

(1.) General Information	
Product Seller / Owner	TMBThanachart Bank Public Company Limited
Product Name	<u>ttb basic account</u>
Product Type	<u>Savings account with passbook</u>
Deposit Term	<u>No fixed term</u>
Date	7 May 2021
Minimum and maximum amount for account opening (Baht)	<u>No minimum requirement for initial deposit</u>
(2.) Interest Rate and Calculation	
Interest Rate (p.a.)	<p>0.125% p.a. (as of 1 April 2021)</p> <p><u>Interest rates may change over time. Details on current interest rates can be viewed by accessing https://www.ttbbank.com/rates.</u></p> <ul style="list-style-type: none"> <u>Interest payment shall be calculated on a daily basis based on the outstanding balance in the account and shall be credited to the Depositor's account semi-annually in June and December of each year. If the total interests earned on savings deposits from all banks do not exceed 20,000 Baht per year, the Bank will not deduct 15% withholding tax on the amount of interest received in accordance with the Revenue Department's Regulations.</u> Number of days used for calculation: 365 or 366 days.
(3.) Conditions	
Key Conditions	<ol style="list-style-type: none"> This product is a savings account with passbook. No minimum requirement for initial deposit. Available for all customers who are of Thai nationality, including juristic persons and foreign individuals with permanent residence or work permit in Thailand. Account must be opened under the name of the person or juristic person who is the account owner. Using an alias in account opening is not permitted. <u>If the customer wishes to use debit card service in conjunction with ttb basic account, the permitted type of debit card is ttb lite.</u> <u>Can be used as loan security to the Bank.</u> <p><u>Remark: The customer can open the account without applying for debit card.</u></p>
Deposit/Withdrawal/Transfer Conditions	Fee-free transactions
Benefits and Other Conditions	<ol style="list-style-type: none"> Deposit can be made at every ttb branch nationwide during office hours without limited times.

	<p>2) The Bank will accept the deposited cheques, drafts or other financial notes for collection purpose only. The deposit shall be complete after such notes have been honored and the Depositor can make withdrawal only upon successful collection of money so deposited.</p> <p>3) Cash withdrawal, cash deposit and balance enquiry by account owner and proxy: Withdrawal can be made at every ttb branch without limit both within the same and cross clearing house /cross province; third party funds transfer between ttb accounts (both the transferer and the recipient) can be made at ttb branch, ATM, CDM, or via ttb internet banking and ttb touch application.</p> <p>4) Cash withdrawal via EDC at the withdrawal agent up to 20,000 Baht/account/day without limited times.</p> <p>Fee-based transactions</p> <p>1) <u>Cash withdrawal and balance enquiry at ATM of different banks.</u></p> <p>2) <u>Interbank funds transfer via ttb ATM, ttb CDM and other bank's ATM displaying ATM Pool signage, as well as via ttb internet banking and ttb touch application.</u></p> <p>3) <u>Bill payment via ATM, CDM, ttb internet banking and ttb touch application.</u></p> <p>4) <u>Bill payment via direct debit.</u></p> <p>5) <u>Bill payment via Epays (E-Payment).</u></p> <p>Fees and charges on ttb basic account other than aforementioned shall be in accordance with the Bank's fee rates announcement.</p>
(4.) Fees / Service Charge	
Fees	<p>1. Product fees:</p> <p>1.1 <u>Account opening and debit chip card issuance fee: 200 Baht/card</u></p> <p>1.2 <u>Annual fee for debit chip card: 0 Baht</u></p> <p>1.3 <u>Card replacement fee: 200 Baht/card</u></p> <p>Remark:</p> <p>1) <u>The Bank determines that ttb basic account that carries no withdrawal/deposit transactions or has no passbook update (in case there is a passbook) at the branch counter or no transactions via any electronic channel such as ATM, CDM, Bahtnet, interbank transfer, ttb internet banking 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 which will</u></p>

	<p><u>be closed immediately if the outstanding balance remains zero for full 395 days.</u></p> <p><u>Activating a dormant account can be conducted at branch counter by the account owner only.</u></p> <p>2) Other service fees chargeable on ttb basic account apart from the above waiver (if any) shall be in accordance with the Bank's fee rates announcement.</p> <p>3) <u>Cash withdrawal at overseas ATM: 75 Baht fee per transaction, not including transaction fee charged by the Bank who is the ATM owner.</u></p> <p>4) <u>Cash withdrawal via EDC is without fee, except where it is charged by the withdrawal agent in accordance with the specified rates.</u></p> <p>Remark:</p> <ul style="list-style-type: none"> • <u>Exchange rate from cash withdrawal and payment of goods and services will be collected in Baht currency based on VISA global exchange rates including 2.5% currency conversion fee marked-up from the transaction amount.</u> • <u>This card cannot be used for balance enquiry overseas.</u>
Account Maintenance Fee	<u>Account that remains inactive for more than 1 year with outstanding balance less than 2,000 Baht is subject to maintenance fee of 50 Baht per account per month.</u>
(5.) Advice/Warning	
Warning	<ul style="list-style-type: none"> • If the Depositor has no deposit transactions since the account opening date with zero outstanding balance for 360 consecutive days, the Bank will automatically close the account. • If the Depositor has financial transactions but the outstanding balance in the account remains zero for full 395 days, the Bank will automatically close the account. • <u>If the customer wishes to apply for ttb lite debit card for use in conjunction with ttb basic account, card usage fee will be charged.</u>
(6.) Contact/Complaint Channels	
Product Owner's Contact / Complaint Channels	<u>Questions on the product details or any complaint can be raised via www.ttbbank.com or at every ttb branch or ttb contact center 1428.</u>

Warning: This deposit is protected under the Deposit Protection Agency within the limit prescribed by the law. Up to 10 August 2021, the maximum deposit protection was 5 million Baht and reduces to 1 million Baht from 11 August 2021 onwards.

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