

## (1.) General Information

<b>Product Seller / Owner</b>	<b>TMBThanachart Bank Public Company Limited</b>
<b>Product Name</b>	<b>ttb no fixed account</b>
<b>Product Type</b>	<b>Savings deposit account</b>
<b>Deposit Term</b>	<b>No fixed term</b>
<b>Date</b>	18 October 2023
<b>Minimum and Maximum Amount for Account Opening (Baht)</b>	<b>No minimum requirement for initial / next deposit</b>

## (2.) Interest Rate and Calculation

<b>Interest Rate (p.a.)</b>	Details of interest rates (p.a.) as at 3 October 2023 are as follows:			
	Total Account Balance (Baht)	Normal Interest Rate	Interest Rate including Bonus Interest <sup>(1)</sup>	Interest Rate including Bonus Interest <sup>(2)</sup>
	1 – 50,000,000 Baht	0.25%	0.80% (0.25% + 0.55%)	1.10% (0.25% + 0.85%)
	Amount above 50,000,000 Baht	0.00%	0.55%	0.85%
	Account Balance (Baht)	Interest Rate including Bonus Interest <sup>(3)</sup>	Interest Rate including Bonus Interest <sup>(4)</sup>	Interest Rate including Bonus Interest <sup>(5)</sup>
	1 – 50,000,000 Baht	1.25% (0.25% + 1.00%)	1.45% (0.25% + 1.20%)	1.55% (0.25% + 1.30%)
	Amount above 50,000,000 Baht	1.00%	1.20%	1.30%
	<b>Normal Interest Rate:</b> General customers with total deposit of <ul style="list-style-type: none"> <li><b>1 – 50,000,000 Baht: Earn 0.25% interest</b></li> <li>Amount above 50,000,000 Baht: Earn 0.00% interest</li> </ul>			
	<b>Bonus Interest<sup>(1)</sup></b> (normal interest + 0.55% bonus) <b>When using ttb all free account for transactions at least 5 times in current month,</b> Earn bonus interest in the following month <ul style="list-style-type: none"> <li>1 – 50,000,000 Baht: <b>Earn 0.80% interest</b></li> <li>Amount above 50,000,000 Baht: Earn 0.55% interest</li> </ul>			
	<b>Bonus Interest<sup>(2)</sup></b> (normal interest + 0.85% bonus) <b>When maintaining average deposit at least 2 million Baht in current month,</b> Earn bonus interest in the following month <ul style="list-style-type: none"> <li>1 – 50,000,000 Baht: <b>Earn 1.10% interest</b></li> <li>Amount above 50,000,000 Baht: Earn 0.85% interest</li> </ul>			

	<p><b>Bonus Interest<sup>(3)</sup></b> (normal interest + 1.00% bonus)  <b><u>When maintaining average deposit at least 2 million Baht in current month and investing in all types of mutual funds via ttb with the average investment value of at least 1 million Baht in current month,</u></b> Earn bonus interest in the following month</p> <ul style="list-style-type: none"> <li>• 1 - 50,000,000 Baht: <b><u>Earn 1.25% interest</u></b></li> <li>• Amount above 50,000,000 Baht: Earn 1.00% interest</li> </ul> <p><b>Bonus Interest<sup>(4)</sup></b> (normal interest + 1.20% bonus)  <b><u>When maintaining average deposit at least 2 million Baht in current month and investing in all types of mutual funds via ttb with the average investment value of at least 10 million Baht in current month,</u></b> Earn bonus interest in the following month</p> <ul style="list-style-type: none"> <li>• 1 - 50,000,000 Baht: <b><u>Earn 1.45% interest</u></b></li> <li>• Amount above 50,000,000 Baht: Earn 1.20% interest</li> </ul> <p><b>Bonus Interest<sup>(5)</sup></b> (normal interest + 1.30% bonus)  <b><u>When maintaining average deposit at least 2 million Baht in current month and investing in all types of mutual funds via ttb with the average investment value of at least 20 million Baht in current month,</u></b> Earn bonus interest in the following month</p> <ul style="list-style-type: none"> <li>• 1 - 50,000,000 Baht: <b><u>Earn 1.55% interest</u></b></li> <li>• Amount above 50,000,000 Baht: Earn 1.30% interest</li> </ul> <p><b><u>Interest rates are subject to change. Please see details on current interest rates at <a href="https://www.ttbbank.com/th/rates/deposit-interest-rates">https://www.ttbbank.com/th/rates/deposit-interest-rates</a></u></b></p> <ul style="list-style-type: none"> <li>• <b><u>The Bank will pay interest on the last day of every month subject to 15% withholding tax on the amount of interest received. If the total interests earned from all banks exceed 20,000 Baht per year, the Bank will deduct withholding tax in accordance with the Revenue Department's Regulations.</u></b></li> <li>• Number of days used for interest calculation: 365 or 366 days.</li> </ul>
<b>(3.) Conditions</b>	
<b><u>Key Conditions</u></b>	<ol style="list-style-type: none"> <li>1) No minimum requirement for initial or next deposit.</li> <li>2) <b><u>One customer can open only 1 account which can be either individual or joint account (individual account and joint account counted together).</u></b></li> <li>3) <b><u>Cannot be used in conjunction with all types of debit card.</u></b></li> </ol>
<b><u>Deposit/Withdrawal/Transfer Conditions</u></b> <b><u>Benefits and Other Conditions*</u></b>	<ol style="list-style-type: none"> <li>1) <b><u>Not eligible for bill payment, payment for goods and services via e-Payment, interbank funds transfer (ORFT/SMART) via ttb touch application.</u></b></li> <li>2) <b><u>Not eligible for direct debit service for payment of goods and services.</u></b></li> </ol>

	<p>3) <u>Not eligible for use as linked account for funds transfer to another account but can be designated as a beneficiary account.</u></p> <p>4) <u>Eligible for funds transfer between ttb accounts via ttb touch application without limited times. In case of joint-account, it cannot be used for funds transfer but only for balance enquiry.</u></p> <p>5) <u>Cardless withdrawal: Depositor can withdraw cash from the TMBThanachart ATMs without using card simply by entering the withdrawal code acquired via ttb touch application for free, unlimited times.</u></p> <p>6) If the total withdrawal or transfer transactions via Branch Counter exceed 2 times per month (from the 3<sup>rd</sup> transaction onwards), the Bank will charge additional fee from the normal fee (if any) at the rate of 50 Baht per transaction.</p>
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#### (4.) Fees / Service Charge

<b>Account Maintenance Fee</b>	<b><u>Waived</u></b>
<b>Other fees</b>	Other ttb no fixed transaction fees apart from those waived to the Depositor shall be in accordance with the Bank's fee rates announcement.

#### (5.) Advice/Warning

<b><u>Caution</u></b>	<ul style="list-style-type: none"> <li>• <u>If the total of your withdrawal or transfer transactions via Branch Counter exceed 2 times per month (from the 3<sup>rd</sup> transaction onwards), the Bank will charge additional fee from normal fee (if any) at the rate of 50 Baht per transaction.</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>
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#### (6.) Contact/Complaint Channels

<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>
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**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.