<table>
<tr><th>(1) General Information</th><th></th></tr>
<tr><td><u>Product seller / Owner</u></td><td>TMBThanachart Bank Public Company Limited</td></tr>
<tr><td><u>Product Name</u></td><td>ttb the exclusive savings</td></tr>
<tr><td><u>Product Type</u></td><td>Savings deposit account</td></tr>
<tr><td><u>Deposit Term</u></td><td>In accordance with the premium payment period applicable to each life insurance products as prescribed by the Bank.</td></tr>
<tr><td><u>Date</u></td><td>1 November 2026</td></tr>
<tr><td><u>Minimum and Maximum Amount for Account Opening (Baht)</u></td><td>The Deposit must be made on the same day the account is opened, within 30 days from the policy approval date. The deposit amount must be equal to the remaining life insurance premiums to be paid as follows:
• For holders of life insurance products prescribed by the Bank the deposit amount must be equal to the remaining life insurance premiums to be paid throughout the policy term. (excluding the first year's premium which has already been paid). For details of life insurance products prescribed by the Bank, please refer to the Appendix below.</td></tr>
<tr><th>(2) Interest Rate and Calculation</th><th></th></tr>
<tr><td><u>Interest Rate (p.a.)</u></td><td>
<table>
<tr><th>Total Deposit Balance (Baht)</th><th colspan="2">Interest Rate (p.a.)
as of 1 August 2026</th></tr>
<tr><td rowspan="2">Total deposit in the account</td><td>Normal interest rate</td><td>1.00% p.a.
(Refer to Interest Rate Policy announced by the Bank of Thailand)</td></tr>
<tr><td>Bonus interest</td><td>0.75% p.a.</td></tr>
</table>
Normal interest rate including Bonus interest = 1.75% p.a.

<u>Interest rates are subject to change. Please see details on current interest rates via https://www.ttbbank.com/th/rates/deposit-interest-rate</u></td></tr>
<tr><td><u>Interest Payment Period</u></td><td>The Bank pays interests of ttb the exclusive savings on semi-annually, in June and December of each year, after deducting withholding tax (if any) in accordance with the Revenue Department's Regulations. Deposit interest shall be transferred into ttb all free account or ttb basic account as designated by the Depositor on the date of opening ttb the exclusive savings account.

Number of days used for interest calculation: 365 or 366 days.</td></tr>
<tr><th>(3) Conditions</th><th></th></tr>
<tr><td><u>Key Conditions</u></td><td>1. ttb the exclusive savings account can be opened only at ttb branch.

2. The Depositor must have life insurance products which set out in the Appendix and purchased via the Bank and life insurance policy</td></tr>
</table>

must have been approved in order to be eligible for opening ttb the exclusive savings account. In this regard, life insurance products are provided by Prudential Life Assurance (Thailand) Public Company Limited. TMBThanachart Bank Public Company Limited serves exclusively as a licensed life insurance broker and bears responsibility solely in that capacity.

3. The Depositor can open ttb the exclusive savings account based on the policy number of life insurance in possession, which is set at 1 account per 1 policy. The account so opened must be a private individual account and can be either a single account or joint account as follows:

    3.1 In case of a single account, the person who opens the account must have the same name as the policy owner (the insured) or the premium payer.

    3.2 In case of a joint account, the name of at least one person who opens the account must have the same name as the policy owner (the insured) or the premium payer. In this respect, the policy owner (the insured) or the premium payer can choose to hold the primary account and the person who opens the account must meet the eligibility criteria set by the Bank. 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 such account.

    3.3 In case of a joint account, a condition must be set authorizing any one person to transact withdrawals in order that the direct debit consent shall remain in effect should any one joint account owner passes away and the heir and/or administrator of the estate have no wish to close the account. If the heir or administrator of the estate wishes to close the account, the Bank shall proceed accordingly in pursuance with the Bank's regulations and it shall be deemed that the transactions under ttb the exclusive savings account are terminated.

4. The Depositor is required to open the account and make a single deposit transaction. The deposit amount must be equal to the remaining life insurance premium to be paid (excluding the first year's premium which has already been paid).

