

(1.) General Information							
Product Seller / Owner	TMBThanachart Bank Public Company Limited						
Product Name	<u>ttb dream savings account</u>						
Product Type	<u>Savings account</u>						
Deposit Term	<u>No fixed term</u>						
Date	<u>18 October 2023</u>						
Minimum and maximum amount for account opening (Baht)	<u>Set the date and amount of money to be transferred which is limited at the minimum of 500 Baht and the maximum of not exceeding 25,000 Baht per month</u>						
(2.) Interest Rate and Calculation							
Interest rate (p.a.)	<p><u>Interest rates as of 3 October 2023</u></p> <table border="1"> <thead> <tr> <th colspan="2">Interest rate (p.a.)</th></tr> </thead> <tbody> <tr> <td>1<sup>st</sup> – 6<sup>th</sup> month</td><td><u>1.50% p.a.</u> (Normal rate + 0.25% p.a.)</td></tr> <tr> <td>7<sup>th</sup> month onwards</td><td><u>1.25% p.a.</u> (Normal rate)</td></tr> </tbody> </table> <p><u>Interest rates are subject to change. Please see details on current interest rates <a href="https://www.ttbbank.com/th/rates/deposit-interest-rates">https://www.ttbbank.com/th/rates/deposit-interest-rates</a></u></p>	Interest rate (p.a.)		1 <sup>st</sup> – 6 <sup>th</sup> month	<u>1.50% p.a.</u> (Normal rate + 0.25% p.a.)	7 <sup>th</sup> month onwards	<u>1.25% p.a.</u> (Normal rate)
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Interest payment period	<ul style="list-style-type: none"> <li><u>The Bank pays interest semi-annually in June and December subject to 15% withholding tax on the amount of interest received. If the total interests earned on savings deposits from all banks exceed 20,000 Baht per year, the Bank will deduct withholding tax in accordance with the Revenue Department's Regulations.</u></li> <li>Number of days used for interest calculation: 365 or 366 days.</li> </ul>						
(3.) Conditions							
<u>Key Conditions</u>	<ol style="list-style-type: none"> <li>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.</li> <li>For initial account opening, the account must be opened under the name of a private individual who is the account owner and meets the Bank's eligibility criteria. Using an alias for account opening is not permitted.</li> <li><u>The account is to be linked with another savings account or current account (main account) for making direct debit from the main account to ttb dream savings account in an equal amount every month (as set by the customer).</u></li> <li><u>Cannot be used in conjunction with all types of debit card</u></li> </ol>						
<u>Deposit/Withdrawal/Transfer Conditions</u> <u>Benefits and Other Conditions*</u>	<ol style="list-style-type: none"> <li><u>Deposit cannot be made directly to the account but has to wait until the debit date from the main account only.</u></li> <li><u>Withdrawal from the account must be transferred back to the main account only.</u></li> </ol>						

	<p>3) <u>The outstanding balance in the main account must be enough for transfer to ttb dream savings account 1 day prior to the specified debit date.</u></p> <p>4) <u>The Bank will process only 1 debit transaction per month. If in any month the Bank cannot transfer money from the main account on the date designated by the customer, the Bank will not make another debit again in that month.</u></p> <p>5) <u>No financial transaction can be made directly via the account except money transfer to the main account.</u></p> <p>6) <u>The account cannot be used for payroll-related activities; cannot be linked for executing transactions via Biz Direct and E-Portal; cannot support the application of direct credit / direct debit services such as bill payment, payment of insurance premium or mutual fund proceeds.</u></p>
<b>(4.) Fees / Service Charge</b>	
<b>Account Maintenance Fee</b>	<b>Waived</b>
<b>(5.) Advice/Warning</b>	
<b>Caution</b>	<ul style="list-style-type: none"> <li>• <u>Withdrawal requires the passbook of both the main account and ttb dream savings account.</u></li> <li>• <u>If the Depositor requests to change the direct debit date which comes after the date the request was submitted and the Bank has already entered the debit transaction for that month, the Bank will process a direct debit again in that month. Therefore, the Depositor's account will be debited twice in that particular month.</u></li> <li>• In case the Depositor fails to make deposit transactions since the account opening date and the account balance remains zero for 360 consecutive days, the Bank will automatically close the account.</li> <li>• In case the Depositor has made financial transactions but the account balance remains zero for 395 consecutive days, the Bank reserves the right to automatically close the account.</li> </ul>
<b>(6.) Contact/Complaint Channels</b>	
<b>Product Owner's Contact / Complaint Channels</b>	<b><u>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></b>

**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.