon Insurance Public Co., Ltd." |
| Name of Insurance Company | The Falcon Insurance Public Co., Ltd., Tel. 0 2037 9965 |
| Coverage Amount | 1) Accident protection shall be provided immediately upon account opening 5 times of outstanding deposit balance 24 hours worldwide. Eligible account must maintain a minimum balance of 5,000 Baht 1 day before accident date. The protection covers loss or damage from accident which results in loss of life, dismemberment, loss of sight or total permanent disability but excluding homicide, physical assault and accident while riding or traveling by motorcycle and also excluding medical expense at the maximum amount of 2,000,000 Baht per year. Annual premium and health check-up is not required.<br>2) Accident occurring on the account opening date shall immediately be protected according to the outstanding account balance (to be maintained at least 5,000 Baht).<br>3) Coverage details are in accordance with the agreement and exclusions attached to the group accident insurance policy.<br>4) If the depositor suffers accident under this insurance coverage more than 1 time in a particular year, maximum compensation shall be limited at 2,000,000 Baht per year.<br>5) Medical coverage at 3,000 Baht per 1 accident, without limitation of accident cases for injuries caused by general accidents excluding homicide, physical assault and accident while riding or traveling by motorcycle. For customers who open the account and are eligible for medical coverage, the Bank reserves the right as per the following conditions:<br>5.1 Current ttb all free customers shall be eligible for medical expense coverage upon maintaining a minimum daily account balance at 5,000 Baht throughout the month that precedes the month of accident (an amount less than 5,000 Baht is allowed up to 5 days in that particular month, to be counted |

| | |
|---|---|
| | from the balance in any one account without including the balance in other accounts in case of multiple accounts).<br>5.2 New customers shall be protected immediately after account opening until the end of that particular month without minimum balance requirement (the Bank reserves the right to provide protection to new ttb all free customers at 1 person per 1 right only); and shall be entitled to medical expense coverage upon meeting the following conditions:<br>• For account opening during day 1-25, the outstanding balance at day-end must be maintained at the minimum of 5,000 Baht until the end of the account opening month (an amount less than 5,000 Baht is allowed up to 5 days in that particular month).<br>• For account opening on day 26, the outstanding balance at day-end must be maintained at the minimum of 5,000 Baht until the end of the account opening month.<br>5.3 In case the customer has made advance payment on the medical expense, reimbursement shall be made within 7 working days after the claims have been submitted to the insurance company. The reimbursed amount shall be credited into the customer's ttb all free account as designated (any one account in case of having several accounts). The customer can check claims status via telephone call to the insurance company.<br><br>**Eligibility Conditions**<br>**1)** **Protection shall commence upon maintenance of the customer's outstanding deposit balance at not less than 5,000 Baht 1 day before the accident date.**<br>**2)** **Provide protection for customer who opens ttb all free account and must be 15 to 70 years old on the date that accident has occurred. The account must be individual account only. Joint account, account with "and/or/for/by" attached to its name or account using an alias is not permitted.**<br>**3)** **Customer who owns more than 1 account shall be eligible for a total maximum coverage of 2,000,000 Baht for all accounts with medical expense total maximum coverage of 3,000 Baht per accident,** without limitation of accident cases. |
| **(7.) 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. Or The Falcon Insurance Public Co., LTD., Tel. 0 2037 9965** |

**Warning: This deposit is protected under the Deposit Protection Agency within the limit prescribed by the law. Presently, the maximum deposit protection is 1 million Baht.**

Information in this document is applicable until there are changes in the interest rates, fee rates and product conditions in the future. Upon such event, the Bank shall give the customers prior notice via www.ttbbank.com or at every ttb branch.