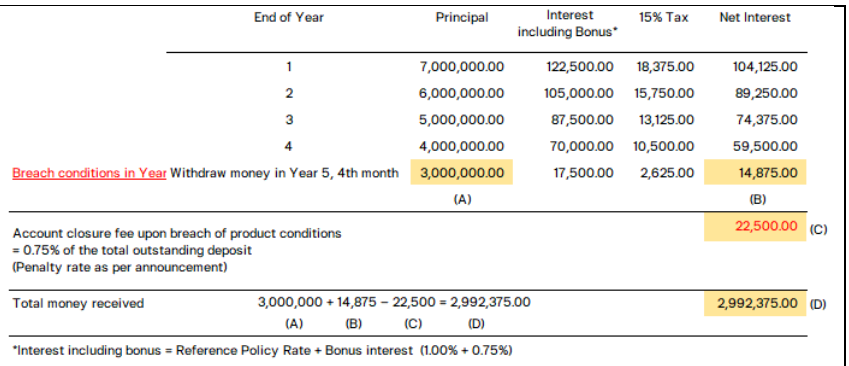
    The Depositor can open the account and make the deposit transaction within 30 days from the approval date of life insurance policy.

5. The Depositor must have ttb all free account or ttb basic account as a linked account bearing the same name as ttb the exclusive savings account according to the product condition in order to

	authorize direct debit from ttb the exclusive savings account to the linked account for deduction of life insurance premium in equal amount on an annually basis, as well as to receive the transfer of deposit interest from ttb the exclusive savings account. The premium shall be debited 1 business day before due date throughout the policy term, while deposit interest shall be transferred semi-annually in June and December of every year.
Deposit/Withdrawal/Transfer Conditions; **Benefits and other Conditions**	1. The deposit amount must be equal to the total remaining life insurance premiums to be paid in accordance with the life insurance product held by the customers (excluding the first year's premium which has already been paid). The deposit must be made on the same day the account is opened, within 30 days from the policy approval date. The deposit can be made by cash, cheque or fund transfer. 2. ttb the exclusive savings account cannot be used in conjunction with all types of debit card and cannot enroll for SMS alert/ Promptpay / direct debit / direct credit and automatic transfer system service. 3. ttb the exclusive savings account cannot be designated as a beneficiary account. 4. Partial withdrawal is not allowed. Withdrawal must be in full amount as deposited and the account can be closed at the branch only. 5. The Depositor cannot convert an existing ttb account to ttb the exclusive savings account or convert ttb the exclusive savings account to another type of deposit account. 6. Upon full payment of the remaining life insurance premiums in accordance with the life insurance product held by the customer, the Bank shall transfer the last installment of outstanding interest after deducting withholding tax (if any) according to the Revenue Department's regulations to the linked account and automatically close ttb the exclusive savings account. 7. ttb the exclusive savings account does not allow to be used for any financial transactions either inward or outward such as deposits, withdrawals, funds transfers or receiving funds transfers, bill payment or e-payment, direct credit/debit via various Bank's channels.
(4) Fees / Service Charge	
Account Maintenance Fee	**No fee**
Account closure fee upon breach of product conditions	**0.75% of the total remaining deposit balance** (Penalty fee is in accordance with the Announcement on Fees Rates, Charges and Penalty related to Deposit and Lending and Other Fees (Table 3))

(5) Advice/Warning	
	1. For initial deposit, after 30 days from the approval date of life insurance policy, the Bank shall transfer the principal and interest calculated from the deposit term based on ttb basic savings rate to the linked account and automatically close ttb the exclusive savings account. 2. In case where the deposit amount is less than the premium required to be paid for the remaining period of insurance policy, (excluding the first year's premium which has already been paid), the Bank shall transfer the principal and interest calculated from the deposit term based on ttb basic savings rate to the linked account and automatically close ttb the exclusive savings account. 3. In case where the deposit amount exceeds the premium required to be paid for the remaining period of insurance policy, (excluding the first year's premium which has already been paid), the Bank shall transfer the difference amount (excluding the first year's premium which has already been paid) together with interest calculated from the deposit term based on ttb basic savings rate from ttb the exclusive savings account to the linked account. 4. In case where the Depositor cancels life insurance policy prior to its maturity (policy surrender) or where there is a change in premium payment methods, the Bank shall transfer the entire outstanding balance remaining and accrued interests after deducting withholding tax (if any) according to the Revenue Department's Regulations from ttb the exclusive savings account to the linked account. In this regard, the Bank shall deduct account closure fee upon breach of product conditions at the rate announced by the Bank from the outstanding principal through direct debit from the linked account and automatically close ttb the exclusive savings account. 5. In case where the Depositor wishes to withdraw money from ttb the exclusive savings account, the Depositor must withdraw the whole outstanding balance remaining in order to close ttb the exclusive savings account. Partial withdrawal is not permitted and the account must be closed only at the Bank's branch. The Bank shall transfer the entire outstanding balance and accrued interests after deducting withholding tax (if any) according to the Revenue Department's Regulations from ttb the exclusive savings account to the linked account. In this regard, the Bank shall deduct account closure fee upon breach of product conditions at the rate announced by the Bank from the outstanding principal through direct debit from the linked account and automatically close ttb the exclusive savings account.

	6. In case where the Depositor fails to meet the conditions stated in any of Nos. 1 – 5 and the linked account has been closed with the result that the Bank is unable to transfer money to the linked account as per the conditions, the Bank shall convert ttb the exclusive savings account to ttb basic account in lieu of transferring money to the linked account. 7. In case where the insured passes away and life insurance policy subsequently terminates, the Bank shall transfer the entire outstanding balance and accrued interests after deducting withholding tax (if any) according to the Revenue Department's Regulations from ttb the exclusive savings account to the linked account and automatically close ttb the exclusive savings account. If the linked account has already been closed, the Bank shall convert ttb the exclusive savings account to ttb basic account for the Depositor instead. 8. In case where the Bank is informed by the heir or administrator of the estate that the account owner passes away and any one of them wishes to close ttb the exclusive savings account or cancel transactions from the account, the Bank shall transfer the entire outstanding balance remaining and all accrued interests after deducting withholding tax (if any) according to the Revenue Department's Regulations from ttb the exclusive savings account to the linked account and automatically close ttb the exclusive savings account. In this regard, the Bank shall deduct account closure fee upon breach of product conditions at the rate announced by the Bank from the outstanding principal. If the linked account has already been closed, the Bank shall convert ttb the exclusive savings account to ttb basic account for the Depositor instead. 9. The Bank shall debit amount from ttb the exclusive savings account and transfer to the linked account in an equal amount for premium payment on the life insurance product on an annually basis. The transfer shall be made 1 business day before due date. If the linked account has been closed with the result that the Bank is unable to transfer money to the linked account for premium payment, the Bank shall convert ttb the exclusive savings account to ttb basic account for the Depositor instead. In this regard, the Bank will deduct account closure fee upon breach of product conditions at the rate announced by the Bank from the outstanding principal. **Examples**: How to calculate account closure fee upon breach of product conditions:

End of Year	Principal	Interest including Bonus*	15% Tax	Net Interest
1	7,000,000.00	122,500.00	18,375.00	104,125.00
2	6,000,000.00	105,000.00	15,750.00	89,250.00
3	5,000,000.00	87,500.00	13,125.00	74,375.00
4	4,000,000.00	70,000.00	10,500.00	59,500.00
Breach conditions in Year Withdraw money in Year 5, 4th month	3,000,000.00 (A)	17,500.00	2,625.00	14,875.00 (B)
Account closure fee upon breach of product conditions = 0.75% of the total outstanding deposit (Penalty rate as per announcement)				22,500.00 (C)
Total money received	3,000,000 + 14,875 − 22,500 = 2,992,375.00 (A) (B) (C) (D)			2,992,375.00 (D)

*Interest including bonus = Reference Policy Rate + Bonus interest (1.00% + 0.75%)

Remark:

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.

(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.**
(7) Appendix	
The list of eligible products	1. **ttb infinity wealth 99/9 fixed term of 8 years,** The deposit amount must be equal to the remaining life insurance premiums to be paid for the next 8 years. or 2. **ttb the treasure exclusive 88/8 fixed term of 7 years,** The deposit amount must be equal to the remaining life insurance premiums to be paid for the next 7 years. or 3. **ttb growth and protect 99/10 fixed term of 9 years,** The deposit amount must be equal to the remaining life insurance premiums to be paid for the next 9 years. or 4. **ttb growth and protect booster 99/10 fixed term of 9 years,** The deposit amount must be equal to the remaining life insurance premiums to be paid for the next 9 years. For further details on life insurance products, please refer to the relevant product sales documents or visit www.ttbbank.com.

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.